

## HOW SOME PEOPLE LIVE.

THE devices to which some people will resort to obtain money are so numerous as to defy enumeration, and the people themselves are still more abundant. By this we mean dishonest or devious devices, not those which may be classed as undignified or unbecoming and are still within the pale of the law.

Perhaps in this entire category the greatest number of schemers of the kind referred to are those who "work" insurance companies of various kinds, and the name of that particular gentry alone is simply legion. The insurance sharp is not always as cunning as some of his brethren in crookedness are and he doesn't have to be; he has, in some cases, to exercise considerable fortitude; if he has none provided by nature, he must perforce, by a mighty effort, create it for the occasion. As, for instance, when he is insured in an accident company and his policy calls for an extra allowance if he loses a finger, a hand, an ear, or some other important member. Given the accident, which is often created, when the "worker" cannot providentially run into a slight one and escape with his life, the next thing is to see that he emerges from it in a condition to get that extra allowance. Cutting off a finger may do, but if not something else must go. Terrible!

In this connection we have the testimony of Mr. A. N. Lockwood, president of an Accident Association in New York, who says that since the accident company offered an indemnity for \$2500 for the loss of a hand or foot, there has been a great increase in the number of accidents to the left hand; so many, indeed, that it was found that people were maiming themselves to get the insurance. Finally the companies were forced to offer a less sum for the left hand than for the right, since which time there has been a decrease of 80 per cent. in this variety of accidents. Now the companies contemplate eliminating the leg and arm indemnity clause from their policies, for self-protection. Mr. Lockwood is reported as saying that there are more insurance cripples in the country today than war cripples.

That "the love of money is the root of all evil" was never more clearly demonstrated. It seems as if money was not only the Napoleonic *sine qua non* when war is involved, but as though peace itself could not entirely overcome the golden influence. It makes a bad showing for our race, of course, but it is a truism to say that the money power holds full sway.

The worst of it is that there is an

abundance of land producing nothing, capable of producing many things valuable to man and beast, that can be had for almost nothing; and with one-half the expenditure of mental force required to persistently hoodwink and rob some institution or institutions, and a little muscular vigor added, these lands might be made to yield greater profit and immeasurably better standing in life than anything else.

Why will some people shrink from work which is honorable, useful and profitable, to take the desperate chance of living by their wits—in too many cases a euphemism for rank dishonesty? The career of the schemer is at best a devious one and it seldom leads to a good and beneficial result; while the worker in a legitimate field is almost always certain of a good reward and an honorable name.

## GOING TO CONGRESS.

THOSE who can see laughter but brightness undimmed and happiness unalloyed in the career of a member of Congress, are not prone to investigation of the subject. On the surface, it is a great thing to be able to write M. C. after one's name, of course. To be able to draw, in such installments and at such times as the member desires, a salary amounting to a fraction over \$416 a month, have stationery furnished and traveling expenses paid, is a situation which looms up, in the estimation of the unskilled or uninformed reader, like the Eiffel Tower on a June morning. And it must be admitted that that part of the job is pretty fair, quite desirable, albeit many professional men and nearly all capitalists have incomes much larger with vastly less responsibility.

The person who looks upon but one side of a case, who makes no study of any other than the pleasant phases of it, is not overstocked with one of the qualities which makes up a good judge or a safe juror. This refers not only to one's judgment as to a member of Congress, but to anything and everything else in human life. The worst of it is that through such misinformation or lack of information, and consequent false impressions, envy and jealousy spring up in places, and the desire to "go and do likewise" becomes so great and absorbing in many instances as to amount to a disease. It is not at all an improper thing for any capable man to desire to represent a constituency in the halls of legislation. On the contrary, it is decidedly proper and altogether honorable when the motive is to render service and make a good record. But the one who has only the emoluments and the titular glamor in

his mind, is not a proper person. He is not fit for the place because he has not the requisite mental poise.

Those who go to Congress and make an honorable record are, as in almost every department of life, hard workers. As we used to read in our school books, "there is no excellence without great labor." To merely occupy a chair in the House of Representatives or the Senate at Washington, write an occasional letter, and do nothing regularly, except draw the salary, means as much of obscurity as though he who so demeaned himself had not gone there. There are abundant opportunities for activity and work—more than the one who earns his salary can attend to unaided; and it follows as a corollary that whoever does not earn his salary is not likely to earn even a part of it. This, as before suggested, means obscurity with more or less discomfiture, according to the person's sensitiveness.

A well-known member of the lower house at Washington, Hon. Frank Lawler, of Chicago, in a recent speech at Apollo Hall in that city, claimed that in fourteen years he "had not told a lie"—which is saying a good deal, especially for a Congressman—and then he went on and gave some details of his career, showing it to have been one of the busiest of the very busy. After referring to his efforts in support of the eight-hour law, he went on to enumerate his work, showing that he had been instrumental in getting the appropriation through for our new navy; in getting Chief Justice Fuller his appointment; in having the World's Fair brought to Chicago; and a myriad of cases in which he had secured pensions for old soldiers. It got out on him that when he first ran for Congress he could not write his name—a statement which he smothered at once by showing that during his Congressional career he had personally answered all his correspondence, reaching the vast total of 56,950 letters, on which he had paid postage to the amount of \$1,139.

It is no wonder that his constituents kept him in the House for seven consecutive terms! He is, as shown, not only a worker, but possesses in an eminent degree, that rare but exceedingly gratifying disposition in a man which prompts him to answer all letters received. Furthermore, it appears he has not abused, even if he should at all have availed himself of, the benefits of the franking privilege. He is certainly, on his own showing, a model representative.

Of course, there are many more like Mr. Lawler, but all are not like him. His career, however, is as striking an example of what a good Congressman