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EXPLANATORY

“MY TRIP ABROAD”

By

Frank Miller

UNIVERSITY OF  
CALIFORNIA



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## EXPLANATORY.

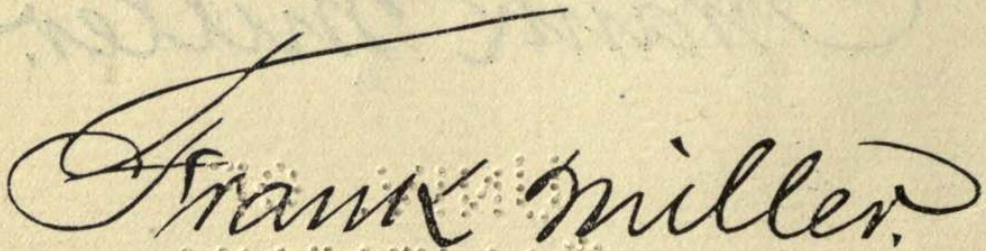
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The writer left Sacramento, California, in February, 1904, crossed the Atlantic and returned in March, 1905.

Some local newspapers kindly published several of his letters and he reprints and sends them to friends who have not seen them.

The California Bankers' Association at its session in Los Angeles in May, 1904, voted to send to the writer a cablegram of good wishes; and the writer therefore sends this pamphlet to each of the bankers as an acknowledgement and with the hope that he can meet them and thank them personally at the Convention in Oakland in May, 1905.

Very respectfully,

A large, elegant handwritten signature in cursive script that reads "Frank Miller". The signature is written in dark ink and is positioned below the closing phrase. There is a faint, circular stamp or watermark behind the signature, but it is mostly illegible.

April, 1905.



## Tells of Life at Carlsbad

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CARLSBAD, July 20, 1904.—We came here yesterday and are located at the Hotel Bristol, on top of one of the high hills overlooking the town and canyon, on both sides of which there are blocks of hotels and boarding-houses. A small stream is carried at the base of the hills between high stone walks, and in winter this now insignificant river is said to become a raging torrent. The water is clear and pure and many fish are to be seen.

In the lower town there are dozens of shops open during the season which display fancy wares and jewelry from the biggest places in Europe. The streets are very clean and seem to be crowded with thousands of people, the greater part of them looking as if they needed nothing in the world but a good time. Some, however, are yellow in color, showing a tendency to liver troubles, for which the Carlsbad water is used.

### THE CARLSBAD WATERS.

Everybody has a little strap over the shoulder, wherefrom hangs his drinking glass, which will hold a half pint. This morning we got up at 6 o'clock, buckled on our cups and wended our way down the stone road to the long and handsome Muhlbrunnen Colonnade. Here we joined a double line of 500 people, and all marched slowly around the colonnade until we came to the part where the spring water, almost without stopping the long procession. We had a little packet of Sprudel salt which we were directed to dissolve in the water and then sip the solution slowly as we walked up the street.

Soon we came to another colonnade, where the larger Sprudel Spring is found, and around which are huge cakes of the Sprudel salts obtained by the evaporation of the waters. Here in a basin about twenty feet in circumference old Sprudel was throwing up jets of water and steam about six feet high, just as it has done for hundreds of years.

### A CALDRON AND WITCHES.

It is said to have stopped for three days at the time of the great earthquake at Lisbon. Around the caldron were the witches



—pretty girls wearing white rubber caps and capes. Some of these had poles with cups at the ends, into which our glasses were placed and held in the center of the fountain until full, and given to us to drink. Then we fall into line again and go to the Muhlbrunnen for the customary second cup. They say the water must be drunk warm and slowly and on an empty stomach, allowing fifteen minutes between two cups. After that wait half an hour for breakfast, and you are sure to eat that meal.

### LIFE AT THE WATERING PLACE.

The hill we climb to reach our hotel is about the height of those at Sausalito. At 11 o'clock we go for our baths and then dine at 1:30. The fare is excellent. There are many Germans here and Jews with long coats and a curl down each ear; in fact, the place is full of all nationalities. We are having a treat today in the form of thunder and lightning. Black clouds are gathering over the mountain tops out of which come flashes of light and peals of thunder, which roll into the valleys with a great noise.

### HOUSES AND PEOPLE.

Every house here is of stone and just four stories high. They are close together and in the front yard each has a tent so that they can claim to give outdoor meals to their guests. A porter is also connected with every house who wears a gold band around his cap. The people here may be divided into two classes, one of which comprises the thousands of guests, who must stay here at least two weeks, and the other are the working people who cater to the travelers and invalids, and who are said to number about fifteen thousand.

### THE SPRINGS.

As soon as the drinkers have finished their morning draughts the young girls retire and their places are filled by women in black, and also men, who work day and night in bottling the water for exportation. There are about a dozen of these springs in the two-mile section, and they all seem to be alike except as to temperature. Rich and poor come here for relief and the city spares no expense in keeping the streets and public buildings clean and attractive. We have to pay about \$15 as a tax for supporting the bands of music and bathhouses, although each bath is also charged for at eighty cents. People forget here that they are sick and easily take to the routine of early rising, walking, exercise, dieting and the continued use of the saline waters.

### POINTS OF INTEREST ABOUT CARLSBAD.

Near Carlsbad there are a number of interesting places. One can go out in the morning and return in the evening in each case. Elbogen is ten miles away, with a fine old castle and a



pleasant highway through a rocky gorge. Marienbad is twenty miles distant and is trying to rival Carlsbad; it is more modern and has finer hotels and parks, and entertains more Kings and Emperors, but we, the commoners, all come to this ancient spot where the kettle of hot mineral waters has been boiling for centuries deep down under the bed of the immense ravine and spouting regularly once every five seconds in all that time.

Four miles away is the little village of Pirkenhammer, with a fine beer garden. While that is only one of a dozen similar places, yet it is unique because the girls wear the old-time costumes of the peasants—a kerchief over the head, queer corsets with bustles, skirts down to the knees, white stockings and heavy shoes.

### A PORCELAIN MANUFACTORY.

Close to this quaint place is a large factory where they make porcelain ware of all kinds and you can see samples in the shops of San Francisco and Sacramento. They grind the clay and quartz slowly and thoroughly until it is finer than flour. They put it on wheels and into moulds and fashion it into plates and jugs and then they put it into the furnaces for the first baking. It is then coated with glazing; next it is painted with colors and gold by the use of the finest brushes. The artists draw with these little pencils the most intricate designs and monograms offhand. After the last baking the results come forth as works of art, which, to my mind, rival the costly bracelets which the jewelers show here in their many shops.

### THE GLASS BLOWERS.

In another suburb are to be found the glass blowers, whose work cannot be easily described. We saw men blowing glass into the form of oblong bottles, which was puzzling; in the next room they put these bottles within a revolving circle which contains diamond points, and quickly a line was cut around each bottle; the top was broken off and thrown away and, lo, there was a goblet.

The goblet was ground and polished and cut on emery wheels in the next room until it became fit to be placed in the showroom among its mates of every shape and color and priced as high as you could afford to pay—and higher.

### WISE ADMINISTRATION.

The most beautiful spot is about seven miles away, where a spring of clear, cold water comes up. It is seen in the bottom of a fine marble tank, appears to be a foot in diameter and rises a foot above the surface of the water in this basin; thence it flows away to the bottlers. The 50,000 visitors who come here annually are taxed directly by the city and the money is used mainly to build and repair the eighty miles of walks around these



hills. Nobody grumbles at this, for the direct tax is less than it would be if it were placed upon the hundreds of hotels and collected by the landlords in the form of concealed, but increased, charges.

The whole town is run with wisdom to insure the comfort and health of the visitors. There are no gambling hells nor saloons; there are no thieves, harlots or drunkards. Every man, woman and child is on the registry books of the police in one way or another, and if the men from the numerous factories nearby should be found in Carlsbad at any late hour in the night probably the policeman, who wears a helmet and sword, would send them home. It is paternal government, but very good.

#### HOW CLEANLINESS IS ASSURED.

The little creek which runs through the town carries about an inch of water as to depth, and four feet in width, but in winter it becomes a raging torrent and fills and overflows the stone canal which contains it; this canal is forty feet wide and fifteen feet deep, and is crossed by numerous bridges. Now, this canal is paved for miles and is swept daily. It does not carry the sewage, for that goes into large underground pipes. To insure cleanliness and neatness they spend more time and money on this little river than is spent upon J street or K street. If any fevers appear they are traced and the cause is removed immediately. Funerals seems to be unknown. People die, of course, but the fact is not published and the ceremony is private. When this community is trying to make everyone live, why should attention be drawn to the failure of some poor fellow to follow the plan?

#### VIENNA LEADS PARIS IN FASHIONS.

The swell shopkeepers of Vienna have agencies here, and Vienna leads Paris now as to fashions. This is an important fact and you can give it to your lady friends. I get the information from ladies who buy in London and Paris, but who prefer to buy here because of the excellence of the Viennese modistes. The lady for whom I am acting as courier, interpreter and paymaster has been negotiating with all of these modistes for a simple little traveling dress which would cost \$25 in Sacramento, but which will only cost forty thousand helters. While that is a trifle more, yet the style and the fit and the tout ensemble and the Vienna mark will be worth it.



## Letter from Switzerland

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GENEVA (Switzerland), August 30, 1904.—If you wish to know Switzerland, come and see it. The cost will be from \$5 to \$10 per day, but it is worth it. Or you can buy Howell's "Little Swiss Sojourn" for 50 cents, and other books which will amuse you more than the letters of the usual traveler. Anyhow, I can not describe the mountains, nor perhaps anything, so that you can be benefited.

The lakes are all beautiful and remind us of Tahoe and Independence. The water is clear, cold, deep and blue or green. At evening the mountains around form a dark purple wall, and the lights on shore shine across.

Just now, with your best girl, you can watch the eastern crest for the rising of the old, old face of silver light, and sing  
"The man in the moon is laughing, love;  
Laughing at you and me."

There are many swans on these lakes, some having white bodies and black necks and heads; also many pretty little sea-gulls, whose bodies are the size of pigeons. Then there are sloops with two masts each, carrying a large three-cornered sail; these are often "wing and wing," and add to the view.

### A GREAT WASTE OF POWER.

The water of Lake Constance goes into the Rhine, and thence to the Straits of Dover. Does some water from Switzerland go into the Danube, and thence to Constantinople? I do not know; anyhow, the water from Lake Geneva goes into the Rhone and so through France to the Straits of Gibraltar.

The most fascinating spot to me in Europe is the bridge at Geneva, over this overflow. I gaze upon a gate about five feet wide and see a solid mass of water tumble down ten feet; it is a moving and glinting emerald; it would be worth more than its weight and bulk in diamonds if it were flowing in desert Arizona or down from the crest of Nob Hill in San Francisco.

Now see how they waste their wealth here. There are more than twenty such gates under that bridge and the power is not



used to any great extent. After that the river tumbles down twenty feet and is divided into two canals by an island.

One of these two currents passes by the island unchecked, while the other current drops about twenty feet through turbine wheels which pump a part of this splendid water back into the city, giving a pressure which is equal to 150 feet.

They have no fire engines here, and no fires. In every part of this big city they have placed large stone basins into which the water runs night and day unceasingly. Here the people wash their clothes. On the lake front is a fountain which goes up 115 feet.

A little further down the Rhone there is another turbine plant, but it probably uses only a part of the power which is available. All over this land there is an immense amount of water power going to waste. So it has been always; it will always be a blot upon the reputation of Julius Caesar (great and good as he was when he came here as a tourist 2000 years ago), that he did not know enough to put in a double-wound, alternating electric dynamo and shock the world. He did not understand the gravity of the subject, as the motormen of to-day know it. The latter have made a beginning, and are establishing factories and mountain railways in Switzerland which are well worth seeing.

The snow upon the crests of the Jungfrau and Mount Blanc gradually melts and descends to the valleys, but may be said to be raising part of its weight back to the summits. At the Jungfrau the water power is converted into electricity and taken back up the grade to turn the wheels of electric tram cars and to turn electric boring tools which are opening a great tunnel to the highest peak. Next year, if you have a heart which will stand an elevation of 14,000 feet, and a purse which will stand \$5, you can mount the Jungfrau in safety and gaze out of a hole in the tunnel, like Noah in the ark on Mount Ararat.

### THOUSANDS OF STONE WALLS.

For many centuries the Swiss have been engaged, not in manufactures, but in the placing of one stone upon the top of another stone. Vineyards cover the hills and seem to be divided by walls into pieces about 200 feet long and 100 feet wide. Thousands of miles of these walls have been built, breast-high, with gates into each block, which gates are made of a single piece of sheet iron. Each gate has a lock, and the top edge is toothed like a saw. Of course, many of these walls were built as retaining walls, and so as to make terraces on the hillside, but the numerous division walls show the prevalence of small holdings.

There are few pathways and the grapes are doubtless carried off in baskets on the backs of the men and women.

The latter are the best workers, too. Anyhow, there are no beggars, and the peasants have much local adhesiveness and independence because of these small holdings. There are no large



department stores, nor large hotels either, but there are many of both and all good.

You can get here a great deal of honest service from the high and low, but underneath it is a foundation which rests upon the rock and can endure the snows of winter. Castles were built here, but not many nor very strong.

After visiting the castle of Chillon one could see that the rebellious peasants of that Canton could argue thus:

"We have built in one year stone walls around our vineyards equal in bulk to the Castle. If the noble lord does not behave we will gather our men and pile up stone (behind wooden screens which will stop his arrows) until we have made an incline up to the top of his wall, and then march up to his attic and fight him down into his celebrated prison in the basement."

Anyhow, the Swiss have always fought for liberty, and always will fight.

If you wish to know if a man were born in Switzerland, ask him first if he can build a stone wall. If he says he can, then ask him if he can make an omelette. If he cannot do that, then he is no Swiss, for everybody here eats an omelette every day in the year.

#### CHIEF PRODUCTS OF SWITZERLAND.

The egg crop in America is said to be worth more than the grain crop—but here they raise little besides eggs, chickens, potatoes and wine. When they wish anything else they get money from abroad by making a watch or a shawl, or by selling eggs and chickens to the tourists in their countless hotels. Certainly the poet was born in Switzerland who wrote those classic words as a riddle:

"Humpty Dumpty sat on a wall,  
Humpty Dumpty had a great fall;  
All the King's horses and all the King's men  
Cannot put Dumpty together again."

Sixty years ago the answer to the riddle was, "an egg fell off a wall."

New hotels are building everywhere, and waiters and concierges are becoming landlords. Thousands of waiters wear the swallowtail from 6 in the morning until midnight. Thousands of porters wear the costume of the Admiral of the Navy. What an army they would make, but I think I could halt them momentarily, for they will all halt and bow for the franc.

Travelers are very well treated here, and each can call his hotel a "pension," which means that he can make terms by the week or month.

I have no "pension," although Uncle Sam stands ready to give me one upon my applying for it, but his pension would not pay for a "pension" here.



## A NEW SCHEME OF EXISTENCE.

If one had capital enough, one could prepay almost all his future expenses in the following manner: He could give the bulk of his money to the life insurance company (I claim the agent's commission on this plan), and draw it back in annual payments for the rest of his life. For this sum Cook & Son would sell him coupons which would board and lodge him at any hotel in any part of the world and provide transportation tickets for every day in the year. Moreover, he could prepay certain firms in America or England so that his clothes and cigars would be sent him by mail quarterly to any part of the world.

Some ready cash, however, must the man have in his pocket, for the tipping system in Europe is established until the Mikado and the Czar shall combine their armies to stop it. All the powers have tried, and failed.

## IS WILLIAM TELL A MYTH?

I was told that William Tell is a myth (like Santa Claus), but I was shown his chapel on Lake Lucerne and retained my childhood faith in him until I went to Lausanne and saw a large statue of Tell in front of the Federal Palace.

There he stood alone. His son was not there; not even an apple was there.

The average schoolboy has ever ranked the son with Casabianca, and if the apple and the son are myths, there is nothing to Tell!

The Swiss are fine people and have flourishing cities, and each city has a magnificent Post Office.

## POSTAL CARD ADVERTISING.

In their postal service is concealed (in my judgment), a fine stroke of business. Many millions of beautiful views on postal cards are printed and sold annually. Each one costs two cents and the postage is two cents more. You find them on sale at all places. You climb the highest mountain and get upon crags where you know the foot of man never before trod, and where perhaps the eagle has never come, and then you turn the next corner and there you find a boy with postal card pictures of that spot and view. The result is that your wife immediately stops looking at the view, and goes and buys a dozen and mails them to America, where they serve to advertise Switzerland and to increase the travel.

Doubtless the Government conspires to have these cards sold to the peddlers at less than cost. Their national flag is a white cross on a red ground, and wherever it floats the traveler can be welcomed and relieved better than under the Red Cross in other lands.



## In Classic Heidelberg

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HEIDELBERG (Germany), September 5, 1904.—This classic city seems to be at the mouth of an extensive and fertile valley which is drained by the Neckar that empties into the Rhine.

Here is a series of hills and many years ago some people built a little wall on top of one of them, and levied a tax on all who crossed the river or came down the valley. The plan worked so well that the wall became a castle, and then a palace; the river got a fine stone bridge with a strong gate and towers at one end, and the city grew at the foot of the hill.

Some rivals in the similar line of collecting money from the common people came along and the castle and palace have been destroyed and rebuilt several times.

The conflicting elements have lately organized a "holding trust," which is administered very well by one called "Hock der Kaiser."

To the tourist the situation here is most charming; almost as attractive as the Alhambra in Spain.

We took a guide who spoke good English; he was old and gray, and hardly five feet high, but very pleasant and intelligent. He had been a waiter in many palaces in Europe and could compare one country with another. Stranger still, he was an abstainer from wine or beer. At the table in the garden he would order mineral water for us, and drink his share, but he would not sit down with us, although we told him to be seated.

He was very fond of many varieties of trees which have been planted in the grounds around the castle by the Botanical School of the Heidelberg University. He showed us there the pines from California, and from Spain, and the two yew trees which are said to have been planted by the Romans at the date known as between 00 B. C. and 00 A. D. The ruins are all of one color, red stone, and one portion of the palace has been rebuilt in fine style, so that the views are many and different and pleasing. Of course, we went down into the cellar and saw the big barrels; the largest will hold 50,000 gallons, but it has been filled but three times; there has been no wine in that cellar for many



years. In one corner stands a wooden statue over four feet high, representing Perkeo, who was the King's jester, and who could drink eighteen bottles of wine each day; the figure was painted and was holding a red glass of wine. The similarity in size between this statue and our guide was such that we glanced at him, whereupon he smiled and pulled out of his pockets a number of photographs of himself dressed as Perkeo. It seems there was a jubilee centennial of the university, and one of the students' clubs dressed him as Perkeo, and Perkeo he had been ever since.

When pressed to take wine for the sake of Perkeo he would say, "Perkeo is very dry inside and will remain dry until 50,000 gallons of wine have been put again into the big tun."

Then Perkeo took us down into the beautiful city and showed us the two or three large, plain buildings which contain the thirty classrooms of the celebrated Heidelberg University.

There was little else to see except the adjoining house which contains the half dozen rooms wherein those students are confined who otherwise would be in the City Jail. Among 1800 boys who will wear caps of green, red and yellow, and drink beer, it follows that some will sing out loud after midnight, and do other foolish things. It is the custom here to arrest them the same as the common people and take their names. The university then tries them and they are sentenced to the University Jail for five days or two weeks, according to the loudness of the singing, or the size of the sin, or the quality of the sinner. These rooms are barren of comforts, but the students have covered the walls with grotesque pictures, and many of the convicts have fastened their photographs on the walls. So we may infer that the disgrace is not lasting, and that many graduates come back to view the scenes of their childhood and chuckle over the errors of their youth.

In the classroom devoted to philosophy the ancient desks were carved deeply by the knives of the lazy or the incapable students. Perkeo here told of his dog which was very intelligent, and which was taught many tricks.

He tried to teach the dog to take a stick of a certain length in his mouth and pull it between the iron bars of the railing around the university pumps.

The dog would put his nose between the bars and seize the stick but only on rare occasions would he chance to get it perpendicular so that it would pass through; showing the dog how to do it taught him nothing. Perkeo and his dog were such favorites and the attempts were so interesting that all the students and professors knew of them; but finally the Professor of Philosophy explained to his class that an animal could learn a few things to do, but could not learn to reason from one fact to another, and the professor added that the gentleman who carved the desks in his classroom could learn nothing from him, but possibly he might learn something from Perkeo. So the dog retired from the university, for he was an unpleasant reminder.



We have seen many ancient and historic monuments over the ashes of the great, but we have passed also the more numerous and modern signs of art and progress. These are tall and round, and pour out incense from their tops. These latter monuments over the ashes of the great are the more honorable, I think.

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## A Trip Down Historic Rhine

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COLOGNE (Germany), September 8, 1904.—The journey from Frankfort to this city may be made on either one of the railways which follow respectively the right and the left banks of the Rhine, or it can be made on a good steamer built to hold 400 tourists and generally well patronized every day. These two cities seem to be finer than San Francisco. They are about 150 miles apart and the trains are constantly passing each other on their double tracks, loaded with freight and travelers. The railways are built in the most substantial manner; stone walls which hold the earth above the tracks or raise the tracks above the roads and villages, are almost continuous.

The trip down the river is not very exciting, for the ruined castles are not more attractive than the pyramids, being masses of dark blocks of stone, devoid of present and future liveliness, and reminding one unpleasantly that the past is very dead. It hurts one's vanity to look at these century stones on the highway of history, for they seem to be all records of failures of human plans. The center of the river was interesting, for we met dozens and dozens of strong steamers, each towing five or six large barges loaded with raw materials for Germany's factories.

Truly, the men of this country are doing well and they look well. They average as a nation better than any other nation because every man goes into the army for one or two years. There he gets erect bearing, good health, quicker brain and contact with his fellow men. He learns to do things and he learns Germany at his stations as he never would know it otherwise. The Germans build slowly, but they build for the benefit of their grandchildren.

There are always some brides and grooms to be seen among the tourists on these express Rhine steamers and one couple attracted especially the attention of my wife and myself. He was thoroughly a German and bore the marks of an educated man—that is to say, he had the scars on his face made by the sabers in the inevitable student duels; his handsome moustache was pointed upwards at the ends; he was a stalwart youngster,



and really one could not afford to put any slight in his presence upon his pretty wife, whom he called "Lorraine." She had probably some French blood in her veins, because her dress was more stylish than that of the average madchen. She was very bright and winning and she had two small feet in tan shoes. Do not forget these shoes, for I did to my sorrow.

At the table on the steamer there were some of those small rolls of yellow bread which are so tempting to a hungry man and when I sat me down next to Frau Lorraine I shook out my napkin without knowing that one of these rolls had been concealed in it. The roll went under the table. Down I went after it and dropped my glasses, but I grasped the roll. It moved! It lived! It stamped my fingers down on the deck and stood on them. I had seized the madam's foot. When I appeared above the table I thought there would be a scene, but the little woman was quietly sipping a glass of moselle with a half smile on her pretty face. So I wrapped up my fingers ostentatiously in my handkerchief, and said nothing; not even to my wife.

The women of Germany, like those of Ireland, have splendid reputations and are doing as much as the men, perhaps more, for their respective countries. They are plain workers but the evidences of home life and comfort abound everywhere. We see many children under 8 years of age playing along the streets, but those older are at school or at work. We see curtains at every window, and when the Frauen go to the opera, which begins at 6 o'clock, they take some knitting with them.

The school houses are numerous and well built. Two new and very fine High Schools have just been finished here. I stood before them and took off my hat and sent wireless telegraphic messages of compliments to the good women of Sacramento who secured the votes for your new school.

I was educated and so were my children in the public schools of Sacramento, and will cheerfully repay the debt in the form of taxes for schools.

Just now a band of students went by, all wearing little caps of the same color, although they come from the different parts of Germany and they were singing:

"Here's to the land that gave me birth,  
Here's to the flag she flies."

Yes; Germany is a great nation and is winning many victories of peace all around the world.



## Visit to the Bourse at Brussels

BRUSSELS (Belgium), September 16, 1904.—Reading the war news from Manchuria one is much impressed by the statement that this war, and in fact all wars, may be said to arise from the fact that people wish to live—in other words the struggle for living breeds competition and sometimes that results in general slaughter. It would be most instructive and interesting if the economic history of the world were written out briefly showing that the desire for food and possessions drove one set of people into conflict with another set, and the establishing of the true doctrine that "might makes right." Cain killed Abel because Abel had things which Cain wished and because the latter was the stronger. Ever since the descendants of Cain have followed in his footsteps and Abel and his descendants have disappeared in the survival of the fittest.

### CASTLES IN SPAIN AND ELSEWHERE.

While we have not seen the Garden of Eden, nor Palestine, nor Egypt, nor Greece, yet we have seen castles in Italy, Austria, Spain, Switzerland, Germany, Holland and Belgium, and we have seen the palaces and portraits of the workers who divided or contested power with the nobles. We have read of the frequent warfares waged between capital and labor, classing among the capitalists those whose power, wealth and prerogatives were derived through accident of birth, and to-day we have seen the spot which marked one epoch in this struggle.

### WATERLOO BATTLEFIELD.

When the French put up the guillotine as a machine which should abolish past abuses and cut off the heads of those who controlled these oppressions by right of birth, their affairs were finally placed in the hands of a man who was conservative.

He so wielded the extremes of society in Europe that he became the giant of the age, but the other monarchs still feared him and finally met him some twelve miles south of Brussels on



a gently rolling country which bears no marks of interest save a large mound, and there they beat him forever. The field of Waterloo is uninteresting and seemingly lacking in points of strategic strength.

#### NO DECORATION OF GRAVES AT WATERLOO.

No graves of soldiers are to be found there. Those who fell were buried anywhere and without identifying marks. There is no decoration of graves yearly at Mount St. Pean or at Quatre Bas. The monarchs have since then been conquered by the Napoleonic ideas. He is mightier in his tomb in Paris than when he was alive and at the head of his armies at Berlin or Vienna, for nearly every nation can now make its own laws and can peaceably revolutionize its own government. In France and England the respective Parliaments are supreme, and while the Prime Minister in each land may be retired and his opponent can take his place, yet the King of England and the President of France are not affected by such changes any more than the United States Supreme Court will be affected by the Presidential contest in our land. However, enough of heavy truisms.

#### A LITTLE TASTE OF BUSINESS.

I will confide to you that I have had a little taste of business in this great city of Brussels. The Bourse of Commerce here occupied a magnificent building, as fine as the City Hall of San Francisco, and second only to the Palace of Justice near by, which is as large as St. Peter's at Rome. The bourse is the Stock Exchange, and in this country it buys or sells few shares; partly because such shares as those of the Credit Lyonnaise are quoted at 1160 and the shares of the Banque de France are quoted at 3775, which prevents small speculators from dealing in them, and partly because rich people here will not gamble in stocks. Now, my letter of credit was issued by one of the best banks in San Francisco, and they forgot to put in the words limiting the amount to be drawn; so I can stay here quite a long time unless they find it out. Furthermore, I can draw on that bank for all they are worth, and their standing is such that the whole State of California will stand by them, and therefore by me. Is it strange, then, that (with all this backing) I should be willing to go on the Bourse to-day and buy a few shares at 3775? The purchase of ten shares would create a furore, and the price would go to 3780, when I could sell and make enough to pay hotel bills for one day.

#### EARLY VISIT TO THE BOURSE.

So this morning I got up at 6 o'clock and strolled down to their Wall street, the Brussels carpet, so to speak, whereon I was to perform. To my surprise the handsome building was surrounded by several hundred peasants, who had the right to sell



vegetables until 8 o'clock, when the streets were cleared, and cleared for the arrival of the money classes. Each woman, for most of them were women, had a little cart drawn by a big dog, and each dog wore a muzzle. These dogs are really strong and savage beasts, but they pull their loads faithfully. Wishing a pound of grapes, I opened negotiations in my usual manner by saying, "Parlez vous Francais?" and then pointing to what I wish. As I do not talk French at all, I have found that the quickest way to inform people of that fact is to say "Parley vous Fran-sais."

### A QUESTION OF PRICE.

Then the trouble began; the price was evidently 1 franc, or 1 guilder, or 1 kroner, or one something. As a guilder is worth about twice as much as a franc, it became necessary to consult the rate of exchange between Holland and Belgium, which was said to be 25.80 in sterling on Paris. At this juncture I gathered there was a contest to maintain the price of grapes on the part of the small sellers as against an operator from the village of Oude-God in Holland, who had a capital of 3000 guilders, and who was trying to put prices down. It was conceded by nearly all present that he could not last longer than three months, for these reasons: First, all the banks were on the side of the women to maintain the price of grapes at one something. Second, an import duty would be levied by Belgium as against grapes which came from Oude-God in Holland. Third, this chap was paying 5 per cent per annum for borrowed money, while all others paid 3 per cent. Then the dogs began to fight, and the women slipped off their wooden shoes and applied them to the dogs, so I handed out a piece of silver and got a pound of grapes and some change and hurried back to my hotel to get my breakfast.

### A LESSON IN FINANCE.

I found that I had parted with a piece of silver the value of which was unknown to me and had one pound of good grapes and a lot of coppers which I am saving as curiosities. Some of them have holes in the center, and one is the size of a shirt button, and it takes five of them to make a Yankee cent.

So I reflected that it might not be wise to operate on the Bourse at 10 a. m., when the old women there could beat me at 6 a. m., and moreover, the syndicate of banks whose shares are quoted at 3775 may find that the quotation will go down to 3774 before the young man from Oude-God in Holland gets through with the rate of interest and the parity of exchange between the money centers of Europe. I will use the letter of credit only for necessities hereafter.



## Hague Convention Overestimated

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LONDON, October 15, 1904.—There is much sentiment for peace and little knowledge of the difficulties in the way of those who try to become peacemakers. The Hague Convention is certainly desirable, but it is not right that it should be overestimated.

On July 29, 1899, the representatives of the United States and of many other governments agreed to establish a permanent International Court of Arbitration. It was to be housed at The Hague in a Palace of Peace, and for the building of it Mr. Carnegie has deposited \$1,500,000. The Court was organized on October 14, 1902, gave its first decision in favor of the United States and against Mexico upon a submitted case concerning church property once belonging to the missions in California before its conquest by the United States.

The second decision was in a case between the United States and Russia upon the seizure of four American vessels in Behring Sea. The third case was between Japan and Great Britain concerning house tax. Then followed the case between Great Britain and Italy as against Venezuela.

Under the terms of the Convention each nation was to supply four members to the Court, their terms of service to be for six years; and any nation could withdraw from the Convention only by giving notification one year in advance. The conditions under which the nations must enter into this Court cannot be defined very easily. The following illustrations may assist in making it more easily understood:

In 1903, largely through the efforts of Sir Thomas Barclay, a treaty was made between Great Britain and France, which provides for the referring to The Hague Court of all differences which do not involve vital interests or national honor, such submission of cases to be preceded by a special agreement setting out the subject in dispute, the powers of the arbitrators and the constitution of the Court. A similar treaty was made on December 15, 1903, between France and Italy, to hold good for five years. A similar treaty between Great Britain and the United States in 1897 failed because the Senate at Washington did not ratify it by the necessary two-thirds vote.



These treaties certainly provide many "cross-roads" where the adverse interests may separate and never enter the Court. They may not agree upon the "setting out of the subject and the powers of the arbitrators."

In addition to these points, the United States has constitutional limitations to restrict its actions. For instance, only Congress can declare war; the treaty-making power rests practically with the Senators as well as the appointing of Ambassadors; other officials may be named, but only with the consent of the Senate.

Hence it seems evident that no decision in The Hague Tribunal concerning the United States and another nation (which decision may resemble a treaty) can be valid in the former land until it is ratified by two-thirds of the Senate. The President and the Ambassadors cannot bind the Commonwealth, and the representatives at The Hague will have even less authority than the Ambassadors.

The International Court of Arbitration has behind it only the strong sentiment of the world for peace, and such temporary powers in definite cases as may be given to it by the nations immediately concerned.

Furthermore, its conclusions are valuable only so far as they are accepted voluntarily by the contestants.

If the nations combine to enforce its decrees by armies and navies who shall be the commander?

Again, it is as unjust to compel a nation to make peace as it is to compel it to make war, and this may be true even when a nation has submitted to arbitration and has lost the case.

Let us suppose that in the existing war between Russia and Japan the quarrel had been submitted by both to arbitration and that the decision was against Russia, and thereafter this absolute monarchy found that 120,000,000 Russians were determined that the war should go on, or that revolution would follow. Then consider that this revolution might be not only terrible in the land of its origin, but that it might also spread into the other countries of Europe.

Truly there are many things to consider in these problems, and the chief question is this: is not war sometimes a more economical way of reform, under existing systems, than through revolutions and anarchy?

Therefore, we may conclude that The Hague Tribunal is, and always will be, only a sort of under court to diplomacy; that the Ambassadors will adjust privately all of the difficulties which must arise daily in the immense volume of intercourse between the peoples of the earth; and that when they do agree to refer any case to The Hague Court then it may be assumed that it is in such form that the winning or the losing will not be a vital matter to either party.

Any attempt to make The Hague Court into a higher tribunal and to give it the right of initiative, or the right of enforcing



must result in disaster; for an authority has written this axiom: "Independent States can never acknowledge any international control, other than moral, nor any tribunal which would control their sovereign rights against their will."

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## Ancient and Modern London

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LONDON, November 1, 1904.—One day of sight-seeing may illustrate partially two of the many contrasts which can be found in this leviathan among cities.

### THE TEMPLE GARDENS.

We went into the Temple Gardens, which are very large and situated in the center of this town of 5,000,000 inhabitants. Here, according to Shakespeare, were plucked the red and white roses which were assumed as badges in the long and bloody civil contest known as the "War of the Roses." We went into the Temple Church and saw the graves of the Knights Templar, which are covered with slabs of dark marble carved into life-size figures of men in armor. Nearby is the grave of Oliver Goldsmith. Then we went into the two large halls which are used still as dining halls by the lawyers who succeeded to the ownership of this immense estate after the Knights were dissolved as an order. It seems that a client cannot employ a lawyer to conduct his case in courts which are under the British flag. He must first go to a solicitor who is not recognized as a lawyer, and the solicitor then employs a barrister, for the barristers are the only persons who can conduct a trial in court. To become a barrister the student must dine in one of the halls of the so-called inns of court (and the Temple is such an inn) for seventy-two times, and he cannot dine oftener than six times in any term of three months; so his attendance at dinners must extend over three years at least. The student used to listen to lectures at these dinners, and finally he was called to a bar which extended across the upper end of the room, and if he passed his examination he was then "called to the bar." The lectures and examinations may now take place elsewhere, but the dinners go on, and we saw the servants laying the tables for the lawyers and students who may be expected to attend. One of these halls is very old. The beautiful openwork ceiling in old oak, and the equally magnificent carved screen, are finer than what we have seen, although we recently inspected some fine halls at Oxford and other places.



Here is a table made from one of the ships of the great Armada, and at this table Queen Elizabeth used to sit when she was entertained by Shakespeare's "Twelfth Night." Shakespeare was undoubtedly present at this representation. It is not so certain that she signed the death warrant of Mary Queen of Scots upon this table, but the table is greatly treasured, and is covered with a false top of oak to preserve it during its daily use.

### MORE MODERN THINGS.

Having examined the portraits and coats of arms around the walls, we decided to turn from ancient London to more modern things, and as a preparation we walked outside the precincts of the Temple and mounted some queer steps into a smaller hall, where we soon had some tender slices off the joints, potatoes, onions, bitter beer and "cold sweets," the latter being tarts and things. The bill was four and thruppence, and we added a sixpence for the waiter and thruppence to the barmaid, which is a total five bob—five bob calls for a crown, and a crown is about \$1.25. So you see we had substantial reasons for feeling refreshed.

### THE DOCKS.

Then we started for the docks, feeling happy not only for the reasons stated, but also because the sun was shining, and that is a great treat at this time of the year over here.

At the docks one of the unemployed took us in hand and showed us the lines of ships and steamers which lie in these large basins. He growled when he saw the lascars on an East Indian and said: "They give those blacks each month a pound sterling and some rice, while they would have to give a white man four pounds and meat." Then he took us past an old hulk which is used as a training ship for the navy, and we sorrowfully gazed at the old wooden figurehead upon its bow. It was that captured by the British from the Americans, and the hulk (since renewed) was then and is now called the President.

### THE THAMES.

Then we came to the Thames, and the gates which open at high tide to allow vessels to pass. There is a rise of tide here of twenty feet or more, and so one can understand why London has spent hundreds of millions on these docks, which cover 900 acres. At this point the river is wide and deep, but idle steamers were anchored in tiers in midstream, while the busy ones in great numbers steamed on either side. While we thought this a very fine sight, yet our volunteer guide had a better one close by. He took us down a pit about a hundred feet in diameter and lined with white tiles. We went down a fine stairway for a depth of a hundred feet and found ourselves in the recently built Blackwall Tunnel, whose top at one point is only six feet below the bed of the Thames. It contains a roadway for two



wagons and a narrow walk on each side and is a mile long. It is lined with clean, white glazed tiles, and there are three electric lights to every thirty feet. The busses and wagons thunder along this tube, which glitters with light from end to end, and we immediately voted this to be one of the greatest sights of the world. We mounted a bus and rode through and back.

### ENGLISH PEOPLE POOR.

There are 40,000,000 people in this country, and half of them are very poor. Without foreign commerce England could not support the richer half, but might find food for the poorer half; therefore I think that the time is not far off when every young man will be drawn by conscription in England (as they do it in Germany and France) to serve his year in the ranks. Probably the service will be mainly in the navy, for England's supremacy is gone as soon as the war vessels of any two other nations shall excel hers in strength. Her navy to her is like the mast which sends the spark out at the Marconi, or wireless telegraph, the higher the mast the farther will go the message, and England's message must go around the world with the sun each day and be respected, otherwise her power and glory will depart forever.

These folks will enforce conscription as soon as they see its necessity; their Parliament has immense power; when a law is duly passed and signed then no court can delay or stop it, unless it be to make it intelligible and stronger.

### MILLIONAIRES TAXED.

As an example of what they do here permit me to remind you that Harcourt passed a law which taxes the estates of a multi-millionaire 8 per cent, and this tax now supplies one-tenth of the revenue of the kingdom. The tax is levied upon all estates in the ratio of a sliding scale, say 1 per cent upon \$1000 and 8 per cent upon \$5,000,000. The tax is levied not only upon all the property owned by decedent at the time of his death, but also upon whatever he may have given away within twelve months prior to death, and the tax is also levied upon any property wherein he retained an interest for himself. The rich do not like it, and the poor do like it, but it will stand, and it will never be repealed. There have been cases where the same property was taxed three times in six years, because three men died in that time, and thus 24 per cent was taken out of the property within six years; but that danger is now usually covered by life insuring.

It is said that Harcourt was a poor man, but became very rich by reason of several deaths in his family and by his inheriting what they left.

It is also said that his last days were occupied in seeking ways to evade his own act. If this is true, then the majority of the people, being poor, will say that the taxation of estates should continue.



## In France

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PARIS, December 13, 1904.—Joan of Arc was a country lass in the olden time, and became an enthusiast (or a fanatic) because the English were holding a large portion of France. Whether she was sane or insane is immaterial; she prayed and she worked for duty's sake. She put on armor and led warriors to victory; she was wounded in battle, and she was seized by the English, and with their connivance she was tried as a witch and burned to death. To-day three statues in Paris, representing her on horseback, only faintly describe the sentiments of the French to her memory. They are warlike, chivalrous and excitable; hence there have been several weeks of excitement in the streets, for a teacher in one of the large schools was thought to have spoken slightly of her record to his class in history, and then the trouble began. The students organized parades and took garlands to the statues and shouted: "Let us spit on Professor Thalamas!"

Professor Thalamas tried to explain, but no one would listen to him. It was dull times, anyway. The circus had not been through the streets for months and the boys needed a little excitement, and so for many days they have paraded and shouted. It is very interesting to see how such little mobs are handled here so that they shall not become too large and dangerous.

Paris has a large body of policemen dressed in blue and wearing swords and capes. They never draw the swords, and they never lay off the capes. Moreover, the nation maintains a large body of gendarmes, who are armed as soldiers and distributed all over the country, with a large body in this city. These guard the national courts, parks, palaces and theaters. In reserve are the regiments of soldiers, some inside the city and many in the forts around Paris.

Every day we walk to the little square near the Tuilleries, where is a fine equestrian statue of Jeanne d'Arc, and find the policemen in groups around it and perhaps some gendarmes near by with stacked guns. Along come the schoolboys with some men as leaders. They shout and sing and march and bear beauti-



ful wreaths, which the police gravely allow them to put upon the ornamental hooks placed for this purpose around the pedestal; then the fun begins. The police say, "Passez Messieurs," and if the men pass on they divide them and divert them into different streets; if they stop they are politely arrested; and the average Frenchman is only too proud to be arrested when he is publicly doing homage to a heroine; so there is a mutual touching of hats and expressions of regret, and the law escorts the law-breaker to the station, where he is politely detained until dinner time, when he is dismissed so that he can go home and brag of his gallant devotion to the honor of France.

However, the rains began to-day and this excitement will stop for glory was never gained under umbrellas. France is a prosperous nation and ahead of us in some respects, as I may try to show some other day; and the present form of government has lasted longer than anything they have had since the days of Louis XVI and the Revolution. The President is elected for a term of seven years and has little direct power in politics, for the system is like that in England, where the Prime Ministers manage the country so long as they can have a majority in Congress. And when they are outvoted they resign. In France the Ministry has been changed every nine or ten months. This system is likely to last a long time, for the chief ruler is quiescent until internal disorder occurs, and then he has the army and the police, and the taxpayers behind him, and nearly everybody is taxed here.

Looking out of our window we see across the street a large room filled with girls making bonnets, and they work until late hours at night very often. The other day we saw that the table was covered with cake and wine, and the girls wore gala dresses and picture hats. As the whole town seemed to be quiet and taking a rest (except the flower sellers, who were doing a large business) we began to inquire, and found it was St. Catherine's Day. We had seen a copy of the picture of this saint in the act of placing a ring on the finger of the Holy Infant and thereby vowing to forego any other marriage ceremony, and in her honor all single women in France keep that day as a feast day. We see many of these women and girls on the streets at the noon hour, and they look neat, wholesome and tidy and so deserving of respect that we hope and believe they will all get good husbands within the year, even if they have to break vows of celibacy, and they will do it, for old maids are not popular here.

We see many small children in the magnificent parks, and especially in that wonderful stretch from the Louvre to the Arc de l'Etoile—over a mile of open space, without its equal in the world, and the children seem to be deeply interested in the shops just now, as well as their mothers. The latter pause before the jewelers, who are more numerous than the imps in *Inferno*, and, moreover, more ingenious and tempting; or the mothers will look into the flower stores, which display quantities and varieties



from the Mediterranean and elsewhere not to be excelled even in California.

But the children gaze into the toy shops, which are full of all the things the Yankees have seen and of many things which have not yet crossed the Atlantic.

There are dolls, of course, without number, and each dressed in perfect Parisian taste, and, what is more important, each doll has a pretty face and eyes which look at you as if they loved you. The sidewalks are blocked in some places with those who sell and buy the tin wagons and bears which are wound up and go of themselves around in a circle.

My old favorite is here; the clown in a cart, and the donkey races forward and rushes backward and kicks up on the sidewalks of Paris just as he did in Sacramento. Then there is a tin fireman who is tickled with a key which is put into his shoulder until his insides rattle, and then he is put on a tin ladder and raises his hands and legs alternately and climbs the ladder all alone.

I have bought my own toy and shall play with it on the smooth pavement in Sacramento, say at the corner of Tenth and N streets. It is a wooden top and a little whip; one must whip the top until it spins and keep whipping it to keep it spinning, and one can drive it around Capital Park without stopping. There are thousands of little boys and girls whipping those tops in Paris now, but they only talk French, and I prefer to whip my top where the children talk English.

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## Scenes About Paris

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PARIS, November 23, 1904.—We selected a bright day for our excursion to Chantilly, which is about an hour's ride to the northward.

The little town is long, narrow and ancient; from the station we walked nearly two miles to the end which is nearest the celebrated chateau; and that end is hidden from those in the palace by a handsome gateway and stone structure of great size, which was once used for the 300 horses maintained by the Condes. Going through this gateway we looked down upon a large circular valley surrounded by parks and forests, while across its center ran the river, leaving an island upon which the triangular chateau had been built. The banks which held these waters were lined with good stone walls of regular outline. From the chateau one



could see nothing but lawns, forest and the palatial stable behind which hid the village.

The chateau itself is one of the most noted structures and of great beauty, but at this season of the year we could only look through the large gates at the stone bridge; for we were not allowed to enter and inspect the interior, which is said to include some very fine pictures and decorations: so we walked back to the station, through the forest, and stopped on the way to inspect the fine green turf and grandstands which are used at the fashionable races of running horses.

While Versailles excels all other places for its magnificent size, yet Chantilly excels all other places for its architectural beauty. So far as the interiors are concerned there is another story to be told, and that is called Fontainebleau.

The next day we rode two hours southward to Fontainebleau and compared its internal furnishing with that of Windsor Castle and finally gave our preference to the place where Napoleon signed his abdication and bade farewell to the grand army. Here are carpets which cost \$50,000 each, and ceilings and walls and floors which cost even more, all recording in some way the monarchs and Popes who lived here.

There is a large forest around Fontainebleau which is well supplied with fine roads, but the day was so cold and dark that two hours' driving through it was quite enough. Another miss was in store for us, for we failed to see the hunt which was in progress wherein a deer was chased by horsemen who wore the costumes of 200 years ago; and the deer finally ran into the town and up to the gates of the palace. What happened to him there we do not know; probably he was captured and spared for another run, much like the bronze ox on the monument to Rosa Bonheur at the same gate. One who toiled for man when alive and was eaten by man when dead.

Late in the afternoon we became weary of the habitation of royal ghosts and rambled through the little town to a modest home where we hoped to find real live American sovereigns. We were taken into a warm little studio, where the lady laid down her pen and the man dropped his brush and both rose to give us a hearty welcome.

There was no ancient history or art or anything foreign in our talk. We had tea and cookies; we chatted of home, of California, of mutual friends and of sorrows and pleasures.

It was nightfall before we left the Peixotto house and took our seats in the compartment of the train for Paris, but we had enjoyed our day; we had lived amid the royal past; we had sympathized with the young hope of our own land; had been entertained in our own tongue; our feet rested on metal boxes which held hot water. We were alone in our compartment, and so we sat hand in hand, gazing upon the many lights as we re-entered Paris, more happy than were some of the great who wore crowns when they entered.



## How He Spent His Birthday

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PARIS, January 20, 1905.—Yesterday was a peculiar day for your servant, who had one of his annual attacks of the same disease which has carried off all his predecessors. It was his birthday, and all his ancestors have suffered and finally died because of the regular recurrence of birthdays. His progenitors, Adam and Eve, and especially Methuselah, had chronic attacks. There is no cure. The locality of Paris has a singular effect on the disease, for good Americans see Paris and die, and therefore Americans are not very good while here and they live; indeed, they live and look alive, too! It is a merry life, and when they get too old to enjoy it, then they become good and they die, and they are taken to Pire la Chaise, where they are put in little stone houses on which are cut these words, "Concession a perpetuite," and wreaths of immortelles are put thereon, and the wreaths are made of yellow porcelain, and they also put thereon designs of flowers made with wire and colored glass beads, all in the desire to perpetuate the individual.

### THE GREAT MAJORITY.

As the number of the residents in the cemeteries now greatly exceeds the number of those who walk the streets the necessity has come for cremation, as everywhere else, and now some rise to heaven in clouds of vapor and smoke, and will escape the fate of the others, which will be that of being exhibited in museums 500 years hence, just as they are now showing the mummies of Rameses, Psammetichus and others of the Egyptian branch of our family.

So, my birthday arrived yesterday, and it began with a slight twinge of rheumatism and a look at my gray hairs in the glass and a cleansing for my spectacles, all of which I tried to forget while taking my coffee and reading the Paris edition of the Herald.



## PARIS MODELS.

My companion, a philosopher, had planned a series of events; so we turned into the Place Vendome and went through the Jardin des Tuilleries, and across the river to a studio for both sexes, in front of which was gathered a great mob of men, women and children, who sought to be employed as models by the artists. With long hair and curious costumes they were ready to pose by the hour for small pay, and certain well-built persons would stand for the life classes in no costume at all, but outsiders are not allowed to see that branch of the business.

However, we have seen many drawings, paintings and statues from the nude, and we continually compare them with the oldest statutory in the Louvre, and wonder at the constant superiority of the ancients over the moderns. How did they do it?

Perhaps they got a slave and buried him (or her) alive in a grave of wet plaster; thereafter they cut into parts the mould, discarded the dead corpse and cast a new model in plaster, from which they leisurely measured and cut the existing marble; certainly it seems impossible that a living model could be replaced day after day in the same position exactly until these great works of art were finished.

## AN INTERESTING CAFE.

Our next visit that day was to a little street nearby, which is not named even in Baedeker's Guidebook and Maps, to search for the little cafe ten feet wide; we entered and passed through into the former courtyard now converted into a small room; and there we lunched while studying the frescoes around the walls, which Miss Lundburg and others have drawn there to show how "Jack the Knave of Hearts Stole Some Tarts."

## THE LATIN QUARTER.

Then we made some calls in the rest of this part of Paris, the Latin quarter, for all our friends are here, and we exchange frequent visits.

We know the Sorbonne and the frescoes of Chavannes, the church with the tomb of Richelieu, the Cluny, the Luxembourg, the statue of Ney, where he was shot, the Odeon, and the concert Rouge. We know a large studio which is quite a center for California ladies and men for teas; we know the Home for American Girl Students, where we have had a cup of tea, which is daily offered there to all callers by the hospitality of Mrs. Whitelaw Reid; we know the club for American men nearby and have attended its receptions. Really, the Latin quarter seems more respectable, more virtuous and more industrious than the other (the right) side of the Seine, on which stand the hotels, shops, theaters, parks and the homes of the fashionable and the tourists.



## THE RETURN HOME.

Returning to our comfortable parlor and fire in our hotel we had tea at five o'clock in company with two callers; one was the professor, the other was Henri. The latter is a fine young Frenchman, whose family live in good style near the Champs Elysees. He has served his time in the army, as all the young men do when they are drawn in the conscription. After tea we all walked through the lighted streets on our way to see the skating at the Palais de Glace, passing the gates of the Garden of the Tuilleries at 6 o'clock, just as the drummer began to beat the signal for closing for the night.

### A FRENCHMAN'S STORY.

The Professor told of a recently published story about the discontented conscript drummer who was tempted to desert, but he saw Napoleon (in a vision), and then marched along in the twilight beating his drum like a good soldier. Then Henri said that he had served as drummer there, too, and it was very unpleasant to stand at the gates on a wet winter's night (waiting for the clock) and looking toward his father's home, so near and yet so far. The philosopher asked him if he saw Bonaparte, too, in a vision, and Henri answered that he did not; but on one such despondent occasion he did recollect the words of the French General who, dying in battle, said that he regretted that he had not done more for France.

The Professor remarked that the Egyptian obelisk nearby was over 3000 years old, and that many generations of soldiers had lived and died around it, and that the world was not much better now than when the stonecutters, at the time of getting out that obelisk, had made a strike for more food and higher wages.

### THE RICHEST STREET IN THE WORLD.

The philosopher, to change the subject, said that men and women wore better clothing now than then, and more of it, and that we must hurry on to the rink, where the latest was to be seen. Here, let me tell you, that the Rue de la Paix (near our hotel) is the shortest and richest street in the world.

When we went into the huge skating rink there were seen black and white silk jupars, but nothing very enchanting. On the artificial ice the skaters waltzed and raced to the music of a big band, while the crowd sat around at little tables or gambled and drank in adjoining halls. I got a good front seat, wiped my specs and kept my eyes on a tall and pretty damsel from one of the theaters, who was a very graceful skater, and who was dressed in artistic manner. The philosopher and the Professor and Henri all agreed with me as to that. Round and round glided the pretty girls from the Opera Comique and the Folies Bergers, and really the sight was worth the one dollar each which it cost for admission.



After a little out came the prettiest girl of the crowd wearing a pink jacket and the yellow petticoat from the Rue de la Paix. She was taking almost anyone as partner and teaching them to skate. Old men and young men, but when I thought of getting some skates I found that the cold had brought on my rheumatism, and so went back to our hotel and the good fire and had a comfortable dinner and smoked cigars through the evening. All of which the philosopher says is better for me than skating. The philosopher is my wife and of course there is nothing more to be said.

The Professor asked Henri if the taxes were not heavy in France and the public debt very large and increasing yearly. Henri said that was the situation and that bonds should not be issued where the payment of the principal was to be put off for fifty years; rather the bonds should be in the form of annuities and 2 per cent of the principal should be paid every year. I assented with the remark that men come and go, but interest rolls on forever.

The philosopher remarked that when all the birthdays are clipped from a man then he disappears like the smoke, but when all the coupons are clipped from a bond the principal is just as big and just as much alive as ever.

The Professor closed the debate with the statement that old obelisks have been transported to Rome, Paris, London and New York; they have seen peoples and bonds accumulated and disappear for thousands of years, and they will doubtless see the process repeated for thousands of years to come.

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## A Visit to Holland

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AMSTERDAM (Holland), September 12, 1904.—It takes but a little time to descend from the peak of the Jungfrau which is 14,000 feet above the sea level and situated in Switzerland, and come down into the lowlands of Holland (all of these being ten feet below the sea level) and gaze upon the head of the Mejuftrouw. The Jungfrau has a snowy cap and a lifeless expression; the Mejuftrouw is sixteen years old and wears a helmet of thin gold and silver and over that she wears a white cap; her expression is charming; her dress is peculiar and variegated, and she wears wooden shoes.

We took a "stoomboot" to an inland which is not protected by levees and which is flooded in Winter; the houses stand on piles like those along the Sacramento River, but each house must have a cistern to maintain a supply of rain water.

The little harbor was filled with the sturdy fishing sloops,



which seem to be built of very thick planks. The forward half is decked over so that one can live in any sea; there are two bilge keels shod with iron, which are runners on which to haul the boat over land and ice. The ancestors of these people caught whales and fought other prehistoric fishes on the Norwegian and Scottish coasts long ago. At the landing we were met by a mob of boys and girls and a battery of kodaks was opened on them; instantly they grouped themselves together and stood still while one of the girls acted as agent to collect from each camera a tax for the whole group.

We went into one of the houses and found it belonged to a widow who had nine children and 100 delft plates (none of either for sale). She showed us a box in the wall which was closed by a slide and which was her bed; in the end was a little box wherein she always had the youngest at night. As soon as the girls are 16 they are allowed to wear a long flaxen curl to hang down in front of each ear and to talk to the young men who wear little caps and jerseys and breeches, cut a la pantalette.

Canals are here more numerous than roads and footpaths in California and windmills than ginmills. The land is drained so that it is about two feet above the water and the water is led to places where the pumps will lift it into other canals and to other pumps which lift it into the ocean. Boats of all kinds traverse these canals and locks are numerous.

In the churches a little box is placed under one's feet and in the box is a porcelain bowl to hold the red-hot lumps of peat. Then they have copper pans with covers and long handles; into the pans they put more coals of peat; and so they iron the sheets of the bed just before retiring for the night. Many of the houses and windmills are beautifully thatched; the surface is smooth and of dark color; of course, the pitch of the roof is quite steep. The farm houses are large and square; when you enter one you find that the family occupies only the front end, the rest of it is the dairy and barn. There will be a huge stack of hay in the center reaching up to the high ridge pole. As the cows are not brought in until Winter, the stalls are scrubbed and painted and the floor covered with sawdust laid off in piecrust patterns. They put the milk in a large kettle, pour in some rennet, take out the clotted cheese, work it into cannon balls, press these in moulds. The same day they are put in salt for a few days and then they are ready to be sent to any part of the world. A fresh cannonball may be put into a rope bag and to that some weights are attached at each end, and then you have a pineapple cheese. The fields are all green and devoted to pasture; the cattle are black and white. Certainly the Dutch convert their crops of grass into cheese, butter and meat in the simplest and quickest manner, and have superb markets and great facilities for exporting.

The Panama Canal will increase the shipping of dairy products from the Sacramento Valley without doubt.



The value of these lands and the profit to the farmers is beyond my power to ascertain, for lack of time and language. I think the encyclopedias will give the information in English.

Have spent one day at the northern end of Holland where there is a navy yard and a fortified town and where that section of the Atlantic known as the North Sea pounds on the immense walls which keep the salt water from flooding many miles of fertile lands. The dyke is about 200 feet wide and is paved with granite blocks from Norway; the lower edge is always washed by the waves and when storms come then the foam rushes nearly to the crest trying to creep over this wall where, twenty feet below, is a town of 25,000 people. Napoleon built the forts and the dyke, telling those who said that it could not be done that some one would hang if it were not done. So they put to work thousands of prisoners of war from Spain and there the French and Dutch fought battles against the English and Russians until the work was done. Several hundred years ago great naval engagements took place off this coast.

Germany would give millions of marks and thousands of lives to possess this harbor and the little naval squadron which I saw there could not withstand such an assault; but any attempt of that kind would involve the whole of Europe in a dreadful war.

People here live and die by their levees; they build the base to last forever, and they are eternally guarding and increasing these permanent factors without which Holland would become, as before, only a swimming basin for the fishes.

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## Ancient and Modern Banking

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PARIS, February, 1905.—My visits to the different museums have always included stops in front of cases which contain little rolls of unbaked clay, each of which are nearly of the size and shape of cakes of toilet soap. It seems that the ancients did not have typewriters, nor stationery and yet they did business very much as we do now and at the same rates of interest.

In order to keep records of their loans and titles they would print upon wet lumps of clay the letters and signs which in their language would record the transaction; then the lumps would be baked in the hot sunshine and stored away either in the house of the capitalist or in some public recorder's office.

The rich man made a visible pile of assets in those days, and it is possible that he had the right to cancel an insolvent loan by throwing the recording clay at the head of the defaulting debtor, and in this way may have arisen the custom of throwing stones



which is prevalent until this day at certain times between capital and labor.

The modern system is more elaborate and would require volumes for its description, therefore let me only describe how I took my leave from my banker in Paris and stop at that.

The Credit Lyonnais occupies an entire block on the principal boulevard and is four stories above the street level, and has four floors below the street level. Your trunk will be taken by this bank when you arrive in Paris from the railway, or hotel, passed through the customhouse if required, to the vaults of the bank, for 50 cents; the storage is 50 cents per month.

When you wish money upon your letter of credit you go up to the second floor where there are several fine parlors for your accommodation, and porters and messengers in uniform will take your signature and bring you the money. At the time of my visit I asked for paper money, half to be in French and half in English notes, whereupon the clerk asked if I were leaving Paris and begged me to accept the use of a box at the Opera Comique for Friday night.

This bank doubtless rents a box by the year for the entertainment of its patrons, and the letter-of-credit department had the bestowal of it on Fridays. Thanking the gentleman I told him that we were going away sooner than Friday, and could not accept his offer. Then he offered to direct the head porter (who appeared in gorgeous uniform and spoke good English) to show me over their vaults, and this courtesy I immediately accepted.

The huge square or block was designed originally as if to surround a large courtyard, but this area has been covered with four glass floors and steel beams and posts. After showing me the upper floors and telling me that the building contained 3400 clerks, of whom 1400 were women, we passed through the elegant hall, wherein the directors met for deliberation, and passed some of the uniformed messengers, of whom nearly 600 are daily at work traversing the city with collections to be made. All the employees lunch in two large dining-rooms within the bank, paying each in cash for a comfortable meal about 20 cents. There is a pension fund for them also.

Then we went down below the street level into the safe deposit vaults, which are about 400 feet long, 300 feet wide and 100 feet in depth, but divided into four levels by means of the glass floors. These apartments are beautifully lighted, warmed and ventilated, and contain 350 large iron safes and each safe holds 100 lock boxes making a total of 35,000 safe deposit boxes.

Standing upon the lower floor and looking up to the roof one realizes that this was once perhaps the courtyard and that there are eight glass floors above and that there is little protection from burglarious attacks from the roof. The explanation probably is this: The guards at night are strong enough to cope with burglars and the only danger to consider is that from mobs, which



might control the streets for some days. This danger is one which in this country is always kept in view and our vaults are always made so that if they are abandoned to rioters for forty-eight hours they will defy any attempt to force them. Now in Paris during the reign of terror of the commune which followed the Franco-Prussian war the Bank of France and the Credit Lyonnais and other banks and their vaults were defended only by a handful of porters and no serious attempt was made by the commune to rob them. It must be that the French habit of saving is so universal and that so many thousands of people had their little fortunes in these banks that even the communists did not dare to force the flimsy doors and weak guards. Anyhow these treasures were undisturbed until the last day when carnage and fire ran riot in Paris, and then the Bank of France did pay out less than \$100,000 to the rebels to keep quiet such crazy anarchists as were getting beyond the control of their leaders.

After inspecting these vaults my guide took me through several iron gates into two vaults which were entirely enclosed on all sides with iron and which contained the cash reserve and securities belonging to the bank, or left with it in open packages. As the custody of bonds, coupons and shares is always a serious matter and much like herding wild cattle where eternal vigilance is the price of safety, this department interested me greatly. The securities are placed flat in covers with strings to tie the covers together. They took out one book from the shelf in one iron safe and showed the label on the side which gave the name of the owner and the contents. Then they untied the strings and showed me several United States six per cent bonds, evidently wishing to impress me with their knowledge of American securities. I immediately testified through my guide that I recognized the bonds and that they were genuine, but they must look out for there was a counterfeit of that series, which information made them look grave. This vault contained many millions or billions, and its size can be imagined when one is told that it was occupied by three men and forty women. In our country the same work would be handled by two or three men without much supervision or proving of their honesty.

In Paris these women are employed in great numbers and at small wages, and the systems of checking and re-checking are very thorough. The chief of this vault was a bright French woman and escorted us around. In order to make my exit in gallant form I told the head porter to say to her that all the ladies appeared to me to be very young and beautiful, and that I supposed that this large vault was a sort of nunnery in which they were confined night and day and never allowed to go out. Whereupon she placed her right hand over her left collarbone and said that she was married and went home every night. I left Paris that day.







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