

you have any doubts, just

moderns look upon it as

a platitude. However, if

look at Wall Street! Why,

o has been doing business

street for more than sixty

just been acclaimed as be-

in New York. The country

ear and trembling. They

fearsome tales about Wall

the bankers and brokers who

abs therein. Those country

apparently ran into some-

gave them a fresh scare,

not until last year that they

successors and assigns mus-

ourage to hold another con-

New York. And, of course,

the shudders of horror that

ough whole delegations at

evention at the very thought

reet and its bankers, to say

the mention thereof right

only the other day, at a

of the Bond Club of New

ters and financial magnates

her of 250 gathered in honor

r who has done business for

ar right in Wall Street.

re, Elbert H. Gary Introduced

guest of honor. Who's El-

Why, head of the United

corporation, no less, And

tch 27 next, he will reach

irthday and Wall Street is

may or may not be "New

ng citizen." But he cer-

bretty near being New

k at "Who's Who." Yes:

little witherhing about him

Isher Baker, born March

his manetal activities since

us Roman Temple

an of the hoard, First

at Rome was

b in the Third cen-

to an of Augustus,

i was shut three

before the

The god Janus of

was held to pre-

was kept open

do more celebrating.

interesting citizen.

there's this way:

the elect.

nine years of age. place and belonged in Trinity church across the way. He will not be interviewed

And all these years—until the other day—the details of his early life have been unknown to even his intimate friends. The New York newspapermen dug away at his record until they found out that he had given away \$12,000,000 more or less in public benefactions. And they got shrewd financial men to express the opinion that there are only two or three richer Americans.

And then, like "a bolt out of a clear sky," Charles E. Mitchell, president of the National City bank, the rival of the First National, told all about the early life of George F. Baker. It was at a dinner of the Manhattan section of the New York State Bankers' association, at which Mr. Baker was guest of honor. And here is what Mr. Mitchell said about the "mystery man of Wall Street," in

"The first American ancestor of Mr. more to the point Elbert Baker arrived in Boston in 1635, a lad n introducing this Wall of twenty-one. He settled in Dorker guest of honor, spoke chester, Mass., and for six generations New York's leading citizen!" the family lived there. John Baker, the 250 men were Secregrandfather of George F., moved to e United States Treasury Dedham, ten miles away. His son Melian and J. Pierpont George, moved to Troy. George F. id they joined in the ap-Baker was born March 27, 1840, in Metropolitan museum. We all rememheartly as any one. Indeed Troy. When he was eight years old the family moved to Brooklyn. His lest of honor was George father worked under Horace Greeley, resident of the First Naand finally moved to Williamsburg. w York City. In 1923 Wall where he became clerk of the village, ecorated from end to end later being elected to the state legisoner of the completion of years in the financial dislature.

"George F. Baker went to school in Williamsburg. Incidentally, he had an 'Uncle John,' whom he used to see sitting up on the porch while others were at work. He inquired how it was, and was told that Uncle John lived on interest money and didn't have to work. Thereupon, he declared that some day he was going to live on interest money, too.

"He made an early start. Beneath the vines he found cranberries other ik New York, 1909 (ex- pickers had overlooked. These he sold A few more lines give for \$7.

"From Williamsburg school he went

man head having two faces, one turned

to the past and the other to the future.

The Romans dedicated the first month

of the year to Janus, and we have re-

tained the Latin name, which, in Eng-

Oddity Among Birds

poorwill. When it lights on a branch

it always places its body parallel with

An odd bird is the American whip-

delised in time of lish takes the form January.

the twig on which it sits. All other

1909. But it says nothing about the That was the start of the national life and career of George Fisher Baker banking system. Mr. Baker's friend, previous to 1909-when he was sixty- Mr. Thompson, who was then one of the financial leaders in New York, Every morning at 8:45 George F. opened a national bank with a capital Baker appears out of the crowd and of \$200,000 and made Mr. Baker teller. mounts the steps of the bank building Mr. Thompson offered Mr. Baker all at 2 Wall street. You can set your the stock he wanted, and said he watch by his coming. He doesn't walk would carry it for him, but Mr. Baker, pectatic national convention like an old man. He wears deacon's having heard that one should never whiskers and he's soberly dressed. It borrow money, refused to use more intervals, we could turn normal looks as if he had got into the wrong than his accumulated savings, and his first investment was thirty shares of stock in the First National Bank of cern the practical problems of human New York, with offices in the basement at 21/2 Wall street. Mr. Baker became cashier and active head of the institution. Although then only twenty-five years old, he was frequently called to Washington by the secretary of the treasury for advice. He there met Lincoln, Seward and members of the cabinet.

"In 1873 he met his first great panic with the failure of the house of Jay Cooke & Co. In 1877 he became president of the First National bank. In 1882 he began his railroad career, always buying into properties when they were down at the heel and building them up to a point where their securities became of great value.

"In 1900 he became chairman of the New York Clearing House. In 1907, he, together with Mr. Morgan and Mr. lonia, and believed to be about 5,000 Stillman, was the great bulwark against the storm of that panic and undertook to do much which the federal reserve system has since under-"In latter years Mr. Baker has been

a great giver, a great generous-minded cftizen, not only of New York but of the country. He has been president of the Metropolitan Opera House association. He has made his gifts to the ber his \$2,000,000 of gifts to the Red Cross during the time of stress and storm. He has given the student dormitory and chemical laboratory to Cornell; Baker field, thirty acres, for athletic purposes, to Columbia; \$5,-000,000 for the Graduate School of

Odd Species of Fish

Business Administration of Harvard,

which bears the name of George . F.

Baker Foundation."

Only one known species of fish has the habit of swimming on its back. This is an inhabitant of tropical waters, known as the globe fish. The skin on the under side of this fish is loose and can be filled with air at will. When the fish blows itself out in this manner it naturally turns on its back and goes on its way in that position.

ings, and he was represented by a hu- | branch, forming right angles with their body and branch. The whippoorwill makes no nest. It lays two eggs on the bare ground, usually among small pebbles, and after incubation the young remain on the ground where they were hatched until they are sufficiently feathered to fly. Farmers begin planting as soon as his song is heard indicating the coming of spring. -Exchange.

Both the emerald and the ruby, if the flawless, exceed the diamond in value.

Erasmus

A study of his works constrains an honest mind to the conclusion that the Reformation, Milton who was the with all his quickness of observation, he had his benetrating good sense, and with all his penetrating good select of its true spiritual purpose.—A Genand with all his contempt for cleared the superstition, he himself never once exsuperstition, he ministrate aspiration Ages." later the Portuguese es- after spiritual perfection which was, settlement at Cochin on in truth, the hidden leaven of the Renthe nent in truth, the hidden leaven of the Real and coral—are known in the en-

great gulf fixed between his vivacious spirit and the austere souls of men like Wycliffe, Milton and Wesley-Wycliffe who was the Morning Star of trumpet-voice of its moral victory, and Wesley who was almost the discoverer

Didn't Exactly Order Speeders to "Desist"

As 'for Irish yarns-they never cease to beguile the world, Celtic or non-Celtic. A volume of them, such us Henry Robinson's "Further Memories of Irish Life," can always be trusted to furnish sexamples of the volutile or inconsistent spirit-according to the viewpoint-of the Irish. On the word of Sir Henry, Ireland was a paradise for motorists when motoring first became the rage and he proves his contention with a story of an incident watched by himself and Col. Oliver Nugent.

. There were two policemen on duty at the roadside, and Nugent asked them what they were doing, as each had a notebook in his hands and wore an air of intense responsibility.

"We're watching out," they said, 'for to see that them motorists isn't exceeding the legal limit."

At the time the cars were going "all out" along the level stretch of road, few of them under 40 miles an hour, and many of them far beyond it. Whereupon Nugent, much amused, asked the sergeant what he would do in the possible event of seeing one that appeared to be exceeding the limit.

"We'd order him to desist," said the sergeant.

"But supposing he didn't desist," said Nugent, "what then?"

"We'd arrest him," said the ser-

At that moment a roar was heard down the road and a dark-blue torpedo-shaped racer, with driver and mechanic in leather skull-caps, crouching low in their seats, came along at about 70 miles an hour-a flying blur of blue on the highway.

It seemed that here at last was a case where the "order to desist" must inevitably be given. They waited with great curiosity for the result. But not a bit of it!

"Good for ye," yelled the excited constable at the flying car; and the sergeant, making a speaking-trumpet of his hands, shrieked out encouragingly: "Ye're the besht yet!"

Discovery May Mean Much

Dr. Herbert M. Evans, distinguished scientist of the University of California, has made a discovery in glandular nutrition by which he hopes to demonstrate the effect of "vitamine X" in regulating growth and prolonging life. In his research laboratories at Berkeley Doctor Evans has carried out experiments on rats, tadpoles and guinea pigs that have produced startling results. Much attention has been given to the little gland at the base of the brain called the hypophysis, or pitultary gland. In discussing "vitamine X," the scientist said: "We were astonished to find that if we treated animals with this fluid, provided it was not given by the mouth, but under the skin, or in body cavities, where it would not come in contact with the digestive tissues, and was administered daily rather than at infrequent animals into giants. The next point which arises is just how this will conwelfare.-San Francisco Argonaut.

Ancient Works of Art A vase with a secret, a Fifteenthcentury Chinese production, with a "secret" design, the only known specimen of the period of the Emperor Hung Chih (1488-1505), has just been acquired by the British museum. It is decorated with green dragons, but the "secret" design, almost invisible at first sight, represents rocks standing out of waves, and was traced very finely and faintly with a needle stylus before the vase was glazed. "There is no special significance so far as I know in these secret designs," said an official of the museum. "It is simply a feature of Chinese art." The carved figure of a bull found in Babyyears old, minus legs, arms and tail, has also been added to the collection. It is thought that it was used for religious purposes.

Chinese and Peanut Oil Peanut oil is one of the prime necessities of the Chinese in south China and means as much to them as olive oil to the Spaniard and as lard to the American. It is the cooking oil and foodstuff of the race. The United States consul reports from Hongkong that both imports and exports of the oil are steadily increasing. During the first quarter of 1923 imports reached the high total of \$738,796 and exports \$571,920. Large stocks of peanut oil are always maintained in Hongkong. Most of the local oil is crushed from nuts grown in the colony in south China and north China. Exports are shipped chiefly to near-by markets in south China, the Straits Settlements, the Philippines and Canada.-United States Commerce Re-

First "Athenaeum"

The "Athenaeum" was a temple in ancient Athens, sacred to Pallas Ath-There the poets and philosophers were accustomed to declaim and recite there compositions. There was also an athenaeum at Rome erected by the Emperor Hadrian in 125 A. D. It was founded for the study of poetry and rhetoric, had a regular staff of professors and existed as the Schola Romana until the Fifth century. Similar institutions existed at Constantinople, Lyons and Nimes. The word "athenaeum" has been applied in later times to any association or building devoted to literary or artistic purposes .- Kansas City Star. -

Makes Love Perfect

Someone has decided that the letter "e" is the most unfortunate letter in the alphabet, because it is always out of cash, forever in debt, never out of danger. No little credit is due, however, in that it is never in war, always in peace. And we are deeply indebted to this little letter since it is the beginning of existence, the commencement of ease and the end of trouble. Without it there would be no meat. no life and no heaven. It is the center of honesty, and although it starts off in error, it ends by making love perfect.



HE DIDN'T UNDERSTAND

A bill collectors edged into a New York apartment, but could get no attention from the head of the house or his wife, both being up to radio sets. The following conversation was going on:

"Wotcha got, Liz?"

"Walla Walla. Wotcha got?" "Saskatchewan."

"Furriners, hey?" remarked the bfli collector. "But what nationality is

Easy Familiarity "How do you know the lady is re

markably wealthy?" "By her conversation," replied Miss

Cayenne. "But that does not indicate extraor

dinary advantages." "Oh, yes it does. She is rich enough to refer offhand to a genuine pear necklace as a string of beads."

"WELL" FULL OF WATER



"You say he conducts a watering pluce?" "Yes."

"Thought he was a manipulator of atoeks." "Well?"

> Home So Different Down at the office they Call him the manager. But wifey rules the home, And he can't manage her.

Her Husband New Boarder-Who was that man I saw drive in a few minutes ago? Mrs. Henry Mudge-Do you mean

the dirty red whiskers, ma'am? New L arder-Yes. Mrs. Henry Mudge-1 reckon you must be referrin' to my husband .-

that little, ornery lookin' cuss with

Exceptions

Everybody's Magazine.

"The Declaration of Independence states that all men are born free and equal."

"Something of the sort." "Then why do you hold yourself so

"My dear man, I am descended from one of its signers."

Isn't That Natural?

Miss Romanz-Of course, you've

read that new love story of his? Mr. Crabbe (reviewer)-Yes; I had to. Very realistic, wasn't it?

Miss Romanz-Oh, the idea! Why, the dialogue between the lovers was perfectly silly.

Mr. Crabbe-Well?

A Holiday Memory He-I'm sure I've seen you some

where before? She-I wonder. You're not the boy who proposed to me last evening are

HIS CONTRIBUTION



"I was surprised to hear old Titewad giving three cheers at our meeting of charity workers." "Why, man, that was his contribu-

tion to the cause."

Ladders and Ladders Saleslady with the bobbed-off tress, Let not this honest truth be shock-

The ladder leading to success
ls not the "ladder" in your stocking.

A Perfect Explanation Phyllis-I can't understand why you

stayed outside so long with such a wonderful dancer as Guy. Irene-But he showed me some new

steps and we sat on them.

A Good Ruse "Why do you borrow your neighbor's lawn mower? You have one of your

own in the basement." "I know, but borrowing his keeps him from using it about sun-up every morning."

Cause for Anger First Flapper-Tom tried to kiss me last night and I wouldn't let him. Second Do-Did it make him angry?

Quite Customary

"I should say so! He said he wished

"I make it a rule to tell my wife everything that happens," said Brown-

he had called on you."

"Oh, my dear fellow, that's nothing." said Smithkins. "I tell my wife lots of things that never happen at all."

He Was Like That Her Father-Phyllis, I've been notic-

ing something very queer about you lately. Phyllis-Oh, yes, that must Archie,





A Musical Native of Timbuktu.

(Prepared by the National Geographic Society, Washington, D. C.)
The hard facts that the world isn't civilized yet and that some men still live by preying on whom they can with sword and gun, put an end a few weeks ago to careful plans of a French millionaire to operate pleasure caravans by automobile across the Sahara desert from Algeria to that famous synonym for the remote-Timbuktu. A string of hotels or, more properly, resting stations, had been erected at ity. Arab boys and girls run past like intervals in the sandy and rocky fleet little gazelles. Men, in passing, wastes, and special automobiles with caterpillar drives had been constructed to make the journey. The whole elaborate plan was quashed by the French military authorities of northern Africa because they could not assure protection from the Tuarges and other desert tribes, who for ages have looked upon any caravan passing through the Sahara as fair targets for their attacks, and to whom loot carried in the tonneau of an automobile would be equally as alluring as that strapped to the back of a camel.

The tourist lost a most interesting objective when the opening of an easy road to Timbuktu (or Tombouctou, as the native calls it) failed.

The town is situated at the southern edge of the Sahara about nine miles from the most northerly point of the River Niger. In the rainy season it it reached by a canal from Kabara, the so-called port; in the dry season, when the river is very low, a canoe can go along as far as Korylamo, from which point a pony carries the trav- color than a sunburned European. eler across dry marshland and sand dunes to this mysterious city.

As the traveler approaches the city on ponyback the governor's palace first attracts attention; but other wellbuilt offices and houses of solid stone add to the view, and he marvels how such edifices could have sprung up in

the desert. Arrived in Timbuktu one can best get a general idea of the city by ascending to the flat roof of the governor's palace. But the trip should be made early before the sun has climbed high enough to make things uncom-

fortable. Wonderful View From Palace.

The first thing to catch the eye is a mosque, a mud dome some 50 feet high, at the far corner of the city, its isolated position making it conspicuous amid the irregular and curiously shaped house tops.

From this point of vantage is seen a wonderful moving picture of Arabs, Moors and Tuaregs wandering along the narrow streets; camels with riders, camels with loads, and donkeys with packs; pedestrians shuffling along money was little known, barter and with their sandals clattering against their heels; and here and there the red fez cap of a French tiralleur. From the market place rise the shrill voices of women and boys calling out their wares.

Soon one must escape from the sun, preferably to the home of a French officer. These are charming places, mostly built of mud in true Arabic style, with doors and windows similar to those in Morocco, and divans and cushions much in evidence,

Toward evening one may visit the market and the famous old mosque, the site of the former slave market, and also the present-day settlement of the freed slaves. Deep sand lies everywhere and roads or paths do not exist.

Today Timbuktu has scarcely more han 8,000 inhabitants, and many of these are nomads who pass through with cattle or engage in the great salt trade from the Central Sahara. Once the city was much larger, a veritable desert metropolis. The market place is interesting but

far from pleasant. Meat, covered with files innumerable, and all sorts of articles of food are offered for sale. Four or five languages are distinguishable at times, the guttural sounds of tribes. the Tudgeg being predominant. The noon sun is blazing hot, but a sun-umbrella affords some relief.

The natives sit on mats, under the shelter of little grass shantles. All sorts of trades are represented: butcher, saddler, leather-worker, grocer, jeweler, perfumer, barber, blacksmith, tailor, and last, but not least, agricultural districts of Gundam, Elthe fishmonger.

There is a big trade in dried fish caught in the Niger, and, since the native is very fond of fish, it is readlly understood how a "sun-dried-fish merchant" soon sells out.

Women Are Very Shy. One finds the streets, or rather passages, full of people, either going to or returning from the market, which is a sort of African news exchange. Strangers find themselves an absorbing topic of conversation and curlos-

salute by raising the hand; the women either turn and run or pass in a very bashful manner. These women, of course, are only the servants of the wealthy Arabs and Moors: the rich native woman never leaves her house from one year's end to another, unless to travel with her man. She is then veiled completely, and it is difficult to tell whether a

male or female is perched on the top of a camel. The Tuareg women and girls do nost of the household work for the richer and more educated natives. The girls are most attractive in appearance, but very dirty. They never wash, as their home is usually in the heart of the desert where the limited supply of water is reserved for drinking purposes and is kept in the waterbags slung on the backs of camels

and oxen. The Tuareg is of a light coffee hue, while Arabs are often far lighter in which are

belie their jealous, deceitful natures. Beggars are to be found in all African towns, but it is doubtful if a more pitiable collection can be found than those in "Tombouctou." Some are blind, some cripples, others old and feeble; but all chant some song or prayer in a monotone, beseeching Allah and the passer-by to give them

falms. As a rule, the native is kind to beggars, but cruel to his animals; donkeys and camels receive rough handling. The usual cure for sore back or girth gall is a green leaf, with a little sand

rubbed in. Modernity Creeping In.

During the rains Timbuktu has a large paddle-boat of some 200 tons; six tall masts of the wireless station can be seen from the city housetops, and the hum of airplane engines coming up from Dakar has been heard. The telephone and telegraph are

likewise in use, the latter being employed by the merchants. Before the advent of the French,

exchange serving for all transactions. Cowrie shells are even now used in the market, for silver is scarce and paper money is reluctantly accepted. The European population of Timbuktu now numbers about twenty. chiefly government officials, with three

or four merchants. A European baby

was born in Timbuktu in 1920-the

first one in the history of this old town. Social life is essential in a desert place like this, and the French do all they can to make themselves happy and comfortable. There is a good hospital and a fine, hard tennis court. Riding and shooting, with tennis, constitute the only forms of exercise. Polo has not found its way there yet, but will sooner or later, probably. That is a game in which natives in many parts of the world soon become expert. The great annual event in Timbuktu is the arrival of the huge salt caravan from the heart of the desert, some 300 miles north of Timbuktu. The French government protects the salt caravan by sending out 200 camel corps men with Europeans in charge. The strong escort defends this wonderful caravan from the ever-threatening attacks of the marauding Tuaregs and desert

The coming of the caravan is a marvelous sight-some 800 camels laden with salt and hundreds of others fidden by gorgeously robed chiefs, with their various bodyguards, either mounted or on foot. The caravan returns north with rice and grain, brought up by canoe from the large Waleji and Gao.

Princely Dissipation

In the old days of the German empire and the rigors of high German placed under arrest?" society; the fox-trot and other modern dances were banned by the kaiser, and officers in uniform were not allowed to dance them, so they welcomed the opportunity of practicing the dances made quite as addition to your vocabin private. At a ball given by the ulary of English words? kalser's second son, Prince Eithel Frederich, August Wilhelm was danc- ly told a woman she looked young for ing with a court lady to the music of her age.—Philadelphia Bulletia.

a two-step, a meek form of more modern dances, when Eithel Friedrich rushed up to his brother and said: "Are you mad? Do you wish to be

Learned Something

Professor of English-So you've

College Student-Yes-I thoughtless-

from Except to India by the Cape, that is, by sailhe south end of Africa,

nor Is Portugal's

Only two classes of rock materialious of a tire group of the Hawaiian islands.