

training school last spring. She is "goin' on sixteen." Her mother is dead, and she helps her father run his small farm and make it pay. This last harvest the old man got about forty bushels of corn from each of his acres. Right alongside Anna-Francis, working out "the agricultural home project agreement" with the intensive methods learned at the training school, harvested an average of 56 bushels from her three acres. With the patterns supplied by the Jeanes teacher Anna-Francis makes her own clothes and the clothes of her little sister, who still goes to the rural school four miles away, whither Anna drives her each morning in the yellow-wheeled buggy and calls for her at three every afternoon. Anna-Francis's fences are mended, her floors are scrubbed. There are curtains in the windows and a clean table-cloth every Sunday. On the shelf, where her "prize" clock keeps reliable time, stand the books loaned through the rural school by the "Lend-a-Hand Library." On Sundays, in trim hat and well-fitting dress, Anna-Francis, bound for the Baptist services at S—, is devastating. She has beaux on foot and suitors in flivvers, most of them drones. But, as Ambrose says, "Anna-Francis, she ain' studyin' 'bout no jazz."

Little Captain, aged thirteen, does the chores at home for his mammy before he hits the trail on foot each morning for the rural school a mile or so from

his cabin. At the front or rear door of that cabin visitors wipe the glue-like red mud from their shoes on mats of braided corn-husks which Mary Crosby, at the instance of Maggie Burton, taught Captain how to make. Captain made the brooms which keep the cabin floor reasonably clean. On autumn Saturdays he rakes leaves, carries wood, weeds the "gyarden," and hauls garbage at Edgemont Manor, where on Sundays, when there is a large attendance, in one of Ambrose's white coats, three sizes too large, he helps Ambrose wait on table. There is a glib saying in the South to the effect that the mulatto is an economic loss and a social tragedy. But if such is the tendency of miscegenation, you can't look into Captain's steady gray eyes or contemplate his steady labors without realizing that effective agencies are at work to check that tendency.

The latest phase of the perennial "Negro problem" is the general and increasing migration of Negroes in their thousands from the Southern States of their birth and traditions into the Northern States of supposedly better advantages. Higher wages are only a part of the impulse. Whatever the majority feeling in a given locality may be, the Negro cannot be blamed for wanting a square deal and a better chance nor prevented from trying to find more promising conditions. Upon the serious considerations involved, for both the

South and the North, many reports have been written, many addresses made, divers conventions and commissions and committee meetings assembled. It is undoubtedly a matter of profound importance.

But listen to this lighter litany which came the other day in the mail from a Southern man who has given the best years of his life to the "colored problem," maintaining nevertheless his sense of saving good humor.

"From near-sighted Negroes," he writes, "and cross-eyed po' white folks, good Lord deliver us.

"From professional uplifters and all 'come-on-boys' and community workers, good Lord deliver us.

"From Northern Negrophiles and Southern hill-billy Negrophobes, good Lord deliver us.

"From all the o'erguid and the unco' bad, from Volstead and Anheuser-Busch, from prohibition and all other tyrannies, from bootleggers and wood alcohol and sudden death, and from all superior clay and the self-righteous, good Lord deliver us.

"And that it may please thee, good Lord, to reveal to race commissions and all other pat-you-on-the-back organizations *that the average Negro goes along living his life according to the best of his lights, and the average white man wants him to have all that's coming to him.*"

## Speckled Trout

By GEORGE WITTEN

Norman Clark listens to a fish story, sees a gleam of hope, and tries to save a desperate situation

NORMAN CLARK worked with his bookkeeper until late into the night. But no amount of checking and tallying would alter the figures. There was a decided deficit. Flexible Glass was in a hopeless condition; only a miracle could keep it alive.

Shortly after twelve o'clock Clark told the bookkeeper to go home. There was nothing more to be done on the books; they were in perfect condition, and told the story accurately. He wanted to be alone—he wanted to think. But the bookkeeper hesitated to leave the gray-haired man. He had known Norman Clark all his life. When a schoolboy he had looked up to him as the leading light and genius of the town. As a young man his ambition had been to enter his employ. He knew the financial condition of the corporation, and he knew that its

collapse would be a terrible blow to the proud and honest Clark.

"Aren't you going home, sir?"

"In a little while," Clark replied. "I must think out a solution. Good-night." His tone was decisive and left nothing for the bookkeeper to do but depart.

Outside Barney, the night watchman, sat with chair tilted against the wall, slowly puffing his pipe. "Is the boss still working?" he asked.

"Yes, and you'd better keep an eye on him. He's had a hard day; he's overworked, and ought to be in bed this minute."

"I'll be taking my chair and sitting inside out of the night air."

Alone, Clark turned to the safe and brought out a package of papers. These were matters that required immediate consideration. In less than two weeks

the mortgage interest must be paid. The pay-roll, which came before anything else, and *must* be met, would use up most of the funds on hand. A pile of unpaid bills stared coldly at him. Back of it all was a long list of stockholders, many of them his employees, who had waited patiently for several years for a return on their investments. These people had put in their money solely on their faith in Clark.

Failure of Flexible Glass would mean loss for the shareholders, hardship for the workmen, and disgrace for Clark. The fine name and fortune that he had built up through long years of hard work would melt away and leave him stripped. If he were a young man, he might come back. But he was sixty-five—too old to start over again, and with a handicap. He returned the papers to their shelf in

the safe. On the shelf above them lay a loaded automatic pistol.

Clark lifted the pistol and tried the grip. Holding it there in his hand, he gazed for a moment at the package of papers, then toyed with the automatic, looking back and forth from one to the other. There was a sound of movement behind him, and he turned to meet the large, smiling face of Barney.

"I just came in, sir, to tell you about the whopping big fish I caught this morning. It was this long, and weighed four pounds. The prettiest speckled trout you ever looked at. I'd been fishin' around the Old Point rocks for three hours—"

Norman Clark returned the pistol to its place and closed the safe door, while Barney elaborated on his fishing achievements.

"A day with a rod and reel in your hand would do you a heap of good, sir," concluded the night watchman. "I'd be more than pleased to row you out where I know you'd be sure to get plenty of strikes."

The offer of Barney touched the corporation president, for it typified the general feeling of the employees of Flexible Glass and the populace of Waterville toward him, and brought home to him more strongly the enormity of failing. No, he must not fail. Flexible Glass had to live, and pay dividends. Clark took a grip on himself, and determined to fight it out.

"I think you're right, Barney," he said. "It's really a rest I need. I won't forget your offer. We'll make a day of it together in the near future."

In a small private office at the top of one of New York's sky-scrapers, overlooking the East River, three master stock swindlers met in consultation on the same evening that Norman Clark and his bookkeeper had worked so late in an effort to adjust their financial difficulties.

"You say that Flexible Glass is ripe for a reload?" asked Beatty, a dark, heavy-set man.

"Yes; old Clark has put up a game fight, but he's sweating now. We didn't leave him more than thirty per cent; he's carried on with that for over three years, and come darn near making it go." Mack, the second speaker, had managed the sale of the original stock of Flexible Glass, and had bled the corporation so low of funds that he knew it would be only a matter of time till it would be in need of assistance, and had watched it closely for three years.

"All right," said Beatty, "we'll send Clark a preliminary letter to-night. Jones, you be ready to go out there and

take charge of matters. It's going to be easy pickings! Those fellows have a good proposition, and, from what Mack says, they have great faith in old Clark." He reached for a form letter, slipped it into a typewriter, and inserted the heading.

The next morning Norman Clark, hollow-eyed, nervous, and desperate, found this letter on his desk. It was sealed in a plain envelope, and marked "Personal." With trembling fingers the president of Flexible Glass tore open the envelope and, spreading the neat sheet of business paper before him, read:

*Mr. Norman Clark, President,  
Flexible Glass Corporation,  
Waterville, New Jersey.*

Dear Sir—Are the finances of your corporation just as you would have them? If not, consult us. We are business doctors, and can advise you

on how best to adjust your affairs. Our methods are fair and equitable. We work solely on a commission basis. Consultation is absolutely free, and all consultations are held in strictest confidence.

Communicate with us to-day, either by letter, telephone, or telegraph. Our representative will call upon you at your office, and at our expense.

Very truly yours,  
THE FINANCIAL ADJUSTMENT CORP.,  
WILLIAM K. BEATTY, Secretary.

Clark read and re-read this message, which seemed to him like a rope thrown to a drowning man. Hope began to revive, and with hope came desire to fight and win. "Consultation is absolutely free," he read. It would cost nothing to find out. They would send a representative at their expense to see him. Reaching out for this straw of hope, he picked

## "What Does Your Service Cost?"

A Concise Answer To the Manufacturer's Question About Discounting His Accounts Receivable

LET us assume that you have sold a bill of goods net 60 days. We advance you immediately upon shipment 78% of the net amount of the invoice, and you receive the remaining 22% when the account is settled.

Our service charge is 1/30 of 1% per day for the number of days an account is open with us, plus \$5 per \$1,000 on the first \$100,000 of accounts discounted within any 12 consecutive months.

*On all accounts in excess of the first  
\$100,000 in 12 consecutive months, our  
service charge is 1/30 of 1% per day only.*

We make no other charge whatsoever. You pay for our service only for the actual number of days that you need it and use it, and you discount only the accounts on which you want immediate cash.

Your relations with us are strictly confidential and the customers whose accounts are discounted know nothing of the transaction.

If you will indicate the amount of accounts receivable you may be interested in discounting, we will be glad to let you know the exact cost of the transaction and to send you full information about the Finance Service Plan.

## FINANCE SERVICE COMPANY

Capital and Surplus \$1,750,000

AMERICAN BUILDING  BALTIMORE, MD

up the telephone and asked the operator to give him Long Distance.

The genial and businesslike Jones arrived that afternoon, and immediately assumed charge of the situation. It was really a very simple and easily adjusted condition. Just something that nearly every successful enterprise had gone through. Mr. Clark had undertaken the work with insufficient capital, but there was nothing to worry about—in a few weeks the affairs of Flexible Glass would be in a better and stronger condition than ever.

"All we need is a National advertising campaign," said Jones. "You have proved that Flexible Glass is flexible, and that it will fill a long-sought necessity. Now all we have to do is to let the world know that we have Flexible Glass."

"Advertising costs money, and our treasury is worse than flat," said Clark.

Jones smiled. "That is a matter easily overcome. In the days when non-assessable stock had not been heard of corporation directors had only to meet and vote an assessment. Now the procedure is a little different, but the end accomplished is the same. We simply increase the capitalization, and call upon each stockholder to buy twenty-five per cent

of the value of their present holdings. Then we put on a big advertising campaign, and sell to the public as much more as is necessary for the purpose of raising funds for production."

"And your fee for managing this?"

"The usual twenty per cent and expenses."

Clark thought long and hard, but he could see no other way to save the situation. He would have control of the campaign throughout. Jones had assured him he would remain in the background, giving advice when necessary, and acting only as a fiscal agent.

A stirring campaign followed. Flexible Glass became the talk of the country. Jones "very kindly" helped to place the advertising, and pocketed some large commissions from that source. Under his able direction shares in the corporation began to sell at a premium. Nothing was said to the stockholders about a shortage of funds. Oh, no! What the corporation was doing was expanding. Getting ready to meet the increased demand for Flexible Glass.

Things began to hum around the factory. New workmen were employed, and the force divided into two shifts. Clark again held his head high. He took

his holiday and went fishing with Barney, the night watchman. The new issue of stock sold rapidly. Jones collected his twenty per cent commission, and another forty per cent for expenses. Then with Flexible Glass sailing before a strong breeze with all canvas set and Norman Clark at the wheel, the jovial Jones left Waterville and returned to the city.

"Well, how did you leave old Clark and Flexible Glass?" asked Beatty.

"Oh, great!" laughed Jones. "They'll ride for about a year, then they'll be ready for another trimming. That old sucker Clark sure has got those people buncoed; they think he's a little tin angel. Well, I've tied him up with a bunch of contracts that will squeeze him dry before the year's out. Then it will be your turn to lend him a helping hand. Mack and I have done our bit."

A year later Norman Clark and his bookkeeper again tried to balance the books against a deficit, but this time the deficit ran into thousands, where before it had merely been hundreds. Again the bookkeeper was sent home, and again Clark took the pistol from the safe, but this time the smiling Barney was not there to tell fish stories.

# The Book Table

## A Symbolic Monkey<sup>1</sup>

A Review by R. D. TOWNSEND

IF Mr. Galsworthy's post-war extension of his "Forsyte Saga" has a title that seems out of tune with his wonted cultured urbanity, it is because his *White Monkey* is more symbol than animal. The weird and sad-eyed creation of a Chinese artist, this monkey with the squeezed fruit rind in its paw seems to say: "Eat the fruits of life, scatter the rinds, and get copped in doing it!" Also he "thinks there's something beyond, and he's sad or angry because he can't get at it." And to Soames Forsyte, that "dry file," the allegory was revealed as of the young people of the new and rushing era. "They talked too much and too fast! They got to the end of interest in this, that, and the other. They ate life and threw away the rind." One of the younger generation, Michael, husband of the uneasy and restless Fleur (daughter of Soames), himself a fair and generous fellow, ex-

claims in his puzzlement: "What's wrong with us? We're quick, and clever, cock-sure, and dissatisfied. If only something would enthuse us, or get *our* goats! We've chucked religion, tradition, property, pity; and in their place we put, what?" There is a symbolical Pekingese pup, too, who looks his message, "There is nothing new about the future."

But let it not be thought from this allegorical side glance at London society to-day that Mr. Galsworthy has written a cynical novel. In this book those who have fortitude, kindness, and honesty of heart fare well and win satisfaction. We leave Fleur contented, if not passionately in love; Michael happy in having saved his married life from ruin; Soames gratified in his deep desire for a grandson—on the whole, a solidly cemented family out of reach of the modern whirlpool of restlessness.

The author's attitude as a keen-eyed but unembittered observer of social phenomena is admirably maintained. There is a strong sub-current of humor. If the

smile is slightly ironical, it is not intolerant, nor is there any note of hopelessness, nor any wish to moralize.

Of all the stories dealing with the annals of the fecund Forsytes, this one least needs the aid of the genealogical table which accompanies the group of novels and tales included in the "Saga." It stands on its own feet, its lines are simple and clear, and it can be read with full pleasure and complete understanding by one who has never even heard of "The Man of Property" and the books that grew out of it. It is true that those who do know those books will have a certain added interest and perceive a special flavor in "The White Monkey;" but Fleur's problem stands by itself, Michael is a new and attractive figure, old Soames is far more interesting here than young Soames was when he was persecuting his not by any means faultless first wife. The movement of plot and development of characters flow with constantly arresting ease and engrossing interest. In sheer workmanship Mr. Galsworthy has never given his readers anything better—probably nothing quite so good. It was a real triumph, for instance, not only to make Soames's business complications interesting but actu-

<sup>1</sup>The *White Monkey*. By John Galsworthy. Charles Scribner's Sons, New York. \$2.