RESPECT FOR WHAT YOU DO NOT KNOW.

Have you ever noticed how some people will quickly make an unqualified statement which covers a whole field of facts concerning which they may know next to nothing? It is the same type of mind that readily consents to tackle almost any kind of task that may be presented.

The old saying has it that "fools rush in where angels fear to tread." And it is always most exasperating to undertake to deal with persons of that kind in an effort to get them to have at least a little bit of respect for what they do not know.

But the tables are frequently turned by the man who didn't know all the facts of the situation, nor have the requisite ability to meet them. Simply as the result of the faith and courage which plunged him in where more timid souls remained standing on the brink, he learned all the facts, and acquired the necessary ability by actually dealing with the situation instead of restating content with his own or somebody else's measure of it.

The experience of a friend of mine illustrates the point. He was thought very rash to start in business for himself as a manufacturer where the competition was superlatively keen, with none but borrowed capital, and that very insufficient, without any shop experience of his own, and, as many thought, without possessing the requisite ability. But he rushed in where his angel friends feared to see him tread and in a dozen years made the greatest and quickest success ever known in that line of industry. And he confessed to me that, had he known from the beginning what he afterwards learned, he would never have had the courage to start, nor would he now be willing to go through such an experience again.

All of which goes to show that, while it is fitting to manifest a decent respect for what you do not know, it is not well so to reverence your ignorance as to let it paralyze the motor nerves of character and thus hinder you from working straight into the situation where you will speedily learn those things that you didn't know, and also, if you have the right stuff in you, acquire the ability to handle them.

But woe be to the unfortunate that doesn't know and plunges, and then is unable to assimilate the new knowledge and apply it to the end in view.


Robert A. Woods,
South End House, Boston.

"During the past five years a very marked change has taken place in the spirit of the Greater Boston community. Our breadth of mind has ceased being merely a matter of tradition, concerned with matters of relative indifference. "We have learned to be tolerant in present-day terms about living issues. We have found out that we ourselves, for our day, have been in the same intolerant attitude toward the convictions of our contemporaries as we condemn without question in the attitude of former generations. Now the rights of debate are beginning to be granted by all honest people to all honest people, even with regard to their uppermost interests and their undermost convictions.

"The Ford Hall meetings have been one of the chief influences in bringing about this truly humanizing result; and the high qualities of the result have their appropriate source in the Ford Hall leader. The free platform of Ford Hall finds its true definition in his emancipated personality.

"Ford Hall stands for the creation within the being of each of us of an inner free forum of the mind and heart where our antagonists—whenever they may be—shall have their chance with us."
Rev. Alfred Wishart,
Minister, Fountain Street Baptist Church, Grand Rapids, Michigan.

"I desire to express my congratulations to you and the hope that this movement will continue to be a power for social betterment and practical Christianity not only in the city of Boston but throughout the country. You have conducted this movement in a catholic, sympathetic and intelligent manner. I believe it has helped to bring about a mutual understanding between those classes of citizens widely separated by economic conditions and social theory."

John J. Sullivan.

"When we enter Ford Hall there seems to dissolve like surface shadows those religious, social and class inheritances that bind and hamper us in our outside relations. Divested of these we meet simply as men and women, children of a common parent, as members of the human family.

Intercourse with these men and women and with each other breeds a knowledge of the fact that the hope of our country, yes, of the world, of which it is a component part, lies in the extension of this spirit of inclusiveness that Ford Hall stands for."

Rev. O. P. Gifford, D.D., Brookline Baptist Church, Brookline, Mass.

"Ford Hall is not only a measurer of movements: it is a creator of sentiment; it performs its double mission with fidelity and success. May it always be dynamic, never static. Your baby has now cut its teeth; add meat to the milk diet. 'May good digestion wait on appetite and health on both.'"
FORD HALL FOLKS

law, I think there is some slight advantage in Germany. On the other hand, in the matter of political equality which is perhaps even more important, because it is the key to all things in the future, we have a very great advantage in this country. We have no hereditary ruling class. We have no great caste system. All our offices are open to all our people and in this we have a very great advantage over Germany. And then there is the matter of social equality which, though it does not amount to very much, in the one possession, strange to say, which people seem to strive for more than any other. We have a great fraternity in this country due to the fact that most of our so-called important people have come up from the ranks.

Then there is, to my judgment, the most important thing of all, economic equality. Are a great man as Mr. James Bryce has said that there is no necessary connection between economic equality and these other equalities that I have mentioned, but I think there is a very fundamental connection. You cannot have equality before the law, for instance, when you have these vast inequalities of wealth which you have now. There is no justice in this world so unfair as in a case where you have a $10,000 lawyer up against a $500 man. What show has the man with the $500 lawyer?

In the matter of economic equality and in the increasing effort that is being made to prevent inequality in other directions I think that Germany again has every advantage over the United States. There are many things in Germany, I realize, that are not desirable. They have religious prejudice. Moreover, women do not occupy the high position that they do in this country. There are many things in the future, we have a very great advantage in this country due to the fact that most of our so-called important people have come up from the ranks.

Then there is, to my judgment, the most important thing of all, economic equality. Are a great man as Mr. James Bryce has said that there is no necessary connection between economic equality and these other equalities that I have mentioned, but I think there is a very fundamental connection. You cannot have equality before the law, for instance, when you have these vast inequalities of wealth which you have now. There is no justice in this world so unfair as in a case where you have a $10,000 lawyer up against a $500 man. What show has the man with the $500 lawyer?

In the matter of economic equality and in the increasing effort that is being made to prevent inequality in other directions I think that Germany again has every advantage over the United States. There are many things in Germany, I realize, that are not desirable. They have religious prejudice. Moreover, women do not occupy the high position that they do in this country. There are many things in the future, we have a very great advantage in this country due to the fact that most of our so-called important people have come up from the ranks.

There is something we on all nations.

There is one thing that has the

In every thing over any

There is something we on all nations.

In every thing over any

There is something we on all nations.

There is one thing that has the

In every thing over any

There is something we on all nations.

In every thing over any

There is something we on all nations.

In every thing over any

There is something we on all nations.

In every thing over any

There is something we on all nations.

In every thing over any

There is something we on all nations.

In every thing over any

There is something we on all nations.

In every thing over any
United States you have only to travel half the distance from the earth to the sun to meet with a similar accidents and the rapid development of roads in Germany. There are no rebates and no dividends have to be paid on watered stock. On the whole the development of the roads have been made to fit the needs of the people better than in this country. Take the freight rates. The freight rates in Germany are one-third for the same distance that they are in England. One of the reasons of Germany's great superiority today in business is due to cheap freight transportation.

Then take the matter of tariff for passengers. They have four different kinds of classes and three different kinds of speed and you pay according to what you want. There is nobody who cannot travel first class in Germany if he wants to pay for it—and they do not have Jim Crow cars in Germany. Under the fourth class rate in Germany—of two-thirds of one penny a mile—a man can come in and take pretty near all his household goods with him. Practically 60 per cent, of all the people in Germany travel fourth class, for 3½ a mile. I believe that the state-owned roads in Prussia are today the best managed roads in the world, To be sure, they do not run them entirely for the benefit of the people. They have a great amount of taxes to pay in Germany and they get $160,000,000 of it through the railroads. But even so it is not better to have $160,000,000 a year to lower your taxes than have all this profit go into private hands. By owning the railroads the government has also been able to develop canals, something which, as you have discovered, is not possible in our country. We have not been able to have in this country, if we had canals to correspond with those of Germany we should have thirty waterways stretching from the Atlantic to the Pacific. On account of the very freight rates which the German business men get because of these canals, the German people save $150,000,000 a year, isn't that some advantage to somebody? We can never develop our water-transportation, which is the cheapest transportation, so long as our railroad are in private hands.

To be sure, we have had a wonderfully rapid development of our country for this very reason. There was this immense country of ours, a large amount of vacant land, which had to be developed quickly and the men who owned the land could not wait and the only way in which it could be developed quickly was by offering large inducements to private capital to do it. We did that and railroads developed very quickly and made an immense amount of money. Was it all necessary? I sometimes doubt whether it was worth the price considering what we paid back. We gave the railroads more land in order to induce them to build. In addition to that they paid no taxes for twenty or thirty years, and in addition to that they killed 40,000 or 50,000 people every year, for which they gave no compensation. Thus we had a wonderful development in our railroad in this country, but we paid for it. The railroad question is settled in Germany. Is the railroad question settled in America? Is it settled in New England today? I do not think it is necessary for me to answer that question. Furthermore, it will not be settled as long as you leave this public function under private control.

Again, as you know, in Germany it is the government that is devoted to forests and from which the people derive a large revenue. We have a billion acres of public land; it costs us $3,000,000 to administer it. We get back 1½ million. We are improving. Still the contrast, it seems to me, is that the people of the United States have not done for them as the express companies pay for having their business done. When our government owns the railroad we can make a better comparison. In Germany the government goes around and collects parcels as well as delivering them. In fact, the government in Germany is doing a vast number of things to accommodate the people that we have not yet even begun to think of.

Coal mines are owned by the different states. I wonder why we can be so stupid that we permit this absolutely necessary fact in human society to be monopolized by a few people? I think, we are coming to see the need of state-owned coal mines. Even more imperative is government ownership of water power. In Germany they have taken the control of that in a way that will conserve this power which God has put under the sun for all the people. Again, in Germany they have developed labor exchanges all over the country so that a great waste of human labor is not done.
made an immense amount of money. Was it all necessary? I have doubt whether it was in price considering what we paid. We gave these railroads to the government in order to induce them to pay at least twenty or thirty years, and on to that they killed 40,000 people every year, for which no compensation. Thus we hindered development in our country. It is true that the railroad question is settled today? I do not think so. You know, in Germany it costs us $3,000,000 to administer a billion acres of public land, while we pay $360,000. At any rate, the government of a country that has the best thing to do is better streets, better schools, and the like than to have it go to a few individuals who would build for themselves so much pleasure. Consider what you have to pay for service. You have the Elevated Road here in Boston. I was reading the other day an article which stated that they had 70 lawyers on their payroll at an average of $5,000. That up to $350,000. What are these lawyers doing? They are seeing that nothing is done against the railroad. It pays to be decent and that is one of the things that we do not want printed. Again, in Germany the government of a country that has the best care of its people can afford to be sick here in America, where one in two or three times as much land as they have built upon. It is unconstitutional in Massachusetts for a city to own any land. Don't you think it is time we went down to the legislature and changed that thing? How else are we going to improve housing conditions? These are some of the things, it seems to me, that are necessary steps if we are going to live together as we ought to live.

Another thing, one of the most important things that Germany has done is in the matter of social insurance. Germany leads the world in this regard. About 30 years ago they began to insure against amputations, what would you say to him? I do not know what else you could say. In Germany every working man had a very great struggle. The greatest factor in the prosperity of any nation. That it pays to be good, it pays to be decent and that the nation that takes the best care of its men and women is the nation that prospers most in the mere dollars and cents is perfectly clear. (Applause.) Isn't it funny that that very simple thing should not be seen more readily? The working population in Germany is insured against practically everything. They have three special insurances against sickness; this was the first kind of insurance that went into effect in Germany. They said it is better to keep people well so that they can earn money than to try and cure them when they are sick. So 30 years ago they began to insure against sickness. This is very important. It is very difficult for an individual to provide for himself when ill. I suppose there are four people insured against a pauper's funeral in one that is insured against sickness. But I am sure that they will take care of this body of mine without any worry to me that I do not care much about insurance against pauper burial. I should like to be insured against sickness. Not over one-third of the wage-earners in this country are insured against sickness. In Germany there were 4,000,000 people insured against sickness out of a possible 12,000,000 wage-earners. Of that 4,000,000 250,000 could not keep up their payments, They got sick and they could not pay their insurance and their insurance lapses. So there were seen to be 250,000 sick every year among those who were struggling to insure themselves against sickness. No poor man can afford to be sick here in America, and the result is that people keep on working when they ought not to work. A man gets all run down and what else is there that can cure him than this: Good food, good air, good nourishment. Food, rest and air all cost money. If you were a doctor and a man should come to you with consumption, what would you say to him? You would say: You have got to die. I do not know what else you could say. In Germany every working man...
The railroads have the Cape Cod. Five New York, New Have railroad put out an advertisement. Words: "Go to the Fall River Line." They received 2,000 in the Cape, and the 2,500. Inside of three years every country in the except Palauit, and to some inquiry. Even in the Philippines' formation and later of the. The little railroad, entitled "Quaint" is a most artistic full of suggestion of that of the Cape, which is to benefit to the poor the railroad, who own value of the fares. Over $100,000,000 come into every summer.

Dr. Thomas, the notologist, of New Zealand, Jersey, who was at the who had always in the God as a heap of a meaning terms of the woodland, farm land, scenery. He said he deem any soil which per cent of organic 91 per cent, of air and had poor treatment. Cape was far from the best, soil for some crops including fruit, falla, peanuts, etc. The address was given by Charles M., president of the State of trade, followed by who outlined plans of the Cod board of trade. Life Charles L. of Barnstable district the development of the John J. Morgan, subject of what we do for the Cape; and F. W. Miller, vice, the canal company, vistas of possibility the was graphic, impressive.

is insured against sickness. He pays two-thirds of himself and the employer pays the other one-third. Here is a rather curious thing. When there was a revision of this rate about a year ago, the government proposed that the employer should pay one-half and working man one-half and the socialist party opposed that. They wanted to keep it just as it is, the working people paying two-thirds. Probably they had sense to see that the working people pay for it any-how, and they wanted to have them get the baby. It costs about 10 cents a week for the average worker to be insured. What are the benefits? First of all they have free medicine and free doctors for life. They have one-half pay in case they are sick. They have treatment in sanitariums and hospitals. They have 500 places where people can be sent for rest. There is the maternity benefit. Germany is the only country that sees to it that woman has a proper chance for the baby gets a proper chance for life when a little one is expected. The woman remains in the hospital for two weeks before and six weeks after the baby is born.

Then there is the funeral benefit; and, in addition to that, the family benefit to cover the expenses of every member of the family, All this is the result of social insurance. The doctors in the countries that have this social insurance are enlisted on the side of health. We use our doctors under insurance. When we graduate a very large number of doctors and then send them into the world, saying, "Find some sick people and get them well." Naturally, they have to find some sick people. For the 25 years ending in 1910, 8,000,000 cases of sickness were cared for in social way in Germany at an expense of $1,110,000,000. It has been one of the cheapest things that Germany has ever done.

Then, there is the accident insurance in Germany. This is all paid by the employer. And why not? Why should not this expense be paid by the employer? When machinery is scrapped the employer pays for it. When he scrapes the human factor why should he not pay for it? I do not see any reason why not. It is added to the cost of production. The pension is two-thirds the earning capacity of the man who is insured against accident as long as the injury remains. In some cases his full earning capacity is covered. The pension comes as a pension and in a limited sum. That is very good thing. It seems to be rather a dangerous thing to put into the hands of a person a big sum, which would not be well used. So in Germany it comes along as they need it. In the case of death from an accident or from sickness this is what happens. This went into effect in Germany last year. The widow in every case gets a pension until death or remarriage of about two-thirds of the earning capacity of her husband. If there are any children each child is also provided for. In Massachusetts they are wondering whether it is wise to have a widow's pension. There is a group of ladies who are running the Associated Charities of Boston who are anxious that these widows should not be impoverished. They are living upon the incomes of money that has been given to them, nevertheless they are very anxious that these women who have children should not be impoverished. In Germany they come to see that the men who produce the wealth of the country have earned insurance by producing the wealth, and insurance is given not as charity but as justice. I want to add that in my judgment this is the only thing to do.

Here is a mother left with three or four children—let us take a real case that I came across a year or so ago. I found that this woman had been left seven years before, with five children. She had struggled for seven years working in shoe shops, until she had been all worn out. She was almost gone. They were necessary to send to a hospital. One of the daughters got into trouble and had to marry. A boy had become a delinquent in school. A judge of our city told me about that time, that he had to send 111 little boys to the House of Correction in the city of Lawrence on account of the death of the poverty rents he had from all the rest of the community. The whole thing is this. The mother is in the shop and the children are in the street and the inevitable happens. Wouldn't it be much better to pension mothers and let them stay at home and take care of their children? It would be not only more humane to the mothers but more just to the state. (Applause.) Again, in Germany, they have the old age pension. It is a little different than what it is in England. In England a person at 70 received a gift of $1.12 from the state. He pays nothing himself. In Germany each person who expects an old age pension must contribute, according to the wage he receives. Consequently, the pension enables him to continue to live in the

Palmerston (Pa.) Independent
man manner to which he has been accustomed. The American theory is pretty good—that you pay a man enough wages so that he can save something and when he gets old he will take care of himself. But it does not work.

It is proven that the best citizen is not necessarily the man who scrims and starves his family in order that he may be provided for in his old age. The best citizen may be the man who spends every dollar in seeing that his children are properly cared for. In Germany 2,000,000 people have come in for $5,000,000 since this old age pension went into effect. The cost of Germany's whole system that I have been talking about, sick benefits for everybody, old age pensions for widows and children, all these benefits, including old age pensions, costs only one-third more than we are paying to our veterans of the civil war.

Now, there is another thing that we ought to learn from Germany—obedience to law. Germany has been a military nation and the first word you want to learn if you are going to Germany are Es ist verboten: it is forbidden. Some one has figured out that there are more things prohibited in Germany than there are permitted. (Laughter.) The Germans have a great deal of respect for law and order. Also in Germany the children are taught to obey in the home. Some one has said that in Germany the father is the head of the house, in England the oldest son is at the head of the house, in France the wife is the head of the house and in America the oldest daughter. (Laughter.) The word obedience that is taught in the home is further taught in the school. Back up your teachers and make it easier for them to maintain discipline. (Applause.)

When you go to a German hotel, the waiter brings you a card upon which are these questions: Who are you? Where do you come from? What is your character? The last question means: what is the character of your business? They have come across a year or so ago, I think, that this was the best way to keep order. If you have a friend in Germany in any city you can find out exactly what he is doing by telegraphing the police. They know what he is doing. A German physician, whom I met, told me this story. He was studying in Berlin and wanted to go to Leipzig. He started off very hastily; said nothing to his landlady and was gone three days, and when he came back he apologized to the landlady and said: "I am very sorry that I gave you so much trouble." She said: "No trouble at all. When I saw you did not come home the next morning I sent the police headquarters and they told me where you were."

There is another thing. They have 300 murderers, a year in Germany and they probably punish 25 of them. We have 8,000 and we punish 300 of them. There are probably five people arrested in Germany in proportion to the population than any other country. Why? Because there are more laws to be broken. It is a crime in
the Cape Codders were not the provincial and unlettered people which some of our story writers are wont to make out. It is stated that in 1837 there were 150 sea captains in one town on the Cape, and we all know the character of sea captains of information which they bore.

The railroads have for Cape Cod: Five and the Irish. The Fall River line. If they received 2000 in the Cape, and the 2500. Inside of three every country except Patagonia and East inquiry. Even in the Philippines' formation and later Cape. The little ralel entitled 'Quaint is a most artistic Full suggestion of life of the Cape, which is on board to the platform, to the railroad, who of value of the fares. Over $100,000,000 money comes into every summer.

Dr. Thomas, the no. of New Zealander, who was at who had always had the same lady who was a nurse and a woman in the family. The medical or legal mind does not recognize the value of any fact unless it is established by the platform or the newspaper or the radio. The Cape Cod board of trade. He said, "I guess He made Bill, too." We must every one of us learn that lesson thoroughly and soon.

SOME OF THE QUESTIONS.

Q. Is there any alarm at the insurance in Germany's taxation?
A. In my opinion, the business men of Germany are quite well agreed that there is no handicap to business in the increased taxation which comes from these reforms.

Q. Can you give a few details in regard to the postal system in Germany?
A. I suppose that everyone knows in Germany there is practically no limit of what they carry as postal. I cannot give you the details of expense, etc. They go around and collect the money for you. There is almost no limit in the size of the packages.

Q. What political party in Germany was most active in introducing these reforms and why did the three conservative parties oppose equal suffrage?
A. Well, so far as I can learn most of these reforms were begun by Dis- mark, probably in order that he might head off socialism.

Q. Would the speaker recommend the German system of conscription for this country?
A. I do not believe you can do anything in Germany as quickly as you can in this country.

Q. A few years ago attention was called to the fact that a great many German boys between the ages of 12 and 14 were committing suicide. Is it not possible that the enforced military service in Germany was responsible for this?
A. It is possible but there is also another possible explanation. There are more suicides in Germany in proportion to the population than any other country. One in every 27 of the population of Leipzig who die, die by self-murder.