

BOATS IN THE ICE AT THE "SOO"

Thirty-two vessels with a total tonnage of 200,000 were involved in this block

## THE ROMANCE OF THE GREAT LAKES

### IV.—WHAT THE SHIPS CARRY. PART II.

By JAMES OLIVER CURWOOD

**N**OT long ago I went to see William Livingstone, President of the Lake Carriers' Association—Great Admiral, in a way, of the world's mightiest fleet of steel—an enrolled navy of 571 ships and a tonnage of nearly two million. Unconsciously I had come to call this man the Gray Man and the Man who Knows. Both titles fit, as they will tell you from the twin Tonawandas to Duluth. For five consecutive years president of the greatest organization of its kind on earth, an association of ships made up, if weighed, of a half of the iron and steel floating on the Inland Seas, he has become a part of Lake history. I sought him for an idea. I found it.

The Gray Man was at his desk studying over the expenditure of a matter of six millions of dollars for a new canal at the "Soo." He turned slowly—gray suit, gray tie, gray eyes, gray beard, gray hair—all beautifully blended. He seldom speaks first. He is always fighting to be courteous,

yet the days are ten hours too short for him.

"I want a new idea," I opened bluntly. "I want something new in marine—something that will make people sit up and take notice, as it were. Can you help me?"

He swung slowly about in his chair until his eyes rested upon a picture on the wall. It was a picture of the old days on the Lakes. My eyes, too, rested on the old picture. It reminded me of things, and I kept pace with the thoughts that might be his. I saw him, more than half a century before, the stripping son of a ship's carpenter, swimming in the shadows of the big fore-and-afters that were monarchs before steam came—glorious days when ninety-eight per cent. of vessels carried sail, and sailors dispensed law with their fists and bore dirks in their bootlegs. Later I saw the proud moment of his first trip to "sea"—and then, quickly, I noted his rise: his saving dollar by dollar until he bought an interest in a tug, his monopolization of it later, his climb—up—up—until—

"I'm busy—very busy!" he broke

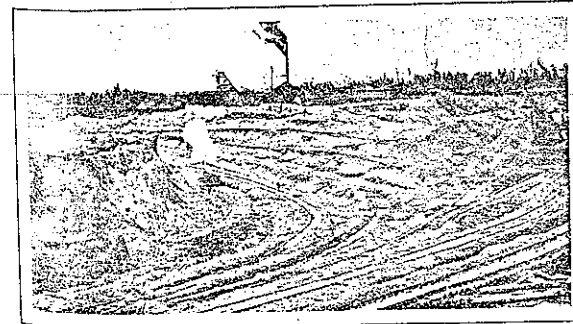
in quietly. "But say, did you ever think of this? Did you ever build a city of the lumber we carry each year, populate that city, feed it with the grain we carry and warm it with our coal? You can do it on paper and you will be surprised at what you find. It will show you more graphically, than anything else just what the ships carry. Try it. You'll be interested."

I have kept that idea warm. Now I am going to use it. For probably in no better way can the immensity of the lumber, grain, coal, flour and package freight traffic of the Great Lakes be given. Imagine, then, this "City of the Five Great Lakes." We will build it, we will people it, feed it and heat it—and our only material, with the exception of its inhabitants, will be the cargoes of the Lake carriers for a single season. And these carriers? If you should stand at the Lime Kiln Crossing, in the Detroit River, one would pass you on an average every twelve minutes, day and night, during the eight months of navigation; and when you saw their number and size you would wonder where they could possibly get all of their cargoes. The cargoes

with which we will deal in this article will be of lumber, grain, flour and coal, for these, with iron ore, constitute over ninety per cent. of the commerce of the Inland Seas.

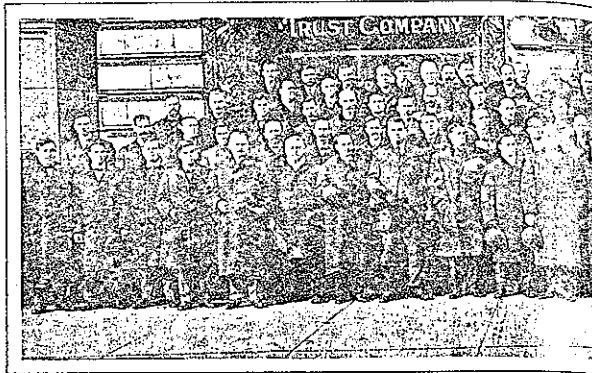
To build our city we first require lumber. During the present season of navigation about 1,500,000,000 feet of this material will be carried by Lake ships. What this means it is hard to conceive until it is turned into houses. To build a comfortable eight-room dwelling modern in every respect requires about 20,000 feet of lumber, and when we divide a billion and a half by this figure we have 75,000 homes, capable of accommodating a population of about 400,000 people. With the thousands of tons of building stone transported by lake each year, the millions of barrels of cement, the cargoes of shingles, sand and brick, our "City of the Lakes" for 1908 would be as large as Buffalo, Cleveland or Detroit. (It is believed that this year's financial depression will cause a shrinkage of 30 per cent. in the Lake tonnage estimated for 1908.)

But one does not begin fully to comprehend the significance of the enormous commerce of the Great



CANISTO MINE, COLEHAISE, MINNESOTA

The surface of the earth here consists of iron ore, which is scooped up in enormous steam-shovels.



CAPTAINS OF THE VESSELS OF

Lakes, and what it means not only to this country but to a half of the civilized world, until he begins to figure how long the grain which will be carried by ships during the present year would support this imaginary city of 400,000 adult people. There will pass through the "Soo" canals this year at least 90,000,000 bushels of wheat and 60,000,000 bushels of other grain, besides 7,500,000 barrels of flour, all of which represents the "bread stuff" that is shipped from Lake Superior ports alone. There will, in addition, be shipped by lake at least 50,000,000 bushels from Chicago, Milwaukee and other ports whose east-bound commerce is not reported at the "Soo." In short, estimating conservatively from the past four years, it is safe to say that at least 200,000,000 bushels of grain and 11,000,000 barrels of flour will have been transported by the Great Lakes marine by the end of this year's season of navigation.

But what do these figures mean? They seem top-heavy, unwieldy, valuable perhaps to the scientific economist, but of small interest to the ordinary every-day eater of bread. Let us reduce this grain to flour. It takes from four and a half to five

bushels of grain for a barrel of flour, and dividing by the larger figure our grain would give us 40,000,000 barrels, which, plus the 11,000,000, would make a total of 51,000,000 barrels. Now we come right down to dinner-table facts. At least 250 one-pound loaves of bread can be made from each 196-pound barrel of flour, or a total of 12,750,000,000 from the whole, which would mean at least five loaves for every man, woman and child of the two and one-half billion people who inhabit this globe! In other words, figuring from the reports of food specialists, the grain and flour carried by the ships of the Lakes for one year would give the total population of the earth a food supply sufficient to keep it in life and health for a period of three weeks!

This enormous supply of the staff of life would give each of the 400,000 bread-eating people in our "City of the Lakes" a half-pound a day for one hundred and seventy-five years, or it would supply a city of the size of Chicago with bread for fifty years! To each of the 60,000,000 bread-eaters in the United States it would give 212 one-pound loaves, or, with an allowance of half a pound for



THE AMERICAN STEAMSHIP COMPANY

Each person per day, it would feed the nation for one year and two months!

Now, having built our city, peopled it, and supplied it with food, we come to the point of heating it. Last year there were transported by Lake nearly 15,000,000 tons of coal, and this year another million will probably be added to that figure. Here again mere figures fail to tell the story. But when we come to divide this coal among the homes of a city like Cleveland, Detroit or Buffalo, which rank with our 75,000-home "City of the Lakes," we again come to an easy understanding. Each of these 75,000 home-owners would receive as his share over 213 tons of coal, and if he burned six tons each winter this would last him for thirty-five years!

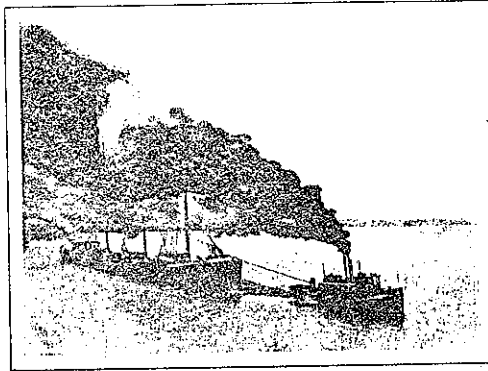
In a nutshell, there is enough lumber and other material carried by lake ships each year to build a city the size of Detroit; there is enough grain transported to supply 12,750,000 inhabitants with bread-loaves for a period of one hundred and seventy-five years, conceding the total population of the city to be 75,000; and enough coal is shipped to heat the fire ports into the North to

heat the homes in this city for thirty-five years!

When one knows these facts, when perhaps for the first time in his life he is brought to a realization of the enormous proportions of the commerce of the Inland Seas, he may, and with excellent excuse, believe that he has reached the limit of his interest. But as a matter of fact he has only begun to enter upon its wonders, and the farther he goes the more he sees that economic questions which have long been mysteries to him are being unravelled by the Great Lakes of the vast country in which he lives.

"Because of the ships of our Inland Seas," James A. Calbick, late President of the Lumber Carriers' Association, said to me, "the people of the United States, from the Atlantic Ocean to the Rocky Mountains, and as far south as Kentucky and Tennessee, have been able to build the cheapest homes in the world—and the best," and this assertion, which can be proved in several different ways, brings us at once to the lumber traffic as it exists on the Lakes to-day.

Going through almost any one of the eastern and central States one will find thousands of old sheds and barns, travelling the road to ruin through

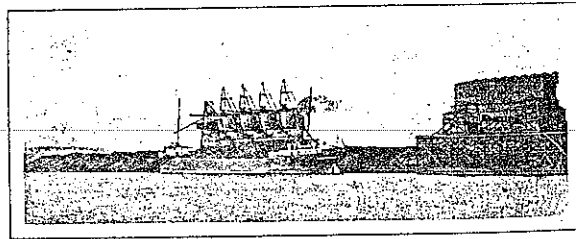


THE "MONTEZUMA" BEING TOWED OUT OF THE MAUMEE INTO LAKE ERIE AT TOLEDO  
This is the largest wooden ship that sails the Lakes

age alone, though built of the best of pine and oak—materials of a quality which cannot be found in the best of modern homes in this year of 1908. For ten years past the price of lumber has been steadily climbing, and since 1900 the increase in the cost of building construction has brought lumber to a par with brick. While the commerce of the Lakes is increasing by tremendous bounds in other ways, people are now, perhaps unknowingly, witnessing the rapid extinction of one of their oldest

and most romantic branches of traffic—the lumber industry; and each year, as this industry comes nearer and nearer to its end, the price of lumber climbs higher and higher, home-owners become fewer in comparison with other years, and fleets and lumber companies go out of existence or direct their energies into other channels.

To Lake people it is pathetic, this death of the lumber fleets of the Inland Seas. An old soldier who had sailed on a lumber hooker since the



THE COAL DOCK AT SUPERIOR, WISCONSIN, ACROSS THE HARBOR FROM DULUTH, MINNESOTA  
This pile of coal is fourteen hundred feet long and thirty feet high

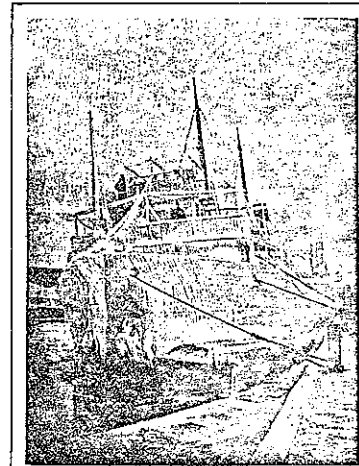
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days of the Civil War once said to me, "They're the Grand Army of the Lakes—are those old barges and schooners, and they're passing away as fast as we old fellows of the days of '61." To-day no vessels are built along the Lakes for the carrying of lumber. Scores of ancient "hookers" and picturesque schooners of the romantic days of old are rotting at their moorings, and when a great steel leviathan of 10,000 tons passes one of these veterans the eyes of her crew will follow it until only her canvas remains above the horizon.

Yet from the enormous quantity of lumber which will be transported by Lake during the present year, one would not guess that the great fleet which will carry it is fast nearing the end of its usefulness in this way. In every lumbering camp along the Lakes, in the great forests of Minnesota and in the wilderness regions of Canada, unprecedented effort has been expended in securing "material" because of the high prices offered, and the result has been something beyond description. Recently I passed through the once great lumbering regions of the Lakes to see for myself what I had

been told. Michigan is stripped; the "forest" regions of Georgian Bay are scrub and underbrush; for hundreds of miles around both the axe and the saw have spread most absolute desolation. In the vast lumber regions of a decade ago, once lively and prosperous towns have become almost depopulated. Scores of lumbering camps are going to rot and ruin; sawmills are abandoned to the elements, and in places where lumbering is still going on, timber is greedily accepted which a few years ago would have

been passed by as practically worthless. A few years more and the picture of ruin will be complete. Then the lumber traffic on the Great Lakes will virtually have ceased to be, the old ships will be gone, and passed forever will be the picturesque life of the lumberjack and those weather-beaten old patriarchs who, since the days of



THE GRAIN-CARRIER "WAHCONDAN" IN A BRAND-NEW WINTER SUIT

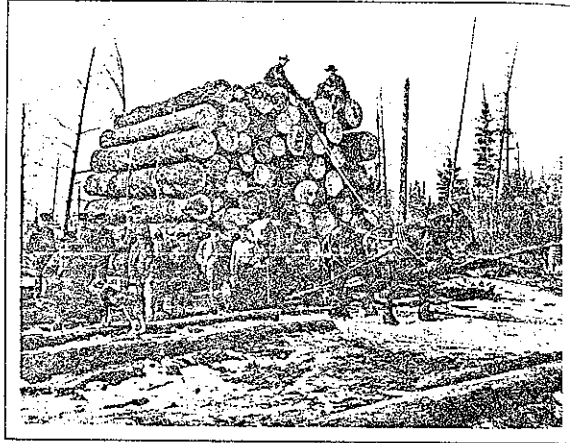
Finding refuge in Port Arthur Harbor, Minnesota, from a Lake Superior storm

their youth, have been "goin' up f'r cedar 'n' pine."

But even in these last days of the lumber industry on the Lakes the figures are big enough to create astonishment and wonder, and give some idea of what that industry has been in years past. Take the Tonawandas, for instance—those two beautiful little cities at the foot of Lake

Erie, a few miles from Buffalo. Lumber has made these towns, as it has made scores of others along the lakes. They are the greatest "lumber towns" in the world, and estimating from the business of former years there will be carried to them by ship this year in the neighborhood of 400,000,000 feet of lumber. In

all bush." I was informed with regard to a canal a short time ago. "There is at the great forests of Washington and Oregon! Think of the almost limitless supply of timber in some of the Southern States! Why, the shipping of the Lake States ought not to make any difference at all!" There are probably several million



A LOAD OF WOOD ON ITS WAY TO THE LAKE

This is said to be the largest load ever dragged from the Michigan woods by a single team. It contained 20,000 board feet of lumber.

1890 there entered the Tonawandas 718,000,000 feet, which shows how the lumber traffic has fallen during the last eighteen years. It is figured that about 10,000,000 feet of lumber, valued at \$200,000, is lost each year from aboard vessels bound for the "Twin Cities." In 1905 the vessels running to the Tonawandas numbered 300; this year their number will not exceed 250—another proof of the rapidly failing lumber supply along America's great inland waterways.

"This talk of a lumber famine is

people in this country of ours who are, just at the present moment, of the above opinion. They have never looked into what I might call the "economy of the Lakes." A few words will show what part the Lakes have played in the building of millions of American homes. At the present moment it costs \$2.50 to bring 1000 feet of lumber from Duluth to Detroit aboard a ship. It costs \$5.50 to bring that same lumber by rail! Conceding that this year's billion and a half feet of lumber will be transported a distance of 700 miles, the

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C. W. KUTCHER

A great lumberman owning many saw-mills and a fleet of vessels.

cost of lake transportation for the whole will be about \$3,750,000. The cost of transportation by rail of this same lumber would be at least \$7,500,000, or as much again! Now what if you, my dear sir, who live in New York, had to have the lumber for your house carried fourteen hundred miles instead of seven, or three thousand miles, from Washington State? To-day your lumber can be brought 1000 miles by water for \$2.50 per thousand feet; by rail it would cost you \$7! And this, with competition playing a tremendous part in the game. When lumber is gone from the lake regions, will our philanthropic railroads carry this material as cheaply as now, when for eight months of the year they face the bitter winds of our Great Lakes marine?

"When the time comes that there is no more lumber along the Lakes, what will be the result?" I asked Mr. C. W. K., the late President of the Lumber Carriers' Association. He replied: "Lumber will advance in price as

never before. No longer will the frame cottage be the sign of the poor man's home; no longer will the brick mansion be the manifestation of wealth. It will then cost much more to build a dwelling of wood than of brick or stone. The frame house will in time become the sign of aristocracy and means. It will pass beyond the poor man's pocket-book, and while this poor man may live in a house of brick it will not be his fortune to live in a house of wood. This is what will happen when the lumber industry ceases along the Great Lakes."

Then this great lumberman went on to say:

"People are beginning to see, and each year they will see more plainly, how absolutely idiotic our State and National governments have been in not compelling forest preservation. For all the centuries to come Michigan, Wisconsin and Minnesota should be made to supply the nation with



CAPT. HARRIS W. BAKER

The most successful wrecker and treasure-hunter on the Lakes



timber. In these three Lake States there are millions of acres of ideal forest land which is good for nothing else. Yet for at least half a century must these millions of acres now remain worthless. Nothing has been left upon them. They are "barrens" in the true sense of the word, and before forests are regrown upon them fifty or a hundred years hence, the greatest timber famine the world has ever seen will have been upon us for generations."

Hardly could the significance of the passing of the lumber industry along our Inland Seas be appreciated without taking a brief glance into the past, to see what it has already done for the nation. There is now practically

no white pine left in the State of Michigan—once the home of the greatest pine regions in the whole world. Michigan's tribute to the nation has been enormous. For twenty years she was the leading lumber-producing State of the Union. As nearly as can be estimated, her forests have yielded 160,000,000,000 feet of pine, more than one hundred times the total amount of lumber that will be transported on the Lakes this year. These are figures which pass comprehension until they are translated into more familiar terms. This enormous production would build a board walk five feet wide, two inches thick, and 3,000,000 miles long—a walk that would reach 120 times around the earth at the equator; or it would make a plank way one mile wide and two

inches thick that would stretch across the continent from New York to San Francisco! In other words, Michigan's total contribution of pine would

build 10,000,000 six-room dwellings capable of housing one-half the present population of the United States.

As a consequence of the absolute spoliation of the forest lands, a large part of Michigan is now practically worthless. Most of the lands were bought by lumbering companies; the timber was stripped—then came the tax-collector! But why pay taxes on worthless barrens, with only stumps and brush and desert sand to claim? So people forgot they owned them, and as a result one-

seventh of the State of Michigan is to-day on the delinquent tax list.

Minnesota is going the way of Michigan. In 1906 there was cut in the Duluth district a total of 828,000,000 feet of white pine; but each year this production will become smaller, until in the not distant future there will be nothing for the lumber ships of the Lakes to carry. What this will mean to the home-builders of the nation can be shown in a few words. Previous to 1886 the Chicago-man could buy 1000 feet of the best white pine for \$14. To-day it costs him \$80! What will it cost ten years hence?

Already the centre of lumber production has swung from the North to the South. The yellow pine of Louisiana is now taking the place once filled by white pine, and at the rate



MISS FANNY BAKER  
Capt. Baker's adventurous daughter—the only young woman on the Lakes who visits wrecks in a diving-suit

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it is being cut another decade will see that State stripped as clean as Michigan now is, and then the country's last resort will be to turn to the Pacific coast with its forests of Douglas fir. And still, as though blindfolded to all sense and reason, almost every State government continues to look upon the fatal destruction without a thought for the future, though before us are facts which show that Americans are using nearly eight times as much lumber per capita as is used in Europe, and that the nation is consuming four times as much wood annually as is produced by growth in our forests.

Ten years more and the last of the romantic old lumber ships of the Inland Seas will have passed away; gone forever will be the picturesque life of those who have clung thus long to the fate of canvas and the four winds of heaven; and with it, too, will pass the remaining few of those old lumber kings who have taken from Michigan forests alone fifty per cent. more wealth than has been produced by all the gold mines of California since their discovery in 1849.

But in the place of this passing industry is rapidly growing another, the effect of which is already being felt over a half of the civilized world, and which in a very few years from now will be counted the greatest and most important commerce in existence. The iron mines of the North may become exhausted, the little remaining forest of the Lake regions will fade away; but the grain trade will go on forever. Just as the Superior mines have produced cheap iron and steel, just as the Inland Seas have been the means of giving the nation cheap lumber, so will they for all time to come supply unnumbered millions with cheap bread. Like great links, they connect the vast grain-producing West with the millions of the bread-consuming East. And not only do they control the grain traffic of the United States. To-day Western Canada is spoken of as the future "Bread Basket of the World,"

and over the Lakes will travel the bulk of its grain. Looking ahead for a dozen centuries one cannot see where there can be a monopoly of grain transportation, either by railroad or ship. The water highways are every man's property; a few thousand dollars—a ship—and you are your own master, to go where you please, carry what you please, and at any price you please. For all time, in the carrying of grain from field to mouth, the Great Lakes will prove themselves the poor man's friend. To bring this poor man's bushel of wheat over the 1000 miles from Duluth to Buffalo by Lake now costs only two cents.

And according to the predictions of some of the oldest ship-owners of the Lakes, the tremendous saving to the poor man because of the cheapness of Lake freightage is bound to increase in the not distant future. It must be remembered that at the present time ships cannot be built fast enough for Lake demand, and as a consequence transportation rates, while exceedingly low when compared with rail rates, are such as to make fortunes each year for the owners of ships. Take the cargo of the *B. F. Jones*, for instance, delivered at Buffalo in October of 1906. She had on board 370,273 bushels of wheat which she had brought from Duluth at two and three-fourths cents a bushel, making her four-day trip down pay to the tune of \$7,500! The preceding year one cargo of 300,000 bushels was brought down for six cents a bushel, a very extraordinary exception to the regular cheap rate—one of the exceptions which come during the last week or two of navigation. The freight paid on this cargo was \$18,000. In other words, if this vessel had made but this one trip during the season the profit on the total investment of \$300,000 represented by the ship would have been six per cent. There are on the Lakes vessels which pay from thirty to forty per cent. a year, and an "ordinary earner" is supposed to run about twenty.

In viewing these enormous profits, however, the layman has no cause for complaint, for the vessels that make them do so not to his cost, but from the rapidity with which they achieve their work. The *W. B. Kerr* is a vessel that can carry 400,000 bushels of wheat. Figure that she makes twenty trips a season. If she carried grain continually she would transport a total of eight million bushels in a single season, which would supply Chicago with bread for nearly a year and a half. And it is an interesting fact, too, that with few exceptions the ships of the Lakes are not owned by corporations, but by the American people. Their stock is held, not by thousands, but by hundreds of thousands. Recognized as among the best and safest investments in the United States, they are the property of farmers, mechanics, clerks and other small investors, as well as of capitalists. Recently one of the largest shipbuilders on the Lakes said to me, "A third of the farmers in the Lake counties of Ohio have money invested in shipping." Which shows that not only in the way of cheap transportation are the common people of the country profiting because of the existence of our Inland Seas. It may be interesting to note at this point that the tonnage shipped and received at Ohio ports last year exceeded that of all the ports of France.

The rate at which the grain traffic of the Lakes is increasing is easily seen in the figures of the last two or three years. In 1905 over 68,000,000 bushels of wheat passed through the "Soo" canals. In 1906 this increased to more than 84,000,000, showing a growth in one year of 16,000,000 bushels, or 23 per cent. This rate of increase is not only being maintained, but it is becoming larger; and the grain men of the Lakes are unanimous in the opinion that even from the big increase of the past couple of years cannot be figured the future grain business of the Inland Seas.

"Ten years more will see the American and Canadian wests feeding the world," a grain dealer tells me.

"Within that time I look to see the wheat production of North America not only doubled, but trebled."

What western Canada is destined to mean to Lake commerce is already shown in marine figures. From Port Arthur and Fort William, the "twin cities" of Thunder Bay, were shipped in 1906 over 60,000,000 bushels of grain, and it is safe to predict that the shipment of these two little cities will this year exceed 80,000,000 bushels. The largest elevator in the world, with a capacity of 7,500,000 bushels, has been constructed at Port Arthur; and Fort William already has a capacity of 13,000,000 bushels.

And as yet the fertile regions of western Canada have hardly been touched! These 80,000,000 bushels of 1908 will represent part of the production, not of a nation, but of a comparatively few pioneers in what is destined to become the greatest grain-growing country in the world—a country connected with the East and the waterways to Europe by the Five Great Lakes. When the task now under way of widening and deepening the Erie Canal is accomplished, the enormous Lake traffic in grain may continue without interruption to the Atlantic coast. Even as it is, the transportation of grain from Buffalo to New York by canal is showing a phenomenal increase. The value of the freight cleared by canal from Buffalo in 1907 was nearly \$19,000,000, while in 1905 it was less than \$12,000,000.

Like the building of ships the building of elevators is now one of the chief occupations along the Lakes. The "grain age," as vesselmen are already beginning to call it, has begun. In the four chief grain ports of the Lakes, Chicago, Duluth-Superior, Buffalo and Port Arthur-Fort William, there are now 145 elevators with a capacity of 138,000,000 bushels. Chicago leads, with 83 elevators and a capacity of 63,000,000, although Duluth-Superior with their 27 elevators and 35,000,000 bushel capacity shipped half again as much grain to Buffalo in 1907 as did Chicago. Buffalo is the great

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"receiving port" of the lower Lakes. There vast quantities of grain are made into flour, and the rest is transhipped eastward. At present the city possesses 28 elevators with a capacity of 23,000,000 bushels.

There is another potent reason why the passing of the lumber traffic the future exhaustion of the iron and mines do not trouble ship builders and owners. It has been asserted that when lumber and iron are gone there will no longer be business for all of the ships of the Lakes. How wrong this idea is has been shown by the growth of the grain trade. But grain will be only one item in the enormous commerce of the future. Each year the coal transportation business is growing, and the constantly increasing saving to coal consumers because of this commerce is astonishing. At one end of the Lakes are the vast coal deposits of the East; at the other is Duluth, the natural distributing point for a multitude of inland coal markets. Of the 16,000,000 tons of coal to be shipped by water this year nearly 8,000,000 will go to Duluth, and will be carried a distance of 1000 miles for thirty-five cents a ton, just about what one would pay to have it shovelled from a wagon into his basement window! The remaining 8,000,000 tons will be unloaded at Chicago, Milwaukee, etc.

One of the most interesting sights to be witnessed along the Lakes is the loading and unloading of a big cargo of coal. The *W. B. Kerr* holds the record at this writing. She loaded 12,558 tons at Lorain for Duluth, and took on 400 tons of fuel in addition. Inconceivable as it may seem, such a cargo under good conditions can be loaded on a ship in from 10 to 15 hours. The vessel runs alongside the coal dock, her crew lifts anywhere from a dozen to twenty batches, and the work begins. In the yards are hundreds of loaded cars. An engine quickly pushes one of these up an inclined track to a huge "lift," or elevator, to the tracks of which the wheels of the car are automatically clamped. Then the car, with its forty

or fifty tons of coal, scoots skyward, and when forty feet above the deck of the ship great steel arms reach out and turn it upside down. With a thunderous roar the coal rushes into a great chute, one end of which empties into a hatch. Then the car tips back, is quickly carried down by the elevator, and is "bumped off" by another loaded car, which goes through the same operation. Four or five days later, at the other end of the Lakes, powerful arms, high in the air, reach out over the open hatches of the same vessel. Out upon one of these arms suddenly darts a huge "clam-shell" bucket; for a moment it poises above a hatch, then suddenly tumbles downward, its huge mouth agape, and half buries itself in the cargo of coal. As it is pulled up, the "jaws" of the clam are closed, and with it ascend several tons of fuel. Three or four of these clam-shells may be at work on a vessel at the same time, and can unload 10,000 tons in about two days. In the days of old it would have taken three weeks and scores of men to unload such a cargo.

"And in looking into the future we must take another item into consideration," said President Livingstone to me. "And that is package freight. It is almost impossible to estimate the amount that is carried, but it is enormous, and has already saved the country millions in transportation."

There is one other "item" that is carried in the ships of the Inland Seas—not a very large one, judging by bulk alone, but one which shows that the possibilities of romance are not yet gone from modern commerce. Perhaps, some time in the not distant future, you may have the fortune to see a Lake ship under way. She is long, and black, and ugly, you may say; she carries neither guns nor fighting men, nor is she under convoy of a man-o'-war. Yet it may be she carries a richer prize than any galleon that ever sailed the Spanish Main. She is a "treasure ship" of the Inland Seas, bringing down copper from the great Bonanzas of the

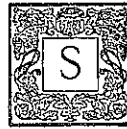
North. The steamer *Flag* holds the record, carrying down as she did in 1906 with \$1,250,000 worth of metal. Once a copper ship was lost—

But I will keep that story a little longer, for it properly belongs in "The

Romance and Tragedy of the Inland Seas," in which I pledge myself to show that the great salt oceans are not the only treeless and sandless wastes rich in mysterious, romantic and tragic happenings.

## A PROBLEM FOR TWO

By ELLIOTT FLOWER



HE played and sang for him, but he was so absorbed in his own thoughts that he was guilty of the unpardonable sin of forgetting to turn the music for her.

Then she took him by the hand, led him to an armchair, pushed him into it, drew up another chair, and seated herself directly in front of him.

"You are in trouble," she said, resting her elbows on her knees and her pretty chin on her hands, and looking him squarely in the eyes. "What's the matter?"

"I am troubled," he admitted.

"What about?" she demanded.

"The bank," he answered.

"Oh," she returned, with a sigh of relief. "I was afraid it was something serious—that perhaps you could n't get that little house that we looked at."

He smiled faintly at this. Nothing was serious to her that did not directly concern their matrimonial plans.

"Perhaps I can't," he said, "but that's only an incident of the trouble."

"An incident!" She looked at him bewildered. How could a matter of such importance be an incident?

"Well, it would be an incident of the failure of the bank, would n't it?" he asked.

"Is the bank going to fail?"

"I don't know." His anxious frown

"You force your own bank to fail! Why, of course you won't."

"Oh, you don't understand!" he exclaimed; "you can't understand! It all depends upon the decision I reach between now and to-morrow morning. We can't continue without taking the money offered; we can't take the money offered without putting it in jeopardy. To refuse deposits is to force an immediate failure; to accept them involves a risk."

He did not tell her that a prison sentence was included in this risk.

"You must do what is right, of course," she said soberly.

"But what is right?" he cried in desperation. "That's what I've been trying to decide; that's what's driving me crazy! I hoped for a little respite with you this evening, but the problem is on every page of your music and rings out with every note of the piano. What is right?"

"Why don't you ask Daddy?" she said. "He knows everything about business matters."

He did not reply to this suggestion at once; there were many things to be considered. Peter Quan was a depositor—one of the largest depositors in a bank that had no very large deposits. He was also a cautious man of business, and a cautious man, knowing the situation, would make all haste to withdraw his deposit. Such a withdrawal at this time would be a serious—probably a fatal—blow. What would the bank manager would like