## TOO MANY NON-PRODUCERS NOW---JOHN HAYS HAMMOND

YOHN HAYS HAMMOND, who sailed yesterday for England, where he is to represent the United States as Special Ambassador at the coronation of Ring George in June, and who without question is one of the most successful men of the twentieth century, and therefore well qualified to speak, declares that the opportunities for success for the young man of to-day are as good as they were twenty-five years ago-if the individual has it in him to "make good."

For the man of average ability, he asserts, the West offers better chances for success than does the East. To the American youth he offers this word of advice: "Go out into the world and make Something of yourself. Select some goal of success; but do not keep your eyes fixed on the goal. Rather do the day's work as best you can. Success will fol-

When a man whose annual income is reported to be \$1,000,000-equal to that of twenty Presidents of the United States, and ten times more than the annual salary of some railroad presidents—gives advice on the subject of success in life it is worth listening to, for the name of John Hays Hammond has spelt success since youth.

Born at San Francisco, Cal., in 1855, he sttended Yale University, where he was a classmate of President Taft, their friendship having since continued unbroken, it being said that for years Mr. Hammond has been especially "close" to the present President of the United States. Several years after leaving Yale he graduated from the Sheffield Scientific School. At Yale he studied the English classics, political economy, history, the languages, after which he spent three years at the Royal School of Mines, Freiberg, Saxony, studying mining and metallurgy. Then he became a member of the United States Geological Survey.

Some time later he took up the work of an independent mining engineer. Barney Barnato, the late South African millionaire, and subsequently the late Cecil Rhodes, the "uncrowned king" of South Africa, engaged Mr. Hammond at prodigious salaries to act as adviser in their gigantic mining enterprises in that country. It was while with Mr. Rhodes that Mr. Hammond was accused by President Kruger of the Transvaal republic of being implicated in the Jameson raid, was arrested, and sentenced to death. The powerful influence of the United States Government and of the late King Edward of England, who knew Mr. Hammond personally, succeeded in saving his

Years later he was engaged by the / Guggenheim Exploration Company at a galary of \$800,000 per year to advise it on mining affairs, for it was a common saying wherever Hammond was known that he could pick out a paying mining property although it might be hundreds of feet below the unbroken surface of the earth. His knowledge of where big paying mineral is to be found is regarded by mining men as well nigh uncanny. Several years ago he severed his connection with the Guggenheim Company.

Mentioned for the Vice Presidential nomination in the last campaign, he was offered and declined the post of Minister to China by President Taft. He was not long since appointed Special Ambassador to attend the coronation of King George. With a record of successes attached to his name, only a few of which are here mentioned, but merely two or three of which would be regarded with the utmost tride by many men of large affairs, the great value of Mr. Hammond's advice to young men on success in life, together with his views on other subjects, will readily be appreclated.

"What are the opportunities for success for the young man of to-day, as compared with twenty-five years ago? was the first question put to this wizard

of mining.

"I think the opportunities are quite as great now as then," he answered, "but at the same time I believe that to be successful requires a man of larger parts than formerly, that is to say, a man of stronger character and of broader and higher education. This is because of the greater keenness in competition. To illustrate, take the case of my own profession-mining. If we judge merely by the money actually made the chances were better twenty-five years ago than to-day and required less education and less

## Opportunities for Young Men as Great as Twenty-five Years Ago, But They Must Have More Ability, for Competition Is Keener---The West Still Holds Chances for Men of Merely Average Brains, but Not the East.

recognition of integrity of character by the public.

"Formerly, a man with comparatively little technical knowledge in mining had more opportunities of stumbling on to valuable ore deposits, of course, than he has to-day, for the reason that most of these deposits which made it easy to accumulate large, sudden fortunes, relatively speaking, no longer exist; but on the other hand, there still exists the possibilities of getting hold of far more important and profitable mines than were worked twenty-five years ago, because mining engineering, from a scientific point of view, is further advanced, rendering it possible to profitably mine and reduce ores that never before could be economically handled.

"I think that, in a general way, what I say applies to other professions, and certainly to a business career."

"Do you advise the average young man to take up a profession, business, or diplomacy as a career?" was asked. Mr. Hammond, who is an ardent lover of tobacco, lighten a fresh olgar before

"I am strongly in favor of young men taking a college course," he said, "because I believe that whatever may be his vocation in life, the right kind of a college education is of inestimable value to a young man, and yet I regard education rather as a lubricant than the motive force to a successful career. Therefore, lyoung men who are denied the opportunity of taking a college course may attain success either in the professions, business or diplomacy in spite of the fact that they are handicapped at the start.

"I have been studying, during the last couple of years, the increased cost of living from a political and an economic standpoint. What has impressed me strongly as a result of this is the fact that the professions are congested, and that there are, therefore, too many non-producers in the world to-day. I hope I am not too much prejudiced against the nonproducing class, because I refer chiefly to the inactive members of that class, who really are a detriment to the class itself. I think this picture applies particularly to the legal profession. From my recent experience it seems to me that too many men of questionable character are very strongly tempted to create litigation as a means of livelihood, and in that way to impair the respect the public ought to have for the legal profession, whereas, had they gone into honest production it would at least have added something to the wealth of the community.

"As to diplomacy, unfortunately the diplomatic career presupposes the young man to have sufficient means to defray the considerable part of the expenses of his living. Indeed, even in the higher places of diplomatic service, unfortunately, a bank account is necessary for a man to accept a position. This I regard as one of the weak spots in our diplomatic service. often preventing men of ability, high character and exceptional qualifications from representing our country abroad because of lack of private fortune. "Under the circumstances the diplo-

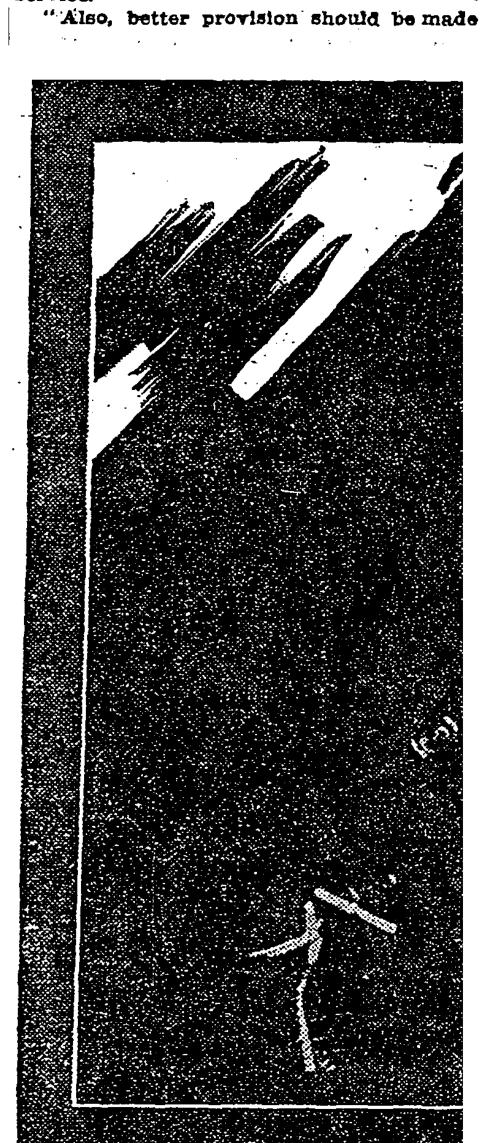
matic career cannot appeal very strongly to the average young man in the United States, especially as there is, as yet, no assurance of promotion, and much uncertainty as to whether or not even a young man of exceptional qualifications can attain to the higher posts, such as Ambassadorships, &c., these posts usually being regarded as political favors to be dispensed. In the case of the young men of the country, unfortunately, most of those who have means have not made their fortunes themselves, but have inherited them, and therefore lack a certain determination of character and the spirit that comes only through having practical experience in the world. Many of these men receive their appointments because of the fact that they can speak a forreign language. That, to my mind, is the most dispensable qualification of the dip-

"I may be influenced in my reply to your question because of the fact that I am a strong advocate of the so-called policy of 'dollar diplomacy.' I have believed for many years, as a result of my experience in many foreign capitals, and often behind the diplomatic screen, that in spite of preconceived ideas of diplomacy to the contrary the dollar is the object of quest. It is well that this is a fact, because diplomacy of that kind, which promotes intimate commercial relations between nations, establishing the fact in their minds of the interdependence of nations, makes for the world's peace. "The more extensive the business relations of nations with one another, and the larger the investment of foreign cap-

ital, the greater is the guarantee of peace between nations. Small investments often create friction and political trouble, whereas, as I have stated, very large investments act as a governor of political passions and make for peace." "Do you regard those in the diplomatic service of the United States as underpaid

as compared with the services of other

countries?" I inquired. "I do, undoubtedly. Not only are our representatives relatively underpaid, but absolutely underpaid to such a degree that, as I have said before, it necessitates a big private bank account for a man to enter the United States diplomatic



John Hays Hammond.

for our diplomatic and consular representatives abroad in the matter of better residences or quarters, as is done by other nations, certainly by the great powers. This not only adds to the dignity of the post, but impresses the foreigners of such

capital with the dignity of our nation. As one of the foremost nations of the world now, there is no reason why the United States should not uphold its position among nations equally to the extent of any other country. It was our late

Italented Ambassador to the Court of St James's who on a very foggy London night, when asked by a policemen if he was looking for his home, replied: 'No; I am only an American Ambassador; we don't have homes.'

"But to return to the subject of a business career for young men. As we introduce higher standards of business morality—and there is no question that we have made very great progress in that direction during the last few years business success would carry with it recognized honors, and therefore should appeal to a young man beyond the fact that the remuneration is better than in the other professions to which I have alluded, and certainly there should be in developing large business enterprises because of the sense of the creation of value, the sense of upbuilding of industry is far greater than in the professions, unless the professions themselves are more or less of a commercial character, or have, better let us say, commercial feat-

"As between the East and the West, where does the best chance for success for the young man lie?"

Mr. Hammond is a Western man by birth, hence, as might be expected, his face brightened and his manner became more emphatic as he replied:

"Well, of course there exists the old quotation 'There is always room at the top.' I believe if a man gets on top in the East his success is usually greater than any success he could achieve in the West, but for the man of average ability I think the West offers far better opportunities for the enjoyment of life. Ah, that is the country!" he added enthusiastically.

"I think Western experience." he continued. "even for a man who intends to make his career in the East, is of the greatest value in broadening him and in developing his character. The cities, as we all know are becoming terribly congested in population, particularly in the class of population that is not especially qualified by education or training for a career in the city. Such young men of this class should by all means cast their lot in our Western country, where land is still comparatively cheap and where there are many opportunities to-day, partly through the intensive system of farming, to profitably utilize brains in agriculture."

"Is not the young man of to-day, in poor or in moderate circumstances, given to living beyond his means? In other words, he seeks to emulate the manner of living of those more fortunately situated financially?"

"No doubt that is true, but it applies to older men as well as to those of the younger generation, and I fear begins at our large schools and colleges. And this again is one of the reasons of the high cost of living in this country. If I had a criticism to make to-day of the younger generation I would say that they are less willing to make the necessary sacrifice of personal comfort in order to attain success, compared with the young men of the past generation. There is less of the 'message to Garcia' spirit than there should be."

"To what extent is the mining industry. generally, throughout the United States and its possessions, increasing?"

"It has increased in the last decade by leaps and bounds, but the increase and development of the mining industry, like that of other industries, is more or less periodic or spasmodic, and depends very much upon 'boom' periods. I think the industry is on a more stable basis than it has ever before been, but I do not see, in the immediate future, any renewal of what I might conservatively call the extraordinary activity of five or six years

"Is it likely that the present generation will again witness such important mining discoveries as those which took place in California in the early days; in Virginia City, Nev.; Leadville and Cripple Creek, Col.; Dawson, Canada, and else-

pare with the great diamond and gold discoveries of South Africa, as far as indications go, although some unprospected sections of the world, where great mineral déposits as yet undiscovered may exist. Of course, time alone can prove what discoveries may be made. Certain it is that underneath the earth's crust are billions upon billions of dollars' worth of mineral. How deep down this extends, no man knows. Whether it will, to any extent, ever be reachable, no man, again, can tell."

"You have, I believe, on many occasions addressed young men on the subject of the young man in politics, and have advocated young men taking up politics as a career?"

Mr. Hammond shook his head doubt-

"I think that is highly improbable," he

answered. "As far as new geological possibilities in different parts of the world

are concerned I do not look for such a repetition, although undoubtedly there

will be great developments in Siberia,

South America, and Africa in the near

future, but I doubt if any will be com-

parable to those of the past twenty or

thirty years; nothing, probably, to com-

"Yes, that is so. I have broadly endeavored to impress young men with their civic obligations, as far as politics are concerned, because I believe that the industrial development of our country depends in a very large measure on our political conditions, and I have also advised young men who are fortunate enough to be able to select a career which is not in itself remunerative, to take up a political career.

"What we need in political life are more capable, upright administrators rather than legislators. The country would be very much better off if the number of legislators were reduced and the quality. improved. One of the evils of the times is the passing of 'half-baked' so-called 'progressive legislation' by politicians; not properly qualified by knowledge of economics.

"To this the objection is often urged that they would have no chance because of the present machine element in politics. I do not think this objection is valid, because I am convinced that if young, men of good purpose will combine together they can agust any political machine, and can to a large extent, determine the political status of the country. I am sure it would be, at the same time, a field full of interest and stimulation.

"As President of the Republican League;" of Clubs I have often suggested to my Democratic friends the organization of an Democratic League of Clubs in order to obtain a better class of men in politics, because I would, candidly, prefer a good Democrat in office to a bad Republican, and yet I am a partisan.

"Our clubs have been able to render great service to the Republican Party. At present they are quiescent, there is 'nothing doing,' in the language of the street, but we shall revive our activities? and greatly extend our organization before the time of the next national cam-

"I think there is no more contemptible and at the same time pitiable class in our community than the rich, idle youth who, could make something out of themselves but won't. These men, when they reach middle life, have become, so to speak, derelicts. They are men who have achieved nothing, and men who in that way do not command the respect of their fellow men. They have wasted their opportunities and are not allowed to commingle with the big men of their time. To men of that class who have brains such a condition must be humiliating. They have exhausted all the luxuries of life, and it seems to me there can be hardly any incentive for living. Worse than this, they are a terrible example, in their younger days, to the youth of the country, who, as you have said, are tempted to emulate their former example by extravagance in which they cannot afford to indulge.

"As a final word," sald Mr. Hammond with a forceful gesture, "I would say to the American youth. Do not sit idly by, but go out into the world and make something of yourself. Do not keep your eye ever fixed on some goal of success, but do the day's work as best you can. Success will inevitably follow."

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## HOW CERTAIN CRIMINALS HAVE REDUCED FORGERY TO A FINE ART

William J. Kinsley Gives Some Remarkable Instances of

the Way Checks Are Altered.

TN an article recently published in The Business World, and now reprinted in pamphlet form, William J. Kinsley, the handwriting expert, tells some extraordinary stories about the ways in which checks are altered. He says: "If all forgers were as skillful, as painstaking, and astute as was Charles Becker of Brooklyn, when in 1896 he raised a draft of the Bank of Woodland, Cal., on the Crocker-Woolworth Bank of San Francisco, from \$12 to \$22,000, the protection of banks against alterations would be almost impossible—particularly so when drafts and checks are cashed in the rather hurried manner almost unavoidable in the rush hours.

"So artistic was Becker's alteration of this twelve-dollar draft that a careful examination under the microscope was necessary for its detection. The draft had Been duly protected with a check punch. but paper was chewed into a plastic, pulplike mass, the old perforations were filled, and these fillings were hardened and froned. The draft was on a safety tint paper, but this did not prevent the erasure of the amount by means of acid, the surface and tint being restored thereafter by means of water color. The raised amount was then inserted in letters and figures, new perforations to 'protect' the twenty-two-thousand-dollar draft were made with a hand punch, and the raised draft was complete.

"The altered draft was cashed without exciting suspicion and without unusual difficulty, and before its fraudulent nature was discovered Becker had disappeared. It was only after a two years' chase all over the United States that he was finally located and arrested in Newark, N. J. On his first trial the jury disagreed, but at the opening of the second trial Becker pleaded guilty and was sentenced to two years' imprisonment in the California State Prison.

"Upon the completion of Becker's sentence he returned to his former home in Brooklyn. I have been informed by one of the officers of a safety paper company that since then Becker applied to them for apposition as salesman and demonstrator of the advantages of using safety paper for checks and drafts. It is needless to

gay that he was not engaged. "Probably the best educated and most famous forger in the United States is Alonzo J. Whiteman, who is now completing an eight-year term in the Auburn N. Y., State Prison, for raising a draft drawn by the National Hudson River

Bank of Hudson, N. Y., on the Mechanics' National Bank of New York City. The draft was drawn for \$9. It was raised to \$9,000.

"Preparatory to this transformation Whiteman purchased several small rafts from the National Hudson River Bank. Experiments were then made with different acids to ascertain their effect when erasures were made. On two of the drafts the acids evidently failed to work properly, discoloring the paper. These damaged drafts were first burned sufficiently to efface the incriminating discolorations and were then returned to the bank by Whiteman or his confederates, for redemption, with an explanatory note stating that the papers had been accidently burned by cigar ashes. The drafts had undoubtedly been burned and the bank very obligingly redeemed them both.

"Whiteman's next attempt was evidently successful, since one of the drafts orielnally for \$9, but now raised to \$9,000, was shortly thereafter deposited in the Fidelity Trust Company of Buffalo, N. Y .where an account was opened—and a large part checked out before the fraudulent. nature of the draft was discovered.

"Whiteman fled, but was arrested some six months later in St. Louis. While on his way home for trial he jumped from the window of a Pullman car within a few miles of Buffalo and made his escape. He fled to Mexico, but later returned to his home, in Danville, N. Y., where he was again arrested. He was convicted in October, 1905, by Assistant District Attorneys Frank A. Abbott and John W. Ryan of Buffalo, and was sent to prison for a term of years.

"I testified at Whiteman's trial. While securing autographs of the attorneys in the courtroom at the close of the trial Whiteman came over and said. 'I know that you want my name,' and put his autograph in my book as though proud to have it there. He seemed to feel no ani-

mosity for my part in his conviction. "After Whiteman had been in prison about a year I met his attorney, and, as a matter of curlosity, asked him what work Whiteman was doing in jail. The attorney replied. 'Teaching.' I asked. 'Teaching what?' and the attorney re-

plied Business. "There are various methods of raising checks. One of the commonest is to take advantage of spaces either before or after the original writing. If space is left to the right of the amount, terminal letters or figures changing the amount are easily

added. Thus a check drawn for seven doilars is, if moderate space has been left to the right, readily raised to seventy. Likewise if there is space at the left of the.

amount it may easily be raised by the insertion of the proper words and figures. Thus a check for five hundred dollars is by the insertion of forty, fifty, &c., in space at the left, readily raised to fortyfive hundred, tifty-five hundred, &c. "This method has been followed on-occasion with much success. In the Bickart check the depositor claims the signature is

a forgery, while the bank claims that the signature is genuine but that the amount has been 'raised' from ten to two hunared ten dollars—in the same handwrite ing. The writer of the body of the checks (who also cashed them) is serving a sentence in Sing Sing Prison for his part of the work. The civil suit has not yet been "In a recent case dozens of checks were put in evidence, which the depositor

claimed had been variously raised from six, seven, eight, and nine dollars to larger amounts by adding 'teen' to them. The checks, both as to the original amounts and the raised amounts were all in one handwriting, and it was charged that the bookkeeper made the changes after the depositor's signature had been affixed. This was, of course, a comparatively easy thing to do, but a fraud very difficult of detection.

Frequently checks are sitered by bodily adding something to them after they have been returned to the depositor from the bank. It is, of course, but seldom that the amount of the check is changed in such a case. Usually the additions are explanatory of the supposed purpose of the check, as, for instance: "In full of account," "In full of all demands," "For interest on note," &c. In one such case I discovered that the pen in adding the words "In full of account" had slipped into one of the punch holes in the canceling "Paid" perforated by the bank. As this canceling perforation was, of course, made after the check had been paid, the ink marks inside the edges of the punch-hole were proof positive that the writing was added after the check had returned to the depositor's

hands, and not before, as the depositor would have had the court believe. Another case hinged on whether the sentence. "In payment one gray horse to be right in every way" was written in its entirety at the time the deal was made, or whether "to be right in every way" was inserted at a later data. The entire sentance is concededly in the same handwriting, is written with the same ink, and probably with the same pen, but it was claimed by the defendant in the case that the phrase, "to be right in every way," was added the day after the preceding words were

One of the most successful methods of altering checks is to erase the entire amount—both letters and figures -and then to replace it with any sum that suits the "artist." This method is extremely difficult of detection if skillfully done, and is applicable to any kind of instrument. Even on safety papers a portion of the face of the check can be washed off by acid, the check be retinted as necessary, and then the desired

amount be written in. This was the method pursued so successfully in the case of the Becker draft already men-

Check punches, while useful as a general protective measure, do not have any strong restraining influence on a professional check-raiser. If you wish to know why, ask the agents of a check-punching mechanism to show you how they can raise checks punched by a rival machine. Indistinct writing sometimes plays as

troublesome a part in obscuring the essential details of checks and other instruments as do actual alterations, confusing amounts, intention, and even owner-Some years ago I was consulted in a

case of this kind. The question to be

determined was whether or not the name

in a deed as recorded was "Erving" or

"Ewing" Jones. The original deed had

long since been lost. The recording clerk was dead. There had been both an "Erving " and "Ewing" in the family. The descendants of both claimed the property. The difficulty lay entirely in deciding whether the writer had made the first part of his "w" like an "r" or had made an "r" like the first part of a "w." As the writer did not make the broad top "r" or a distinctive "r" with the "shoulder," it was quite difficult to determine whether the property had really been deeded to "Erving" or "Ewing." An exhaustive comparison of the recorder's handwriting was necessary before the real ownership of the property could be finally established. Occasionally, the indorsements of checks, drafts and vouchers are altered. either to cover up something, or to comply with some condition on the face of the paper.

Thus, in an investigation conducted in the office of the Borough President of New York some years ago, several vouchers for carpenter work were found which had gone through the Controller's office with very palpable erasures of signatures and overwriting of other signatures. In one instance the camera brought out the signature as "Boyos." This was the real name of the party who signed, but his signature-was affixed inadvertently. It was intended that he should sign a fictiticus name. To leave the signature would have clearly shown that the contractor and an official in one of the city departments were one and the same. This was not desired, hence the original signature was erased and the name "Thomas A. Tydings" was written in its place. The original indorsed signature had been erased and the name rewritten in a different hand, for somewhat similar rea-

In determining whether or not checks, drafts, or other papers have been raised or otherwise altered, microscopical examination and comparison of the ink used in the written portions of the instrument! will frequently determine whether or not more than one ink has been used. The fact that different inks were used in different parts of the check or other paper is not, of course, proof positive of fraud, but in the case of a suspected instrument is very strong presumptive evidence.

A microscopical examination of a doubtful instrument will often determine whether or not the calendering of the paper has been removed; also whether or not anything has been applied to the surface of the paper. Photographs, both by direct and transmitted light, will frequently disclose things not observable even under the microscope.

Where chemical erasures have been made and some of the original ink remains in the fibres of the paper, this ink -if it contains iron-may be partially restored by exposure to the fumes of acid In a tightly closed box. This restoration of the original writing is only temporary, fading in an hour or so, but it may be repeated as often as desired. While in the restored state the original writing may be photographed and thus be permanently preserved.

When erasures on papers have been made by means of chemicals these erasures can be, and frequently are, so well done as to defy detection at the time. But if the paper is examined again in six months /it will usually show a decided yellow stain. And if photographed, the photo-print will disclose the stain emphasized, as the ordinary photographic plate is sensitive to yellow.

Where erasures by mechanical meansabrasions for example-are made on papers that have been much handled, or when a considerable time has elapsed since the erasures were made, they are much more easily detected than is otherwise the case.

The case of the State of New Jersey,

versus James Connolly hinged not on an altered check, but on substantially the same kind of crasure as is used in the alteration of checks. The alteration here consisted of the chemical erasure of a signature on a bail bond. The defendant was indicted for giving real estate which he did not own as security for a bond. He denied that the signature on the bond was his. And upon another inspection it was found that the name "James Connelly "-as it now appeared-was not in the handwriting of the defendant. As was discovered later, it was a new signature which had been written over a chemical erasure. In addition to this a blot partly obscured the writing and made the work of discovering the true conditions much

more difficult. The defendant on his part engaged a handwriting expert who, upon comparison, reported that the "signature," as it now appeared, was not in his client's handwriting. The handwriting expert employed by the plaintiff then made photographs of the page and signature, natural size and enlarged, and at the trial these were introduced into evidence. They showed unmistakably that the original signature was "James Connolly," but written in a different handwriting from the second "James Connelly." This original signature was brought out faintly but distinctly. On examination this original signature proved to be the signature of the defendant. The expert for the defendant thereupon left the courtroom

without taking the witness stand. A good ink, a good check punch, good safety paper, and care in leaving no blank spaces will, as a rule, prevent raising of checks. It will not absolutely prevent alterations, but it will discourage the ordinary crooked operator-so much so that before exercising his art he will look around for a more careless writer who does not protect his bank account so well.

I never knew of but one case where a check was "lowered." Here the forger stood near the window of a busy New York bank and saw a messenger from another bank present a check for certification. The messenger said that he would return in a short time. Before his return the forger stepped to the window, called out the name of the other bank, and was handed the certified check for some thousands of dollars. He had to act promptly and cash the check at once. Knowing the difficulty of securing so large a sum without identification, he altered the check to read "Nine hundred dollars." cashed it. and escaped. He was never caught

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