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THE LIFE OF PAUL MORPHY

Interesting Sketch of the World's Greatest Chess Player, Whose Life Has Been Little Understood Even by the Devotees of the Game of Games.

C. A. Buck of Toronto, Kansas, a Chess Enthusiast, is the Biographer of the American Who Achieved International Fame as Among the Masters.

The Gazette, through the courtesy of C. A. Buck of Toronto, Kansas, one of the best known chess experts in the middle west, presents herewith an interesting and comprehensive biography of the late Paul Morphy, who ranked among the world's masters at the chess table. Several biographers have attempted the task, but none of them have succeeded as has Mr. Buck in gathering from authentic sources data and incidents in the life of Mr. Morphy, whose memory will endure as long as there is chess history. Several books have been written which detail closely Mr. Morphy's early life, but Mr. Buck has, from research covering a period of several years, related incidents and facts in his later life that have never before been printed or published.

YOUTH OF PAUL MORPHY.

The chronicles of chess, amplified as it is by a literature richer than that of any other game, offer to the student nothing to compare with the career of Paul Morphy, the game's greatest master. A number of circumstances conspired to make Paul Morphy an unique and monumental character in chess history. The two salient factors of his fame were, of course, his wonderful chess play and his extreme youth during the period of his active chess career. Incidentally, the fact that he was the only master of the first class that America had produced up to his time augmented his prestige; and then, too, his personality, marked as it was by many graces of the mind, added lustre to his fame. His later life, during which he met with many disappointments and reverses, finally resulting in a mild form of mania, adds a melancholy interest to his career. It was such a contrast to what his youth gave promise of that it seems almost tragic in its aspects.

It is curious to note that while the name of Paul Morphy is known wherever chess is played, and most every practitioner of the game is familiar with his chess, yet there are few players of today who know of his later life, dating from his return from Europe in 1859. A sketch of Morphy's later life, however brief and fragmentary, should properly be prefaced by a review of his chess career, not only in the interest of an harmonious whole, but that the reader may have a better understanding of some phases of his character that developed with the maturity of years.

Paul Morphy was born in New Orleans, June 22, 1837. He learned chess at the age of 10, graduated at Spring Hill college, near Mobile, Ala., in 1854, studied law and was admitted to the bar in April, 1857. He was gifted with a wonderful mind, its precocious powers being revealed not only in chess but in his studies as well. It should be noticed that before he was 20 years old he had graduated at college and at a law school, his learning embracing fluency in four languages and ability to recite from memory nearly the entire civil code of Louisiana.

SHOWED EARLY ABILITY.

Morphy's chess practice during his childhood was mainly with his father and his uncle, Ernest Morphy. He gave evidence of a keen aptitude for the game and was soon able to defeat them both, although his uncle especially was a strong player. His natural capacity for chess was shown in his seeming divination of the proper moves in the openings before he had ever studied them. Ernest Morphy wrote to Kieseritzky in October, 1849, that his nephew, then a little over 12 years old, had never opened a chess treatise but that "in the openings he plays the coups justes as if by inspiration." As a matter of fact, Morphy did not at any time have the benefit of chess books in the sense of keeping a number of them at hand for study and reference. What few books he made use of he went through quickly as possible, and after having mastered the contents he gave them away. James McConnell, the elder, of New Orleans, has a book of the tournament of 1851 which Morphy gave him when 15 years old. The book had been issued but a short time when Morphy secured this copy. He soon played over all the games and then gave it to his friend. The volume is especially interesting on account of numerous marginal notes in Morphy's own handwriting by which he expressed his opinion of the games and certain moves. As is well known, this book was edited by Staunton, and young Morphy, like a child of genius, made a captious comment on Staunton's chess play by writing on the title page to make the authorship read like this: "By H. Staunton, Esq., author of the Handbook of Chess, Chess-Player's companion, etc (and some devilish bad games)."

Paul Morphy first showed the genius of a coming master in the three games he played with Lowenthal, the distinguished Hungarian player, in May, 1850, when he was not quite 13 years old. Of these games he won two and drew the other. His encounters, about this time, with Eugene Rousseau, a native of France but then a resident of New Orleans, further showed a surpassing mastery of chess for a boy just entering his teens. Rousseau' rating as a chess player may be judged by the games he played with Kieseritzky on even terms, of which there were more than 100, the latter winning a bare majority. Morphy and Rousseau played over fifty games during the years 1849 and 1850, and Morphy won nine-tenths of them.

Regarding the games with Lowenthal, it is a curious circumstance that five years after Morphy's death there appeared in the Chess Review of Havana an apocryphal game wherein Morphy accepted the odds of pawn and move, the claim being made that the game was the third one of the series played with Lowenthal in 1850. The game had previously been submitted to no less a chess scholar than Max Lange who pronounced it genuine. There were several things, so it was claimed, that clothed this bogus game with verisimilitude, chiefly the fact that of the three games played the scores of only two were preserved. Fortunately, however, for Morphy's reputation, Charles A. Maurian, than whom no one is better qualified to pass an opinion on anything pertaining to Morphy, has proved that Morphy did not accept odds on that occasion. The claim, notwithstanding Max Lange's support of it, has been utterly exploded.

HIS FIRST TOURNAMENT PLAY.

From his thirteenth to his twentieth year Morphy was devoted to his studies, but during his vacations, which were spent for the most part at home in New Orleans, he played chess with the strong amateurs of the city and with such players of force who were sojourning there. Hence, when the first American chess congress convened in New York in October, 1857, his renown as a chess player had preceded him and he was the cynosure of the chess enthusiasts. He won the first prize in this event, and after the tournament he issued a challenge to play a match with any New York player and yield the odds of pawn and move. This was accepted by C. H. Stanley, who was one of the foremost players of his time, having defeated Rousseau in a match by a score of 15 to 8. The proposed mach was for seven games up, but Stanley resigned after five games had been played, Morphy winning four and Stanley one. This challenge at the odds of pawn and move was also leveled at James Thompson, a player of some force, who participated in the main tournament of the congress. Morphy and Thompson had played as many as eight games together, on even terms, including the games in the tournament, and Morphy had won all of them, yet Thompson was not prepared to admit that the disparity of pawn and move existed between them. As Thompson would not accept the odds in casual play Morphy sought to tempt him with the odds in a match. Referring to this matter in a letter home at the time Morphy observes that "he seems to fancy that it is beneath his dignity to accept odds of a player who has won every game contested with him. My impression is that I can give him the odds and make even games." But Thompson did not accept the challenge. Attention is called to the chess vanity that prevented Thompson from playing Morphy and take the odds of pawn and move, because after Morphy's return from Europe eighteen months later he defeated Thompson decisively at the odds of a knight! Winning this match at such odds against a player of Thompson's ability is regarded by some as Morphy's greatest achievement.

Before leaving New York Morphy amended his challenge to the New York players to embrace any player in America. The effect of this was to offer the odds of pawn and move to Louis Paulsen of Iowa, the second prize winner of the congress—a player who, like Morphy, made his first appearance before the chess world at this congress, and who, with Morphy eliminated, would have been the most conspicuous player there. No result came of the challenge however.

ENGLISHMAN WAS AFRAID.

Morphy went to England in June, 1858, to play Staunton, the representative of English chess, but failed to meet him in a match owing to default by Staunton. They did meet, however, in consultation play, Morphy's ally being Thomas Wilson Barnes and Staunton's confere being Rev. J. Owen ("Alter" in chess circles). Two games were played, and Morphy and Barnes won both. Morphy played a match with Lowenthal and won by a score of nine games to three, with two draws; also a match with Rev. J. Owen, at odds of pawn and move, winning five games and losing none, with two draws. In France he played three matches, winning against Anderssen, 7 to 2, and two draws; against Harrwitz 5 to 2, and one draw; against Mongredien 7 to 0. While in Europe Morphy gave four scances in blindfold play, at Birmingham, at the London Chess club, at the St. George's Chess club (London), and at Paris. In each contest he played eight games, and made the unique record of losing only one game, although several were drawn, six by agreement. His performance at Paris, considering the strength of his adversaries, is held by some critics to be the crowning achievement in blindfold play. Morphy never regarded this form of chess seriously; he remarked one time that "it proves nothing." He held to the opinion that a player's strength was measured by his play against a single adversary across the board.

After his sojourn in Paris, Morphy returned to London and played many informal games with the strongest English players, notably with S. S. Boden and Thomas Wilson Barnes. Morphy regarded Mr. Boden as the strongest English player.

HIS GREATEST ACHIEVEMENT.

The concensus of opinion seems to be that Morphy's chief claim to preeminence in chess rests upon his victory over Anderssen, winner of the world's tournament in London in 1851, and admittedly the best player in Europe. In addition to the match games, Morphy and Anderssen played six informal games, of which the Prussian master scored only one. The informal and match games made a total of seventeen games played by these masters, of which Morphy won twelve, Anderssen three, and two were drawn. Such a result was so overwhelming as to cause consternation in European chess circles, and the chess writers of the time sought to sustain the shattered prestige of their master by explaining that Anderssen was in poor health and out of practice at the time. As to the question of practice, Anderssen himself felt that he could play good enough to win the match, and as to his health, he was well enough to travel from Breslau to Paris in order to play. On the other hand, Morphy had been ill in bed for several weeks before the match, was still confined to his bed when Anderssen arrived, and was unable to sit up for several days thereafter. His physician finally permitted him to play the match in the hotel and thus avoid the fatigue incident to playing in public at the Cafe de la Regence.

BEGAN TO DISLIKE CHESS.

It was while in Paris, during the month of December, 1858, that Morphy's so-called aversion to chess began to manifest itself, and his feelings in this particular became so aggravated in later years as to create the general belief that he grew to positively dislike the game. This is a mistake. His experience in European chess circles was a revelation to him. It should be remembered that he was a boy, inspired by the ardor, enthusiasm and high ideals of youth; and loving chess as he did, he was shocked and disgusted at the sordid conventionalities of chess practice that was in vogue. The taint of professionalism was repellant to him, and when he saw how the game was made a business of his disgust led him to forsake the haunts of chess. Morphy's ideas regarding the morals of chess is not suggested for the purpose of making any invidious comparisons, but simply to establish the fact that it was not chess that he grew to dislike, but the practice of it by those who would make a living by it. As Morphy was fated to be in a way an involuntary victim of his fame as a chess player, his ideas in this respect are important as explaining a peculiar phase of his character.

DIDN'T LIKE PROFESSIONALISM.

Morphy returned to America in May, 1859, and was greeted with all the enthusiasm due a conquering hero. In the presence of a vast assembly in the chapel of the University of New York he was presented with a testimonial in the shape of a magnificent set of gold and silver chess men, with board to match, the most costly, perhaps, that were ever wrought. The festivities of this occasion were unhappily marred by a dramatic episode that showed Morphy's growing sensitiveness to the "profession of chess." Colonel Charles D. Mead, president of the American Chess association, was chairman of the reception committee which greeted Morphy, and in his address of welcome he made an allusion to chess as a profession, and referred to Morphy as its most brilliant exponent. Morphy took exception to being characterized as a professional player, even by implication, and he resented it in such a way as to overwhelm Colonel Mead with confusion. Such was his mortification at this untoward event that Colonel Mead withdrew from farther participation in the Morphy demonstration. The Union Chess club of New York presented Morphy with a superb sterling silver wreath as a token of victory over all. In Boston, also, Morphy was given a banquet, at which Longfellow, Holmes, Lowell, Agassix and many other eminent citizens were present to tender him their congratulations.

MORPHY AS AN EDITOR.

So great an interest did Morphy's achievements create in chess in this country that Robert Bonner, the enterprising publisher of the New York Ledger, started a chess column in his paper, and secured for it at once widespread popularity by engaging Morphy as chess editor at a salary of $3,000 a year, paid in advance. The feature of the Ledger column was the publication of about fifteen of the games between De La Bourdonnais and MacDonnell, annotated by Morphy. Morphy intended to publish all the games between these two masters, as he considered them the finest specimens of chess on record.

Shortly after reaching New Orleans Morphy issued a final challenge, offering to give the odds of pawn and move to any player in the world, and receiving no response thereto he declared his career as a chess player finally and definitely closed, a declaration to which he held with unbroken resolution during the whole of the remainder of his life.

Morphy made arrangements to practice law soon after his return to his native city, but his fame as a chess player was so overshadowing that it seemed people were disinclined to regard him seriously in any other capacity. His fellow citizens looked upon him simply as a marvelous chess player and nothing more, and this so irritated him that he began to have an aversion to playing the game even privately. In fact, he became so morbid on the effect of chess on his career as a lawyer that, in spite of all the efforts of his friends and relatives, he gave up the work of chess editor of the Ledger, and the contract for which he had been engaged was completed by W. J. A. Fuller. Morphy was associated with W. D. Fiske in the publication of the American Chess Monthly, and although his name was carried on the publication as one of its editors during the five years of its existence (1857-1861), it is known that he did very little of the work.

UNHAPPY LOVE AFFAIR.

An incident may here be related as showing how Morphy was often crucified on the cross of his fame. He became enamored of a wealthy and handsome young lady in New Orleans and informed a mutual friend of the fact, who broached the subject to the lady, but she scorned the idea of marrying a "mere chess player." Small wonder that he became morbid and abjured the practice of chess.

During the year 1861 Morphy visited Richmond, Va., seeking to obtain an appointment in the diplomatic service of the southern confederacy, but he did not succeed and returned to New Orleans. He was there when the city was captured by the federal forces. In October, 1862, he went to Havana in a Spanish man-of-war, the Blasco de Garay, and after remaining there a few weeks he sailed for Cadiz. From there he went to Paris by rail, where he remained until the spring of 1865, when he returned to New Orleans. In 1867 he again went to Paris and remained about eighteen months.

During the ten years following his return from Europe in 1859 Morphy's practice of chess was limited to casual games with intimate friends, chiefly with Charles A. Murian of New Orleans and Arnous de Riviere of Paris. It is thought the total number of games played during these ten years would not exceed 75. The completeness of his abandonment of the game may be inferred from the fact that although the great international chess tournament of 1867 was going on in Paris during his third visit to that city he never once visited the scene of its exciting and splendid contests. Morphy played absolutely no chess with anybody after the year 1869.

WAS SADLY AFFLICTED.

The mental derangement which overwhelmed Morphy's brilliant mind and clouded his later life is a curious chapter in his career, and has given rise to no little wonder among chess players as to the causes and conditions of his mania. Without going into the details of his mental troubles, two conclusions stand out very clearly, namely, that chess in no way contributed to it, and that the reverses he experienced in his material affairs did. The latter conclusion is borne out by the fact that his mania took the form of a delusion that his brother-in-law, Sybrant by name, administrator of his father's estate, had defrauded him of his legacy. So intensely did this delusion dominate him that his perverted mind conjured up machinations on the part of Sybrant to poison him in order to quiet his proposed action at law to recover. Morphy was perpetually in fear of being poisoned, and as a precaution would eat nothing except at the hands of his mother or his unmarried sister, Helena. This proposed action against his brother-in-law absorbed Morphy's attention for many years; being a lawyer himself he busied himself with the details of his suit, and was much about the law courts in consequence. It should be stated, however, that Mr. Sybrant discharged the obligations of the trust entirely to the satisfaction of the court, which is a matter of record.

It is difficult to fix the time when Morphy's mind was noticeably unbalanced. When the second American chess congress was held in Cleveland in 1871 strenuous efforts were made to secure Morphy's attendance, but he persistently declined all invitations that were urged upon him. Rumors of his malady were abroad then; some people who were in a position to know aver that his mania was perceptible even before that date. Morphy was never legally declared insane; he was so harmless and reticent, and lived in such quiet retirement at his home, that there was no need of putting him under any restraint. In June, 1882, his family did endeavor to place him in a sanitarium in the hope that he would be benefited. The institution was called the Louisiana Retreat, located near New Orleans, and under the patronage of the Catholic church. Those in the party that accompanied Morphy were his mother, his brother Edward, and his intimate friend, C. A. Maurian. When they reached the asylum Morphy protested against his detention with such evident sanity, and discussed his civil rights with such a learned knowledge of the law, that the Sisters in charge were afraid to assume the responsibility, and he was taken back home.

During all these years of misfortune Morphy still loved chess, and kept run of the current news of the game down to his death. But he was annoyed, and at times even enraged, at the mention of it. This may seem rather contradictory, but it should be remembered that his experiences and environments were peculiar. It may be worth while to relate an episode that discloses Morphy's feelings regarding chess better than anything else. Under the pretense of assisting him with his suit against his brother-in-law, a lawyer of New Orleans examined the papers in the case and gave his opinion in Morphy's favor. He gained confidence to such an extent that Morphy ate a piece of rock candy from a package in the lawyer's hand, first seeing that the lawyer himself had eaten a piece. The lawyer then suggested that he would like, at some convenient time, to play a game of chess with him. Morphy seemed alarmed; made sure that no one was in hearing, and then replied: "I dearly love chess; but not now, not now—when we win the case."

NEVER LOST HIS POWER.

When Steinitz was in New Orleans in 1883 he persistently tried to see Morphy, and Morphy as persistently avoided him. After four failures to effect an interview between these two celebrated chess players, friends of Morphy finally secured his promise to meet Steinitz on condition that chess would not even be alluded to. This condition was adhered to, and the interview lasted about ten minutes, but was mutually embarrassing on account of the forbidden subject. When Morphy was first approached by a friend in regard to meeting Steinitz, the remark was made that "Steinitz is in the city," to see what effect it would have on Morphy. He replied: "I know it," and after a pause he continued, "His gambit is not good." There is a world of meaning in these words to one who is familiar with all the particulars to which the words may apply. Morphy was then asked if he kept a board and men at hand to play over games, and he admitted he did, but he could not be induced to talk further on the subject of chess.

It is said by those most qualified to speak that Morphy's mental derangement did not impair his chess powers in the least; that at any time during his later years he could have played with all his pristine brilliancy and accuracy.

When Dr. Zukertort was in New Orleans in 1882 he met Morphy on Canal street and handed him his card. Morphy put the card in his pocket without looking at it, and then greeted the doctor by name, speaking in French. Zukertort was amazed, and exclaimed: "Why, how is it you know my name without looking at my card? And how did you know I speak French?" Morphy satisfied his curiosity by remarking: "I met you in Paris in 1867, and you spoke French then."

Paul Morphy died suddenly at his home in New Orleans July 10, 1884. He had indulged in a long walk during the heat of the day, and on his return home went to the bath room to bathe. It is supposed the shock of the cold water on his overheated body caused congestion of the brain, for he was found dead in the bath tub shortly afterward.

After his death his trophies were sold at auction. The silver service, consisting of a pitcher, four goblets and a salver, being the first prize won at the chess congress, was bought for $400 by Mr. Samory of New Orleans; the set of gold and silver chessmen was taken by Walter Denegre, acting for the Manhattan Chess club of New York, price $1,550; and the silver wreath sold for $250, also bought by Mr. Samory.

An engaging pastime of chess writers and critics of late years has been that of comparing the latter-day masters with Morphy, but so far the most flattering comparisons have never exceeded that of equality with the immortal Morphy. None have claimed that he has been surpassed by his successors. It is safe to venture the opinion, however, that a great majority of chess players award Morphy the palm of superiority over players of all times. Certainly, taking into consideration the fact that he was in no sense a chess student, that he regarded the game solely as a pastime and himself as an amateur; not forgetting his extreme youth when he achieved his wonderful victories, nor the fact that his chess career covered a period of less than two years—remembering all these facts in addition to his sublime chess play and then comparing him with the seasoned veterans of the checkered field, who have devoted years to the analysis and practice of the game, it would seem not beyond the bounds of moderation and reason to regard Paul Morphy as the greatest chess player that ever lived.

C. A. BUCK.

Below we give the game won by Claude H. Coyle of Humboldt, Iowa, from Frank Beckley of Montezuma, Iowa. Coyle is a lad 17 years of age and has the making of a fine chess player. He is playing in section 2 of the second Iowa correspondence tournament and will emerge from the preliminary round with nearly, if not a clean sweep. In sending in the game he enclosed a few notes which, while brief, are so concise and to the point that we could not refrain from using them.

EVANS GAMBIT.

White. Frank Beckley.	Black. Claude H. Coyle.
1 P—K 4.	P—K 4.
2 Kt—K B 3.	Kt—Q B 3.
3 B—B 4.	B—B 4.
4 P—Q Kt 4.	BxP.
5 P—B 3.	B—R 4!
6 P—Q 4.	PxP.
7 Castles.	P—Q 3.
8 PxP.	B—Kt 3.
9 Kt—B 3.	Kt—R 4.
10 B—K Kt 5.	Kt—K 2.
11 BxKt (a)	QxB.
12 Kt—Q 5.	Q—Q 1.
13 B—Q 3.	B—K 3.
14 Kt—K B 4.	Castles.
15 K R—K 1.	Q—Q 2.
16 Kt—Kt 5.	BxQ P.
17 P—K 5 (b).	B—K b 4.
18 P—K 6.	PxP.
19 RxP.	BxQ R.
20 Q—R 5 (c).	BxB.
21 Kt—K Kt 6.	P—K R 3.
22 Kt—K 7 ch (c).	QxKt.
23 RxQ.	PxKt.
24 QxP.	B—B 3.
25 Q—Q 5 ch.	K—R 1.
26 R—K 3.	B—R 2.
27 QxKt.	B—Q 5.
28 R—K B 3.	B—K 5.
29 R—K R 3 ch.	K—Kt 1.
30 Resigns.	

NOTES.

(a) White selected 11, BxKt, etc., believing it would give him a better game than the usual continuation, although it did not seem to give the attack that the Evans should.

(b) Threatening mate.

(c) Usually an attack on a castled king of three or four pieces is enough to win, but this seems an exception.

(d) Winning the queen under penalty of mate in four moves. The play eventually leaves black with a rook and two bishops against a queen, which wins.

(e) Black threatens RxP and there seems no satisfactory reply.

CHESS NOTES.

On last Saturday evening at the Y. M. C. A. rooms a chess and checker club was organized with the following officers: President, Chas. H. Harmer; secretary-treasurer, Harry A. Weyand. A committee composed of Messrs. Weyand, Donaldson and Fisher was appointed to prepare plans for the coming season. One of the first will probably be a tournament to ascertain the strength of the various players so they can be placed in classes. After that it is expected that there will be a handicap tournament. All members of the association are eligible to membership and it is hoped that all lovers of these two games will join.

ILLINOIS CENTRAL R. R.—OF INTEREST TO STOCKHOLDERS—FREE TRANSPORTATION TO ATTEND THE SPECIAL MEETING AT CHICAGO.

Illinois Central Railroad Company.

Notice to Stockholders:

Public notice is hereby given that a special meeting of the stockholders of the Illinois Central Railroad company will be held at the company's office in Chicago, Illinois, on Saturday, January 26, 1901, at 11 o'clock in the forenoon.

To permit personal attendance at this meeting there will be issued, to each holder of one or more shares of the capital stock of the Illinois Central Railroad company, as registered on the books of the company, a ticket enabling him, or her, to travel free over the company's lines from the station on the Illinois Central railroad nearest to his or her registered address to Chicago and return, such ticket to be good for the journey to Chicago only during the four days immediately preceding, and the day of the meeting, and for the return journey from Chicago only on the day of the meeting, and the four days immediately following, when properly countersigned and stamped during business hours—that is to say, between 9 a. m. and 5 p. m.—in the office of the assistant secretary, Mr. W. G. Bruen, in Chicago. Such ticket may be obtained by any registered holder of stock in application, in writing, to the president of the company in Chicago. Each applicant must state the full name and address of the stockholder exactly as given in his or her certificate of stock, together with the number and date of such certificate. No more than one person will be carried free in respect to any one holding of stock as registered on the books of the company.

For the purposes of this meeting the stock transfer books will be closed at 3 o'clock p. m. on Thursday, December 20, 1900, and remain closed until the morning of Monday, January 7, 1901.

A. G. HACKSTAFF,
Secretary.

BANKRUPTCY COURT BUSY

SOMETHING OF THE BUSINESS DONE UNDER THAT LAW.

Local Attorney Comments on Some Interesting Phases of the Much-Condemned Measure—Deputy Clerk Stuart's Books Show Numerous Debtor's Discharged.

One of the most opaque laws of the many stern rules set down by our government is the bankruptcy law which went into effect in July, 1898, and was an attempt by the legislators to cause a just rule for the entire nation and make the law uniform in every state in the union. It is all contained in a small paper pamphlet of but twenty-three pages, and yet there are few attorneys who are able to fathom all of its meaning.

Bankruptcy proceedings involve a great amount of labor and no one receives any pecuniary benefit except the bankrupt. One cannot say this law was created that the officials might line their pockets with gold, as the fees are fixed by Uncle Sam and prove very poor pay for the amount of labor that must be performed. There is also what seems to be an endless chain of red tape. When one proceeds to make a petition for a discharge in the bankruptcy court he has his attorney fill out the necessary blanks in which he states the amount of his liabilities and assets. These are sent to the deputy clerk in their division, where they are recorded and referred to the referee in the county where the bankrupt resides. Notice is given to the creditors for two different meetings which are held and all proceedings reported to the judge of the division who gives a decision and returns the records to the deputy clerk, who files them away for future reference. There are two districts in Iowa, the northern and southern. We belong to the northern district, which is divided into four divisions. These are made up of about the same territory as the judicial districts. This district has four courts. They are at Dubuque, Sioux City, Fort Dodge and Cedar Rapids, Judge O. P. Shiras presiding over all of them with a deputy clerk at each place. The work of the referee is to fill out a good sized book with writing, hold two meetings of creditors and a great deal of other work, and all he is allowed for compensation is $10.

The Cedar Rapids deputy clerk of court is J. O. Stewart, and in his office are heaps of schedules of the debts of bankrupts who have been finally discharged and these hundreds of books will be stored away in some dark corner for centuries to come. In 1898, the year the law went into effect, from July to January there were twenty-five petitions for discharge in this district, which is composed of the counties of Linn, Johnson, Iowa, Cedar, Benton, Tama, Jones, Hardin, Grundy and Clinton. In 1899 there were 108 petitions, and this year there were 91, showing a decrease from last year. Of all the petitions of Linn county people this year only eight of the records have been returned to the deputy clerk for record of final discharge. The total amount of liabilities given in by these eight bankrupts is $44,789.08, and the assets amount to nothing. Generally the personal property is listed on the asset schedule but this is exempt. This shows that the insolvency of the average bankrupt is $5,598.62 and the actual cost of going through the bankruptcy proceedings and obtaining a final discharge amounts to less than $100. The greatest amount of liabilities given in by one person was $27,778.98 while the lowest was $658.99. It is of interest to note the number of cases filed by people from Linn and other counties in the district.

SOME STATISTICS.

Following is a schedule showing the number of cases filed each month by parties residing in the various counties in this district and the total number filed during the year in each and all counties:

WORK OF BANKRUPTCY LAW IN TEN COUNTIES THIS YEAR.

	January.	February	March	April	May	June	July	August	September	October	November	December	Total
Linn	5	2	2	1	1	1	0	1	1	0	2	4	20
Johns'n	0	0	3	1	0	4	1	0	0	0	0	1	10
Iowa	0	1	2	1	0	0	0	1	0	0	1	0	6
Cedar	0	0	0	0	0	0	0	1	0	0	0	0	1
Benton	3	2	1	2	0	0	0	0	0	0	0	0	8
Tama	1	3	2	0	1	1	0	0	0	0	0	1	9
Jones	2	1	2	4	0	0	0	0	0	0	1	2	12
Hardin	1	1	4	0	1	1	0	1	0	3	1	1	14
Grundy	0	1	0	0	1	0	1	0	0	0	0	0	3
Clinton	0	2	1	0	2	0	0	2	1	0	0	0	8
Total	12	13	17	9	6	7	2	5	3	4	5	8	91

SOME PHASES OF THE LAW.

There are two phases to the bankruptcy law, the voluntary and the involuntary, and the consensus of opinion among those who are well informed as to the merits of this rule now being enacted over our entire nation is that the involuntary part is all right and the voluntary part all wrong. This fact is realized by all who have made a study of the system and it is possible, yes probable that a radical change will be made in the law in the near future. In an interview with a Gazette reporter J. O. Stewart, deputy clerk to the United States courts, said: "I believe the next session of congress will either repeal or amend the bankruptcy law so that it will be more stringent."

"The meaning of the law is all right but it is taken advantage of by many unprincipled parties merely to escape paying their honest debts," said a leading attorney. "A merchant who runs his business on an extensive plan is at a general rule held strongly in trust with the houses of which he buys. A great deal of confidence and reliance is vested in him by his creditors and it is to their interest that his business flourish and to their detriment if he has poor management, becomes deeply insolvent and tangled in his financial affairs. This is often the case where merchants through lack of judgment or poor business transactions plainly demonstrate that they are liable to sink all they have and all their creditors have in their business. The bankruptcy law provides that when such is the condition of affairs the creditors can force their debtor into the court and have an equal settlement for their accounts per ratio. This is the involuntary act and it is considered by lawyers and judges as a whole just and equitable.

"Now comes that portion which is so generally abused, the section of which so many take advantage to ward off the host or honest creditors who are trampeling on their heels, a cloak which covers the dishonesty of a vast multitude, a shield that protects the worthy few. A man may pile up any amount of debts, if his credit is good, spend all his money in riotious living or otherwse, enjoy all the luxuries of life for which he can get trusted, become indebted to the greatest extent and then go through the court of bankruptcy, have his debt wiped out and all it will cost him is a paltry sum.

"It is disgusting to a honorable man to read the list of debts which some of these adjudged bankrupts have turned in, a long list footing up to a considerable amount and the total amount of their assets is usually nothing. Among the items which may be found in some of the lists are: Mrs. A——— board $2.50, Messrs. B——— merchandise 95c, Mrs. Z——— washing $1.25, etc., and in some of the petitions there will be a long string of these same debts, insignificant in themselves but of great importance to the poor, hard working women to whom they are justly due, women who depend on the honesty of the fellow beings whom they feed for her support. There are a number of cases which have come before referees in this district where men, who travel considerable have contracted numerous petty bills with women who run boarding houses in the various towns where they stop, have gone into court and had all these small obligations wiped out by the voluntary act of the bankruptcy law.

"Then why is not that portion repealed?" is a question asked by many. It has its good features as well as its bad. To demonstrate this fact one need but take an example which occurred within our own midst. A merchant failed in business but managed to make a settlement and continued to run his place of business under his son's name. Again the firm became deeply insolvent, failed and left some $5,000 in debts on the son's shoulders, debts which were not his own. It was not justice that he should be required to pay the obligations of others and he went through bankruptcy. In this case the voluntary part of this strange law performed a noble duty and removed the heavy cloud that would otherwise have hung over the young man during a great portion of his life."

OTHER ILLUSTRATIONS.

It is this type of men whom the law meant to protect. To show the other side of human nature a local attorney tells of a man in this vicinity who went to a person whom he had always considered as a friend and said, "Here, I am in a hard place. My shoulders are burdened with debts which I never can pay and I have come to the conclusion that if I could get rid of my debts I could start life anew and do better. There is but one salvation, the bankruptcy court, but I am financially embarrassed and thought you might be kind enough to lend me $50 to pay for the proceedings." The friend took pity on his old pal and made the loan. When the bankrupt entered his liabilities he included the $50 loaned him by this friend, who had to worry for his money and finally was given for his share among the host of creditors the insignificant sum of 30 cents.

Another case which will bring up a new question will soon be decided. It is a petition filed but a few weeks ago by a man named Campbell, who has for liabilities a judgment given against him amounting to $5,000 to a woman for a breach of promise to marry. Here the state law concerning breach of promise and the United States bankruptcy law clash. It is anticipated that some sensational developments will come out of the first meeting of the creditors to be held in this city January 2.

"What will be the ultimate effect of the now existing bankruptcy law on commerce?" is a question which when propounded to the local attorneys elicits a variety of responses. There are none, however, who believe that it will ever induce a wholly cash business as it has been demonstrated to the satisfaction of business men that the credit system is a great promoter of commercial transactions. "The credit system," said one, "has been a great detriment in some ways to trade but only because of the lack of diligence on the part of wholesale and retail dealers. The present existing law may be the means of creating that happy medium for which commercial men have longed for many years. It will certainly force the merchant, both wholesale and retail, to be more particular about looking into a man's credit than hitherto. It is certain that few of these who have taken advantage of this law unfairly will be able to avoid paying a host of honest debts a second time. Instead of killing the credit system as many have supposed it was intended to do it will only make that manner of tranaction a purer business method and cause that condition of affairs which will be neither strictly cash nor wholly credit business. Commercialism will not run to extremes in either direction but enforce a care on the part of all which will be highly beneficial to the commercial world at large."

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J. F. MERRY,
Asst. Gen. Pass. Agt., Ill. Cent. R. R.
Dubuque, Iowa.

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