

# ROCHESTER HISTORY

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## Making A Living In Rochester

The Diary of Henry D. Silver  
1906-1914

Though there has been much talk of the "age of the common man," it is seldom that we get to see the past through the eyes of one. Here is such an instance wherein life in Rochester in the years before World War I is viewed by a simple, self-made craftsman of intelligence.

In the 1880's, Henry Dayton Silver left his birthplace near Sodus to try his fortune as a carpenter in the big city of Rochester. He married in 1889 and settled down, on the installment plan, in a house on Gates Avenue until the panic of 1893 drove his little family back to live with the homefolks. The following year he returned and began peddling groceries in the country on an exceedingly precarious basis. Ten years of arduous labor (for this period, see "Diary of a One Horse Enterpriser: Up State New York Fifty Years Ago," in *New York History*, April, 1952) brought return enough for him to sell out and take off for Florida.

Back in Rochester from 1905 to 1920, Silver engaged in carpentering, the grocery business, raising a considerable family, speculating on the stock market, and dreaming of the far corners of the world. Finally the Lake Ontario winters got the best of him and he packed up his wife, children, and household goods, and "lit out" for North Carolina, where he died in 1930.

Henry Silver always felt the urge "to keep a journal." The part

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reproduced here contains about one-tenth of his diary from 1906 to 1914. It is a pleasant-enough story of the "good old days" when life was difficult but not complicated, when three dollars a day were excellent wages, and Ben Franklin economics were still in style.

Further than to state that Silver's family consisted of his wife, Elizabeth, and five children (Earl - 1890, Florence - 1895, Henry - 1902, James - 1907, and Margaret - 1910), there has been no effort to add to or "edit" these excerpts from the journal. The reader will remember that these are the words of a plain man who never dreamed that any part of them would be published.

University of Mississippi

James W. Silver

### THE DIARY OF HENRY D. SILVER: 1906-1914

*Monday, February 12, 1906:* This book Pa bought for some kind of a burial association. It is a fine book and will do me for a journal for a good many years—perhaps as long as I live.

*March 1:* I got \$1300 for the place [Mother's] in Fairport. As we have to pay Ma \$10 a month as long as she lives it would last about 15 years.

*August 24:* Since writing above have moved in our home at 205 Allen Street. Bought out Webber's store in partnership with a friend. Bought an Automobile which at date has cost about \$1100 besides running it. Earl has worked steady in Eastmans until now. Monday we are going to send him to the business university and see if we can make a business man of him.

*September 6:* Earl is now 16 years old and has the chance before him to become a useful and independent citizen. If he would do the right thing, at the age of 30 he could retire and live and enjoy himself. I am not going to drill away much longer the way I am now. I am going to have some one in the store that can run it and run it right and when ever the fever comes over me I am going to dig out and travel until I get tired of it.

*October 16:* Last week it was snow rain and cold weather but last Sunday it came out nice and balmy and we all went down to Summer-ville in the auto. It was a beautiful day—a regular Florida winter day. What I would like and what I dream of is a business in Jacksonville and in Rochester. I would like to spend about half of the rest of my life in Florida. I killed the goose that was laying the golden eggs

when I sold out. Yet we are doing fairly well and much better than a year ago.

*November 3:* I open the store at 6 and stay until 7 and then go home and get my breakfast and come back usually at 7:30. Bought 15 Bushels of potatoes today 50c a bushel.

*November 8:* Look back over your life and you will see that the most enjoyable times you ever had were ones not planned. One of the pleasantest trips we ever took was the one to New York several years ago—we went to Albany on the cars and took the boat down the Hudson. It was a fine time and we both will always remember it. Our trip to Florida was all right but I remember the morning we arrived in Jacksonville I was much disappointed it was so cold. In Charleston it was beautiful. We have a nice home now, more room than we need, warm and comfortable, plenty to eat and no thought of where the next meal is to come from. I would want no better home. We have our motor so we can go where we like. We owe no one and have an income of \$45 a week. Pretty fair for a boy and girl who came to this City poor. I was 23 and Lizzie 16.

*Sunday, November 18:* It is mighty good times now and it is high time for me to save as much as I can. When we sold out two years ago I had a vague idea of retiring from business but I dont want to try that experiment again. Our income from investments was bringing us \$12.50 a week. By going in the country or even living economically it is possible to live on that amount, but I like good things to eat and all the comforts of life. Our income is at present—interest on investments, \$12.50, wages in store, \$15.00, weekly dividend, \$5.00, rent, \$2.50, Lizzie in store \$2.00. Our expenses are—interest year, \$100, taxes \$100, Ma, \$120. That leaves about \$1600 a year to live on. I think it costs us for food, clothes and medicine and other expenses about 15 a week. That makes us [for] laying up, about \$800 a year above all expences. Even that would amount to a nice little bunch in 20 years. Outside of this we have half the profit of the store which ought to make a few hundred a year. I expect to draw about \$100 Jan. 1. Bert Wagg was down this afternoon. Next year I hope to get to the Jamestown Exposition.

*November 19:* A fair day. I wouldn't wonder if some day I went back to work at the carpentry trade, there is money in it and I like it. My grandfather Noah W. Silver was a good carpenter and so was my

father Harvey O. Silver. I ought to have gone to school more; perhaps it would have been better for me if I had. It was no fault of my parents. They gave me a good chance but I neglected it at the age when I could learn rapidly, but I have done fairly well and am not complaining. Pa was about 25 years older than I am. When he moved to Savannah he was practically as poor as he was when he was married. I wish I had been better to him than I was but perhaps 25 years from now if Earl lives he will wish the same about me so that equals it up.

*November 21:* I remember when we were first married and got our house finished. We owed \$1680 on the house and about \$150 on furniture. I was getting about \$2.25 per day then and thought I was doing well. We had a nice home and had it furnished nice. I was young then and feared nothing. But sickness came and nearly swamped us. We petered along the best we could until the fall of 1893 when I got out of work and could find nothing to do so we went down to Cato and lived with Pa and Ma all winter. Pa never accumulated much money because he always had a mob riding him. For years all the Advent ministers in New York state fed on him in droves. He was a mighty good father and we always had plenty to eat.

*Monday, November 26:* Grandma Silver died in the Sodus Hospital Saturday. I am going to the funeral at 12 tomorrow. Lizzie is at meeting to night. Grandma is the last leaf on the tree. They are all gone now and it wont be many years before the rest of us will be on the long road. They all have lived and had their trials and tribulations—also fun—and they have given place to a younger generation. Time flies fast.

*December 11:* Giles Miller's death is in the paper to day. I did quite a business with him several years ago selling Talking Machines. My commission from Hires Cond[ensed] Milk Co. was \$3.00 for November.

*Wednesday, December 12, 1906:* We probably made \$4000 the best year on Otis St. I probably will never do it again because the circumstances are now different. I peddled out in the country and Lizzie ran the store. Our sales were more than twice what they are now and our expences about the same. But I am not kicking. I am glad I got into as good a place as I did. In a few years the children will be grown up and our expences will not be as much. Good sleighing now.

*December 18:* About the biggest fool thing I ever did in my life was

when I laid down about \$1200 good hard ones for that devilish automobile. To day I got it out to take a little run and the D— thing was froze up and probably will cost me \$10 to \$15 to get it fixed. The interest on the amount that thing cost me and other expences it has entailed would take me and Mrs. Silver to the sunny south every winter as long as we lived and we would have our money just the same. I don't want to be wicked but I would not cry if the darned thing would burn up in the garage to night. No more autos for me. A palace car on Americas finest railroad is good enough for me and it is very much cheaper. It won't bankrupt me and I could afford to buy it. But I feel that I did not get my money's worth.

*December 26:* 7 A. M. I opened the store at 6:10. At this moment the whistles are blowing 7 and the stars are shining. These are said to be good times. I guess they are but we are paying for them. When I commenced in the grocery business 12 years ago, lard was worth about 5 cents a pound wholesale. It is now worth 8 1/2 (compound lard). Sugar and flour are the only things but what are higher. About 5 years ago I bought fine renovated butter at 17 cents per pound. The same costs me now 25 cents. Anybody who says these times are going to keep on is a fool. I don't know whether they are good times or not. What if a man earns a dollar more a day if he has to spend even more than the dollar to get the same amount of food. If cheap times were here I could live comfortably on what income I have, but at present I could not. Yet I have an advantage over most people as I can get my groceries about 25% cheaper. I am, counting out the \$1300 I got from Ma, just \$178 better off than two years ago. Our interest has been \$1250 so that bought the automobile! And I have made \$89.00 a year besides our living—Isn't that enough to kill you, and worked every day since!

*December 27:* I got the auto out to day and [Aunt] Carrie and Henry and Lizzie went over on the east side calling. I am going to take inventory Sunday. I am thinking some of taking a course in the Mechanics Institute on running and repairing an automobile. Very slow trade to day.

*Sunday, December 30, 1906:* Cleaned up \$100 for my share in the business for 6 months. This makes my income from the store just \$4.00 per day. Very fair. Bert Wagg helped me.

1907

*January 3, 1907:* My idea for several years before I sold out was to retire from business and go down to Florida and buy a little home and lout around in the sunshine. I don't want to do that now. A man in business is a great deal more important than a man out and with nothing to do. About the most miserable time I ever put in was when I was wandering around looking for a job. It was a good thing for me when I came over to this store and saw W. A. Webber and went to work. Next summer I will take some trips to my boyhood home and camp out and enjoy myself.

*January 9:* Every morning when I come over to the store the mail train goes flying by. I stop and watch it out of sight. I would like to travel some but I well remember when we were in St. Augustine how I counted the days when we would start for home. These seem to be good times but there are a lot of poor around here. I just had to let a woman in to get 10 cents worth of coal. So far my children do not know what want is. They are well fed and clothed. But they raise the devil from morning till night. I'll be glad when they are grown up but then I will be an old man and probably not much cared for, but let up hope for the best.

*January 12:* Last September we made a grave mistake when we took Earl out of Eastmans and sent him to the R.B.I. We not only threw away a hundred dollars but we did him harm. He learned nothing, only to be a loafer. Monday morning he goes to work. He monkeyed around all the week pretending to look for a job. I found him one today in ten minutes. He will stay there or the next move on my part will be to send him to the Navy. We have scraped and digged all our life to get a few dollars together so we could be comfortable in our old age and I am not going to be ripped up every day with him. He up to date is N.G.

*January 19:* Earl made \$5.00 at his new job. I got 4 copies of the North American Review to day containing the autobiography of Mark Twain. He is an old man now. He has had an enjoyable life—been around the world several times and lived much abroad.

*January 24:* We had to have Dr. Culkin for Henry today. Earl got laid off. I have such a cold I can hardly breathe. Florence is barking like a dog. Lizzie is sick with a cold and Henry is under the doctors care. What sane reason is there for me to remain in this cold northern

climate when I can [go] to where it is warmer? When we go down to Virginia next fall I will look around and see if we can't find a better place to spend our days. I am sick and tired of 9 months of winter and I am going to cut it out.

*January 25:* I have certainly got a fierce bunch of quarreling children. They make life miserable for Lizzie and I. The only time we get any comfort is when they are in bed. We sit up an hour or so and enjoy the quiet.

*January 30:* I went to the gas engine class to night. The plot thickens. An automobile is the cussiest thing ever invented. Running a locomotive is baby work beside an automobile. There is such a complication of the works a million things could happen and every one would stall you.

*February 20:* *Easy Mark* is what should be stamped on every man less than a millionaire who puts from 10 to 15 hundred dollars in a auto. I was up to the class to night. I did not go to sleep but the man who sat next to me did. I am just 10 Bucks out and my time. I may learn something if I live to be 200.

*February 25:* We never had a honeymoon. As soon as we were married we commenced to slave and we have slaved up to date. We are saving a little money and some day I hope we will be able to take a little trip abroad. I would like to go to Italy. I want to see Naples before I die. Earl is taking hold real good now.

*March 20:* There is no need that I ever did another tap of work if I lived a hundred years unless the banks go up. But I like to work for the fun of it—that is I like the fun of making money—I do not feel miserly because I like to spend it too. Some day I am going to Europe.

*March 21:* *First day of Spring.* It has been a beautiful spring day. To night was my class in the Mechanics Institute. As I did not learn a thing all winter going there, only that a fool and his money are soon parted, I did not go to night. I am reading *The Spenders*, [by Harry L. Wilson] now.

*March 28:* Cleaning up to day I ran across a picture card of the Worlds fair at Chicago in 1903 [1893] at the time when we were desperately poor. It was from Carrie and reads: Reached Chicago Thursday July 27. The White City is beautiful. I wish you could see it—C.E.S. We could not get money enough together to go to Long Pond. We were just on the ragged edge then—what a change now—

Carrie is about as well off as in 1903 [1893]. We are in shape to take a tour around the world now if we want to.

*Sunday, April 7:* I have about made up my mind to buy a few shares in Swift's stock. It pays 7% and it would increase my income some—not that I now need it but it is a satisfaction to know you have income enough to live on if you could not or did not want to work.

*April 8:* Hope springs eternal in the human breast. Some day, if death does not us part, Mrs. Silver and I are going to take a trip abroad and we are going to take it right and go in good style and put up at good hotels and be gone as long as we want to—[for] that end do I this day start a fund. I think we could go to Europe for \$500, if not that, \$1000 would surely do.

*April 17: Pipe Dream.* I would like to have a store in the city and help enough to run it in a competent manner so I could live out in the country and, when I did not feel like it, stay home a day or a month or if the notion took me take a trip away. In the winter I would like to spend a couple months in Florida.

*Sunday, April 21:* Riches are comparative. Fourteen years ago when I commenced in the grocery business I considered a man worth \$5000 to be a rich man, later I put my mark at \$10,000 and thought when I got there I would be all right. When I got 10 M, I saw it was not enough and raised it to \$15,000. But that was not enough and I raised it to \$25,000. Now I consider a fairly rich man one who has \$50,000. But I never expect to have \$50,000. I will probably get up to 25,000 but I am getting to be an old man and I don't like to work as well as I did and I like fine things to eat and I like to take it easier and have more comforts—yes, 25,000 is as much as I ever will get.

*May 1:* We took up the mortgage on our place to day. We had the money drawing 3 1/2% so by this we gain \$30 a year. We now have only about \$5500 in ready money. Earl does the delivering. We allow him \$7.50. He is improving some. There was a man looking at our place to day. Lizzie says she would not sell less than \$5000. It has cost us about \$3500 so far. [Sold for \$4000.]

*May 9:* We went out the Mt. Hope road about 5 miles to day. A few trees are commencing to blossom. I remember one night as I sat at my desk in the Otis Street store and looked out that I thought that was about as good a place as I wanted to live. I have always adjusted myself to my surroundings. I like it well enough around here.



*June 28: The arrival of James Wesley Silver.* Our fourth child arrived at 11 a.m. to day. He is a big fellow weighing 11 pounds.

*July 15:* At 7 this morning I received a telephone that the woman who works here was not feeling well and would stay home and rest—ye gods, I am not feeling well—have been trying for a month to get away a minute to see the doctor but could not and I am not depending on this weeks wages whether I starve or not. Ye Gods! What has this great prosperity in these United States brought forth — It is quite impossible to get any one to work for you that is worth a dam, yes, worth a dam — I repeat it Sir, that is worth a dam. Not feeling well and would have a rest for a few days and let the world wag on. It is working people's times now, but the time will surely come when they will all be glad to get on the job at roll call, all of them that have jobs. I [will] go down to the lake and buy me a little place and all summer long I will sit with my feet hanging in the water. Then the no good stiffs can roam the country and yell hard times and weep about no jobs. Let them all go where it is hotter than hell.

*August 2:* Very good trade. There is a pile of mining and stock literature around now telling how to get rich quick but the savings banks are good enough for me. We have all told about \$20,000 to date. I was thinking about \$6000 of that amount came to us in the way of interest that never cost us a single tap. Money grows and grows rapidly.

*August 9:* I don't mind working and the grocery business is about as pleasant as any thing else. Florence if she lives will be some help in the store. She is rather delicate now but may outgrow it. Henry is a sturdy little chap and as straight as an arrow. The little boy is 5 weeks old today.

*August 14:* I am tied up now worse than I ever was. I can't get away from the store at all. The next move will be for me to sleep under the counter and eat on a sugar barrel. But it won't last forever and things will run better by and by.

*August 16:* We bought 10 shares Swift's stock today for 1.03 cost with the brokers commission \$1031.87. It is cooler today. [This was the beginning of speculation. April 30, 1916.]

*August 21:* Grocers' Picnic at Ontario Beach Park today. Carrie, Aunt Lot, Henry and Florence and Lizzie and I went with the auto. Earl went with Wagg. James staid with Mrs. Fricker. We are going

to buy 10 more shares of Swift's stock at 1.02. I don't want to live without doing something but I would like to have it so I can go oftener. By January 1 we will have an annual income of \$800 a year or about \$66 a month besides our house and we rent enough of that to pay all the expences.

*Sunday, August 25:* 8 to 11 cleaned up store then swept up alley and oiled up auto and laid down an hour or so and at 2:30 p. m. went up and got Mrs. Fricker and we went out to Paddy Hill to look for a home. I am glad we went as I won't dream any more about living out that way. It is a bum place and I had much rather live where we do now than out there.

*August 28:* Mrs. Gibson is coming back in the morning and we are going to the Jamestown exposition next Tuesday. All things come to him who waits. Earl, Mrs. Milham and Mrs. Gibson are going to run the store. Trade is dull and now is the time to go. I think \$100 will nearly cover the expence and we have the hundred.

*September 13:* Returned this morning from the fair. It cost us about \$85 and Mrs. Fricker charged us \$25.00 for keeping the children.

*September 19:* It is not so much taking a trip and enjoying it as it is the pleasant remeberances of it. Hardly a day passes but what I think of our trip to Florida and this last trip taught me many things I did not know.

*Sunday, September 22:* I am feeling very bum. I went in bathing in Virginia Beach two weeks ago today and lost my glasses and I haven't been able to hardly read since. I had a pair made in Washington and as soon as I got home I had the ones I have on ground to order and I have ordered another pair for reading. The best times I ever had was when I was peddling—I got out in the country and got good fresh air and I was feeling good all the time. I am good and sick of this grocery and would like to get in something that would suit me better.

*Sunday, September 29:* Tomorrow Earl is 17 years old, but we now have little James to raise and by the time he is as old as Earl I will be an old gray headed man if I don't die or all my hair fall out.

*October 4:* I remember how our bank account was started. I put 5.00 in the Union Trust co. as a special account and added to it as much as I could and when Christmas came I had \$100 saved up and I remember how tickled I was to show Mrs. S. the bank book. That

was the beginning of our fortune such as it is. Probably will never be much larger unless I get a hustle on. Grandpa Silver wrote in my autograph album, Be contented. I don't know just what I want. I don't like it around here very well but we have a fine home and plenty to eat — The only thing that will cure me is to move to Florida and try it down there. I can come back if I want to and if I like it there I can stay. I am unfit for the grocery business — and it is a wonder I make as much as I do.

*October 10:* I went down to the bank today — and while I was in a book store I noticed a book that struck my fancy, Making a Home in the Country, and I bought it. What I would like is a little place in the country myself.

*Sunday, October 20:* On April 1 if nothing happens to prevent I am going to retire from the grocery business on an income of about \$900 a year. I am good and sick of being tied down when I don't have to be. We are going to buy a country home and live among nature again. If we get a good price for our Allen Street house we will have nearly \$20,000. We can try it a year and see how our income lasts. We will buy all our groceries and such things at wholesale and have a garden to raise our vegetables and about a hundred hens to lay us good fresh eggs. Perhaps I will get a cow. I am young yet and a year's rest will do me good. Earl and I are going to Seneca Falls to see the place tomorrow.

*October 21:* We went today. It is a beautiful spot when you get there but a long way from home. I think more of Rochester tonight than I did last night. I met a southern born gentleman on the car today and he says Rochester is the most beautiful city he knows of.

*October 30:* Swift's stock is down to 81 today and I bid 80 for ten more shares. In a year from now I will know whether I did the right thing or not. If it continues to pay 7% as it has done for years we have done a wise thing. If it don't — well we will have to stay at home.

*November 1:* Bought 10 shares more Swift stock at 80. We now have 50 shares par value \$5000. They cost us 4610 or an average of \$92.20. I hope it won't go down any more as we only have \$3000 in cash now and that is little enough. If we had bought all at this last price we would [have] saved \$610. But we did not see ahead; like many others we plunged.

*November 18:* If everything goes as we like we intend to go to the land of the sky next fall and see how we like it. Lizzie and Earl and I will go down about Thanksgiving and we will look around South Carolina and North Carolina and if we like it we will rent a place and after Christmas we will all go down and if we have a pleasant winter we will buy a place down there. And we will stay in the North summers and down there winters.

*December 26:* Bought 10 shares New York Central today for 90. This is the lowest in many years.

*December 30, 1907:* I got one of Mark Twain's books from Reynolds Library last week and am now reading it. I am going to run the [grocery] stock down. We are carrying too much — about \$1700.

## 1908

*January 15, 1908:* Sold N. Y. Central, made 100 less commission which was a couple dollars.

*January 17:* Opened the store at 6:30. Min came at 7. I went home, ate my breakfast, read the paper and smoked until 8. Went to the store and stayed until 12:30. Went home, ate my dinner, sat down and read and smoked until 1:30, went down town, dropped into Bonbright's and Hibbard's. Lowest quotation on Central 99½ closed at 101½. Stopped into a picture show coming home — got to the store at 4 and stayed until 6:30, went home, ate my supper, read the paper and smoked some. Lizzie and I went down on State street to the Majestic picture show; when we went in it was fair outside and when we came out about 20 minutes later the ground was covered with snow and a storm had set in. We came back and I came up here and wrote this day's events.

*Sunday, January 19:* It was a fair day. I will never forgive myself for not buying 100 New York Central when it was so low. I might just as well made a thousand dollars as one hundred.. If Central goes to 95 this winter I will buy 100 shares. This is not gambling any more than buying a barrel of sugar for a rise. Mining stock and most industrial stocks are good things to let alone. (Dream) I would like to make \$5000 this year. If I did I would buy a place on Plymouth Avenue or near it and get out of this Italian settlement. I haven't money enough now to live in such a section of the city but if I could make enough to buy a place we would be in clover for our Swift stock

will feed us and our house on Allen Street would bring an income of \$600 a year.

*January 20:* After dinner Lizzie and I went down town. We took a walk up Plymouth Avenue to see if there was a place that suited us. We went to the picture show — which I enjoy very much.

*March 14:* Nineteen years ago to day. I, Henry D. Silver, and Lizzie J. Squier went into a life partnership. For myself I can say I have never for one moment regretted it. We have had in our life partnership some pretty hard times but on the whole we have made good.

*March 21:* It certainly beats all that I can't guess right on the market. I am certainly going into the hole and big. I am on the wrong side of the market.

*April 10:* We found a vacant lot on Lexington Avenue that suits us very well — \$600. I believe we will buy it and build. Mr. Wallace, the farmer, came for Earl today and he is going to the farm tomorrow. I think I can build the house and auto barn and buy the lot for about \$2000. That will cost us \$100 interest on the money at 5%, \$50 taxes, say \$200 a year at the most. That will give us \$2000 more to invest and when the house is completed and our Allen Street house sold we would have an income of \$100 a month.

*April 17:* Went out to see the lot on Lexington Ave. today. Have not closed up deal but I am going to build my house just the same.

*April 23:* I bought a lot on Lexington Ave. today for \$500. Got an estimate on the lumber,— \$405. Will commence work Monday.

*May 8:* I have been speculating 132 days and have cleaned up, outside of Swift's on which we made \$500, \$1200 or I have made \$60 a week. If I thought I could keep that speed up I would soon get rid of the store. Rain —

*May 14:* I am ready to sell the store as it will clear me \$1400 and I will have all the money I need to take it easy and work at what I like best — the carpenter trade.

*June 3:* The bears are again in control of the market and my stocks are off. I am only 600 good tonight. I am laying the attic floor and I am good and tired tonight. I will get the floor laid tomorrow if it don't rain and we will get it sheeted up and commence on the rafters.

*June 19:* I wanted Moshier to take the store and I retire. Mrs. Silver asked Mrs. Webber if she would let Moshier have the store. It was

like touching a match to a keg of powder — the old lady just exploded. She said Moshier could never run the store — that I, Henry D. Silver, who fondly considered myself a good salesman and a successful business man, having accumulated about \$22,000 in twelve years and supported quite a family — “Was no business man — lost all their good customers — didn’t give her anything for the good will of her store — Etc. etc.” The poor old woman is demented. She has been pinching pennies so long it has turned her mind. The store when I took it was not paying expences — I have cleaned up nearly a thousand besides my wages on the old dump.

*July 14:* I am going to shut down on drinking coffee and bolting my food. I am going to drink beef tea for breakfast and water for dinner. For weeks, even months, I have not been able to get any thing through me without physic. I have taken cascarets by the cart load — smoking is also bad and I may cut that out. I have cleaned up about \$2000 since Dec. 26 speculating. I consider it a good business if it is worked carefully and patiently, above all patiently. I expect big results from quitting drinking coffee.

*July 18:* I have run down to #145. The last time I was weighed I was #162.

*Sunday, August 16:* We are now living at 527 Lexington Avenue. Moved in Aug. 5. I have been so busy I have not had time to write. . . . We all like it down here. I have commenced to pick up. Have gained 2 pounds. House and lot cost us about \$3100. Earl is coming home next Saturday to go to New York with us.

*September 7:* Labor day. I took the car to a man on Tacoma Street and he fixed it up so it runs fine. We went down to Charlotte and came back through Greece.

*September 10:* I will be satisfied to make the rest of the year \$50 for spending money, \$600 for difference on a new auto, \$300 for a trip to New Orleans and \$50 for incidentals — just one thousand in 4 months. It can be done and I expect to do it. Had the machine repaired — \$2.00. Fine day. Dinner uptown. James fell down stairs.

*September 12:* I have now been speculating 9 months and have made \$2500. Everybody I know calls it risky business but it has so far proved a good business to me and I like it and am not doing any thing else now and as we have enough to live on I am going to make as

much as I can at it. The *Democrat & Chronicle* says it usually ends disastrously. Monday I will commence to put my mind into it and see how I can do. Never sell short — better not do anything than sell what you haven't got and don't know what it will cost.

*September 16:* I came away (Spader & Perkins) disgusted seeing in my mind our new automobile and trip South sinking far far away.

*September 22:* A good many sick speculators at the brokers office today — there was wailing and knashing of teeth — I was somewhat sick myself. Today I commenced to paint the roof on the Allen St. place.

*October 24:* I walked up town this morning. It took me 45 minutes.

*November 6:* It was a cold raw day. Saw Mr. Patterson go by today. "Time to pack up for the South," he shouted as he drove by.

*November 7:* Central went up to 117 today. For weeks while I had 300 shares it did not move an eighth — now when I sell out it goes up 12 points or just \$3500 I ought to [have] had — hard luck enough to make a man hate his mother.

*November 26:* Thanksgiving. Earl and I went up town with the auto to get his satchels and they soaked him 50 cents for leaving them over 24 hours.

*Sunday, December 13, 1908:* Since I commenced work in November I am feeling much better. I can't understand how I run down so last summer when I was building the house; when it was finished I weighed only #145. I now weigh 160 so I am gaining. Our intentions are now to have Earl learn the carpenter trade. It comes very handy to have a trade to fall back on. Besides if Earl is a carpenter, 5 generations of Silvers have been wood-workers. Grandpa Silver's father was a wagon maker.

## 1909

*Monday, January 11, 1909:* Our income has increased since yesterday. Today I borrowed about \$10,000 from the bank at 5% and took up 100 shares Swift which increases our income \$200 a year, making it now \$1258 or over \$100 a month.

*January 15:* We got a stateroom on the Apache today. [Written later] We had a fine trip. Stopped 4 hours at Charleston. Two weeks from our arrival in St. Augustine we left Jacksonville at noon on the new steamer Mohawk. Arrived in New York 9:00 A. M., Saturday and got in Rochester about 9:30 Saturday night.

*February 8:* I stayed in the house today. I have about made up my mind to work at the trade this summer so I won't be tied up next winter so we can all go to the land of flowers and sunshine where you can go out without putting on overshoes and bundling up. Where you can sleep with all your windows open. We owe the Union Trust Co. \$15,000 and are holding \$24,000 Swift stock which I hope will not get below par and will pay 7% for a few years.

*March 17:* Last Sunday when I was up to the store I locked the door for the last time. Today Lizzie turned the key over to Moshier and we got our money, nearly \$700. We invested \$750 to start with, but as we cleared up several hundred besides my wages in the last 3 years. I am satisfied and glad to be free.

*March 24:* It would soon get tiresome if a person had all the money they wanted and just had to put their hand in their pocket and pull out the amount they wanted.

*May 1:* MAY DAY — It rained furiously nearly all the forenoon. We finished up the job on Lark St. I earned 13.50 this week and 64.50 for April. I got home about 4 and around 6 P. M. Lizzie went up street. The outing fund is now \$100. Great things may come from this savings. We may even take a trip across the Ocean if we don't fall by the wayside.

*Sunday, May 9:* The carpenters are on a strike. The regular union wages are \$3.25 a day. But there are not many getting that much — some are working as low as \$2.25. At least a contractor told me when I applied to him for a job — he said he was paying \$2.25 — I get \$3.00 a day. What hope is there for a man to work by the day or week? None — absolutely none. He may exist and nothing more.

*Monday, July 5:* Henry got hit in the abdomen with a sky rocket early this morning. Some fool was firing on the side walk. Earl was with him and they carried him (Henry) to Dr. Kimball's where the wound was dressed. He is getting along all right. The doctor says it was more of a nervous shock than wound.

*July 8:* So far this year I have earned \$214 at work and \$269 speculating. I worked 5 months and speculated 3 weeks. We all went down to Maplewood Park to hear the band tonight.

*July 13:* It was cool and fine today and I went to work and earned \$3.00. I am feeling good. I am glad I got my new glasses — I can now enjoy reading. I am going to work until I get enough to get my



teeth fixed. Probably \$15 or \$20. We won't have any money coming in except our rent until October so I will have to work a while. *Sunday, July 18:* I don't know as a man could make a steady business of speculating and make it pay. A good turn now and then is all right, it helps to pay expences. I don't like to be hanging around the ticker day after day. It makes me feel like a sport. I don't want to be in such company all the time.

*Sunday, October 10:* After dinner we all went to the woods to get chestnuts.

*October 11:* At 11 A. M. I went down to the dentist on Monroe Avenue. When I got back to Bonbright's, S. P. had dropped to 128 where I bought 50 more. It dropped as low as 127½. All stocks are off from 5 to 8 points. I don't think they are going much lower but of course I don't know what they will do. It is a hazardous business.

*October 19:* Tonight it is quite cold and I am very glad I am not out in the country peddling.

*October 20:* I am in just the same position I was a year ago when I had 300 shares of Central. I held them for months and could not get out — at last when they commenced to go up I sold out at a loss of some dollars and quit speculating and Central went up 20 points. Of course there is not the chance now of such a rise but I firmly believe that before another year rolls around that Southern Pacific will reach 145 or maybe 150. So next week I am going to work and I will let the fools watch the blackboard and I will wait until the insiders want to push S. P. up. It will come — It may go down but I think I have margin enough to hold it as low as it will go.

*October 23:* What I have long expected is taking place in the stock market — a big slump. S. P. has declined 13 points from the high; it is now 126½. Of course I got in and am now in the hole about \$1400. It may go down to par or lower. The very lowest I could margin it would be at 90 and I would stand to lose \$12,000. The only wise way to speculate and safe way is never to buy more than you can pay for.

*October 25:* Tomorrow I am going out in the country to do some work for Will Proseus, an old schoolmate in Sodus. I don't care much for the job but I am going to do it for him as he is an old friend and incidentally it will help some.

*November 30:* Many years ago the minister of Grace Presbyterian Church told me that when I got ten thousand dollars I would want fifteen and when I got fifteen I would want twenty and so on. It is even so.

## 1910

*January 1, 1910:* I went to bed last night about 12 o'clock and Florence, Earl, and Lizzie stayed up until about 2 A. M. Over at our next door neighbors some of the guests were departing when I got up about 8 A. M.

*Sunday, January 2:* On Friday, Sept. 24, I got something in my eye while putting up the stairs on Driving Park Avenue. From that time my luck changed and everything has gone wrong. On the next day I pounded my thumb, the effects of which I now bear. On Monday I quit my job and commenced to speculate and for three months I never made a cent but in the end went in the hole. On November 22 I changed banks — yesterday they wrote to me that I would have to carry a balance of \$500 as our checking business does not amount to much now; this demand for \$500 is not more or less than giving them a bonus of \$25 a year on our loan. We can all see the mistakes of our past.

*January 4:* I finished reading the "Old Curiosity Shop" today. I enjoyed it very much.

*January 6:* (wrote in Florida) We got away from Rochester [on Jan. 6] for St. Augustine where we arrived about 11 A. M. [Jan. 11]. We rented 4 rooms of the Arlington Hotel much to the disgust of Florence and Earl. They were not nice enough of course. They are not as nice as ours at home but they will do. We paid \$25.00 for 4 weeks. Mr. and Mrs. Patterson called on us. We had our supper at the restaurant.

*January 14:* The children except Bub don't like the sulphur water. I don't enjoy it myself as much as Hemlock — but oh you warm sun — it is fine.

*Sunday, January 23:* The first copy of the Democrat came today. It is some warmer. We took a walk in the afternoon. I finished reading Great Expectations. Earl got \$6.00 for his work and gave his mother 3.00. We may not have to send for any more money if Earl and I work.

*March 1:* Working in a grocery store is the life of a dog, only worse.

I am good and tired when night comes but it is much better than doing nothing. Swift, Armour and several other packing companies have been indicted in New Jersey so it keeps the stock down.

*March 14:* Our 21st anniversary. Twenty one years ago tonight we were married at Seneca Falls. We stayed around there a week or so and then went to Savannah [New York] and packed up our things and went to Rochester to live. We had a good fierce struggle for several years. I remember one summer when Earl was about as old as James now is, we went to Charlotte one day and walked about a mile up toward Manitou beach and camped out under a tree all day — that was our only outing that summer and we enjoyed it. Our only hope and expectation was some day to have our house paid for. We owed on it about \$1600 and paid \$1.60 a week on the principal and we kept up the taxes and interest on what little I earned. I had the rheumatism a good deal and I worked more than one day when I ought to have been in bed. We commenced to get ahead when we went into the grocery business. Our little store on the back of the house was the beginning of our start. We never dreamed of far away Florida. I can't just call to mind when we commenced to think about it.

*April 4:* I am fagged out tonight and will be glad when Saturday comes. It is dry and hot here now and the sand flies and mosquitoes bore holes into you — I don't like them — I don't want to stay here in the summer time.

*April 9:* The ball is over, the lights are out, the guests have departed. Such is St. Augustine. It commences to take on a look of loneliness. It was a long tedious day in the store.

*April 19:* We are now all home safe and sound. Everything was all right. I went up town this morning and bought \$4.00 worth of bushes for the yard. R. C. Williams, a friend who used to spend most of his time with Bonbright & Hibbard, has gone up entirely. They sold him out in February. It certainly is bad business to get in too deep.

*May 14:* Bought one of Dickens' works, *Hard Times*. Earl got a new suit.

*June 4:* Henry and I went over to the job in the auto. U. P. was down to 165 today. Taft is doing the same stunt as Roosevelt did in 1907 when he brought on the panic and prostrated business for a year.

I am sick of the Republican party and will vote for a change next president.

*June 11:* I am disgusted with speculation. It would take a raise of 25 points to clear me on what I have left. I buy when they are going down and sell when they go up. In the hole \$2200. All the talk at the present is high prices. But prices will come down again.— A good run of hard times will do as much as anything to bring the fools to their senses. Everybody is living beyond their means.

*June 21:* I got my dinner downtown and spent the rest of the time with the gamblers at Bonbright & Hibbard's. It is a low gambling business when you lose and speculating when you win — thus a year ago I was a speculator but I am now a gambler.

*June 30:* I have been so wrought up and discouraged that I did not feel like writing any thing since Monday. Stocks have continually dropped and today S. P. got down to 109 and U. P. 155, where my margin was wiped out. Lizzie telephoned that we would raise more margin if they went any lower but I believe they have not sold me out. If I ever get out of this I am out of the stock business to stay. I am going to give up being ambitious to get more. I am going to commence to be a bum. I won't work any more — what is the use of working. Let fools work for 40 years. I have been a slave scraping and saving to die rich. I am through.

*July 1:* Bonbright & Hibbard's statement came today. I am some over \$3500 in the hole and it will be many a day before I get out. Taft and a lot of other bum law-makers made a lot of money out of this slump the same as Roosevelt and his click of henchmen did in 1907. The time is coming when Teddy Roosevelt the butcher will not be as popular as he now is.

*July 15:* It is an awful thing to be striving for more money all the time. It keeps a man at high tension. I ought to have been contented when our income ran up to \$1600 a year and let it go at that and not endanger the whole of it by speculating. It is a poor time to make resolutions when everything is at the worst. "Bill" my partner at the trade quit this morning because the foreman told him to hurry up. He [did] exactly what I would of done in the same case.

*August 17:* I have been so interested in reading Dickens' Little Dorrit that I have not wrote any thing since Sunday. Things are decidedly

improving. U. P. is up to 171 and S. P. 118 so we are only \$2500 in the hole against \$5000 a while ago.

*August 31:* I was up town Monday and got the second part of Dickens' David Copperfield. I have enjoyed it very much. I now have read nearly all of Dickens' works. Our future depends a great deal on Swift & Co. Our actual money invested in that stock is \$11,400 from which we get \$1125 net per annum which is over 10% on the investment. Now to be safe we had not ought to have any more irons in the fire. It is my wish to get out of speculating as in case of a big slump it might cause Swift to go down and we could not raise more to hold it. The only way I see to get cleaned up (not cleaned out — which is what a great many have done in the last few months) is to sell as it goes up — but with politics and muckraking and everything going on they don't go up.

*September 1:* After dinner Henry, Florence and I went up town. They went to the picture show and I went to Bonbright & Hibbard's until about 3 then I went to Reynolds Library and got Martin Chizzelwit in exchange for David Copperfield which I had just finished. I then went back to Duffeys and met the children and got us all a pair of shoes and one pair for Bub which proved too small.

*September 6:* Walked down town. Spent a couple of hours with the gamblers at Bonbright & Hibbard's. I am reading Martin Chizzelwit. Dickens is a great writer — what a scoundrel old Pecksniff was.

*September 12:* A man came to the job today and as he was fairly dressed up I asked him if he was the architect (I was thinking of old Pecksniff, Architect and Land Surveyor); he said he was not and wanted to know where my button was. I was feeling tolerably peaceful or I probably would of told him to go hang — but I did not. I told him I did not belong to the union — well, sir, this is a union job and you will either have to join or leave the job. I was still peaceful and did not tell him to get out — but some day he may come around when I am not so tranquil. It is up to Weber — they may make me quit but I will never join the Union — I can do my work and do it well and I ask no favors from the Union.

*September 17:* Made a full week and got \$21.00. I was rather tired and did not go downtown. Gave Florence 25 cents, Henry 3 cents and Bub 2 cents. Henry usually gets 5 cents Saturday when I am working but he was discounted 2 cents for misdemeanor. Earl is

flush. He has worked every day this summer and has got about twice as much as I had when I was married.

*September 20:* I have to get up at six in the morning and a little after seven I start for work as it is a long way over where I am working. I remember very well when I used to have to leave home at six and walk to Arnold Park and earn \$2.25 a day — I could hardly do it now — I was young then — but what a dog's life it was working for just enough to keep body and soul together and then I would walk home at night a good four miles and I did it all one summer and I had the rheumatism part of the time at that.

*October 1:* I quit work at 4:30 and took the car to Reynolds Library and got the last book of Dickens' works I have not read — Bleak House. Bub did not get any money this week because he threw a stone and broke the largest window in the house but I got him a little basket of grapes which he dearly loves.

*Sunday, October 2:* I am going to get rid of that automobile as soon as I can. What a cussid fool I was to waste a thousand dollars on it — I must of had a swelled head at the time and imagined I was a Carnegie or Rockfellow. We had ten times as much pleasure on our wheels as we ever had with the auto.

*October 10, 1910:* I did not go to work this morning. About 7 P. M. a little girl [Margaret] arrived.

*October 14:* I wonder if ever the sence of guilt will leave me when a day passes and I don't work. I can always see the wolf's gleaming eyes and foaming mouth when I take a few days off which partly destroys the pleasure of doing nothing.

*October 15:* Baby and Lizzie are doing well. Earl's pigeons came today. He paid \$5.90 for six.

*October 20:* Lizzie sat up today for the first time. After dinner James and I went up town. I went to Reynolds Library and got *The Vicar of Wakefield* by Goldsmith. What I have read don't come up to Dickens' works by a good ways.

*November 7:* Tomorrow I am going to vote for the Democrats. I am sick of Roosevelt and Aldridge.

*November 25, 1910:* Got Dickens' *American Notes* today. I don't like the works of Thackery.

## 1911

*March 31, 1911:* In the morning I feel more optimistic than I do at night. I had almost made up my mind to sell out all my stock and

take what cash I would have left, about ten thousand, and bring it home and put it in a nail keg and eat it up. Spending \$100 a month it would last us [with our mortgages, etc.] about 22½ years — mossy marbles will rest over both our heads long before that time comes. I don't expect to live to be 70 years old. If the dam muckrakers and thieving politicians would stop their yelping I think stocks would go up and business would pick up — but the outlook at this writing is bad.

*April 8:* In December 1906 I wrote regarding Earl that he was a failure. Now in 1911 I find I am mistaken. He is doing fine. He has worked steady for a year and is getting better wages than I was when I was married and he is improving every day.

*April 21:* I am reading *Les Miserables*. It is a very interesting book. The first I have ever read of the works of Hugo.

*April 22:* We get up at 6 o'clock every morning and Earl starts to work about 7. It was raining this morning so I did not work but stayed home and smoked and read about Jean Valjean — and rocked Margaret and then smoked some more and read some more and bought 10 shares of steel which is down to about 73. Cats ate up a couple of Earl's pigeons.

*April 27:* I have just finished reading *Les Miserables* by Victor Hugo. It is wonderful book.

*Sunday, May 28:* In the morning James, Henry and I went to the woods for a while. It was very hot. We all took off our shoes and stockings and waded in the creek. After supper we took the Driving Park car to the end of the line and returned. It was a nice ride for a hot evening. I hear the call of the wanderlust, the faint echo of Empire State Limited's whistle, but I am handcuffed and tied with ball and chain with a mob of hungry children and the expences of a millionaire.

*June 9:* Drew, the auto man, came up and got the auto today. He is going to fix it up and try and sell it. If I get \$100 out of it I will do well. That was about the dam foolishist thing I ever done when I bought that ice wagon. It knocked the spots off from speculating.

*Sunday, June 18:* I sat up until 12 reading *Guy Mannerings* by Scott. (1:30 P. M.) Hen has just arrived from Sunday school.

*July 1:* Commenced work in April. Worked 12 weeks and earned \$184.35. I spent as much as I saved. I will now see what I can do to October 1.

*July 27:* The most enjoyable story I have read in some time is *Our Mutual Friend* [by Dickens]. How it pleased me to read of Belle taking her impecunious father out and getting him a new rig from shoes to shiney top hat.

*August 18:* Sold auto for \$150 today. Good riddance to bad rubbish.

*September 13:* Got the shingling done on Oriole Street. I have often thought of the blessings we have that we do not appreciate as we ought to. Our water for one. There is no city in the world that has any better. That is one thing against the South, the poor drinking water.

*October 14:* We are back home from our trip to Baltimore, Richmond and Washington. The trip cost us about \$100 including what it cost for help at home.

*November 6:* Bought lot of Britton today for \$650. Paid \$65 on it. Earl and I are going to build a house.

*Sunday, December 10, 1911:* We have the roof on the house. It was a fine week to work. Today the sun is shining fine and it is a warm fall day.

## 1912

*March 30, 1912:* The government suit against 10 Packers was ended this week with a verdict of not guilty — Swift rose from 102 to 109 and in a couple days dropped back to 105. House is done except making lattice work and painting and papering. The mason work done by Britton is very bum. Earl has about decided to dissipate a part of his patrimony in the purchase of an auto — The handwriting on the wall — His good start in life will soon be gone and he will always be a poor man living from hand to mouth. I have washed my hands and can only say — well, I won't say it. \*\*\*\*\* Wind bag Roosevelt is done for, he is now trying to get nominated for president — but he is like the pitcher that went once too often to the well.

*May 6:* This is a very backward spring. There is going to be a good slump in the stock market. Business is on the bum. Coal strike. Engineers on 50 Eastern roads are about to strike for higher wages. I would not be surprised to see a panic before fall. I am short 40 shares and I am going to stay short for a while. For nearly three years I have had bad luck. I hope the turn has come at last.



*Sunday, May 12:* Commenced a house on Hovey St. off Thurston road last Wednesday.

*Sunday, May 26:* Fine day. Things look some brighter for me, the worst thing is the house on Avis St. It seems to be a Jonah. Britton got me into that muddle by lying to me. He said they sold the houses as fast as they built them and pointed to a house near [by] which he said he had just sold for \$3800. As a matter of fact he had not sold the house and had 8 or 10 on hand he could not sell. He seems to be a skin. Every dog has his day — he is now having his — but retribution will soon be his. Now is the time to save as much as you can. We are coming to a good hard times.

*June 7:* We are going to have a leaded glass in the dining room. \$15.00. Got new suit clothes \$25.00.

*June 19:* Work has greatly interfered with Earl's pleasure so he has given it up and puts in his time running his auto.

*Sunday, July 14:* Worked all the week on garage. House on Avis St. cost \$3125, sell for \$3400 less \$85 commission nets 3315 or net profit \$190. Something for Earl to remember. When I was his age I was working in Charleston, South Carolina. No one had ever put a cent in the bank for me and no one ever advised me to save my money. I worked at home until I was 20 years old and got my clothes and board. When I went to Sodus Academy I was janitor to pay for my tuition. In two years living away from home and working for small wages I had accumulated \$250. When I was married I had paid for a lot and had a couple hundred bones in the bank.

*July 20:* Earl bought an automobile for \$275 about a month ago, he spent \$100 on repairing it and traded it for a lot worth \$400 and paid \$300 balance, his lot cost him \$675. Yesterday he met a man who had a worn out motorcycle and needed \$25 so he bought it. It don't take much foresight to see where he will land in a short time.

*August 3:* Summer is fast slipping away. Will pretty near finish house next week. I think my luck has at last changed — last spring when I was grading off the yard on Avis st., I dug up an old horse shoe that had been buried many years. It is now nailed on a joist down cellar — next I found a nickel — next I got this job I am now working on at 4 bones a day, next I found a dollar and I sold the house at a fair price. I have the nickel and the dollar and \$105 more which I saved this summer.

*September 19:* Earl is going to Jacksonville to start in business in a few weeks. Distance lends enchantment.

*October 19:* Received wire from Earl. "Secured job. Send 10." Cost \$1.45 to send it. Got a book at new [public] library today. Went to see a house for Hannah Daus. Gave me a dollar.

*November 26, 1912:* Bought chicken for Thanksgiving 1.00.

## 1913

*January 15, 1913:* Earl is having the time of his life. He writes he was canned Sat. night.

*February 6:* Ma has gone down street. I have just finished reading a good story, the Fortune Hunter [by Louis J. Vance]. The wind is howling outside. We can't keep only two rooms warm so I am writing in the kitchen. I hope we can get away from here next winter. A letter from Earl. He is not in flourishing condition.

*Sunday, February 6:* Earl is working at Coquena, Florida, \$8.00 per week and board. Florida is a tough proposition. There is no better place to earn money than this old city of Rochester. Florida is all right to rest in and to spend money in — It is the place for people who have made money, not for people to make money. I am glad he went — he has learned considerable. Winter is fierce here and long. But we have not suffered.

*February 7:* Special. For four years now I have been trying to get ahead of the stock gambling system. I can't — no one can but insiders. I have paid them a lot of money and all I have got out of it is a few gray hairs and much misery. The only thing that has kept me in it was the hope that some day I would make a good turn and get out. There is no happiness or content for a man who dabbles in stocks. I know a great many men who do and they all say the same thing. I can save something and quit the game. I now owe \$3100.

*Sunday, March 9:* Seifert has proved so far to be a fine man to work for. When anything extra pleases him he says, its bully, its dandy, its fine. Mrs. S. got a new coat and muff yesterday. Florence was sick and could not go to work. She commenced last Monday to learn the millinary business in a place on Lyell Avenue.

*March 24:* Commenced reading History of U. S. Henry and James take out endowment policy. Stocks are up about a point. Letter from Earl. Will finish up house next week. I think Wilson is going to be a good President.

*Sunday, May 25:* Things look considerable better now than they have in some time. I only owe B. & H. \$2550 against 3400 a couple weeks ago. I earned \$22.68 this week and am going to commence a house tomorrow. And it looks as if we would sell the lot on Avis Street. Henry, Margaret and I went to the Library last night. Went over to Mount Hope. I have not been there in years. Went to Kate's grave.

*Sunday, June 15:* It has been a pretty warm day. Henry has gone swimming. Reading the life of Lincoln.

*Sunday, July 27:* We first went to Durand Park and then to Sea Breeze and on to Nine Mile Point and came back by the way of Webster. Eastman-Durand Park is fine. Nine Mile Point is a bum place.

*October 13:* This bull and bear talk is just punk to catch suckers—the bulls and bears are all the same thieves. But there is no use to try and buck them—a couple weeks ago the lot of thieves were running up stocks and selling them to suckers. They are now running down stocks and buying them in when they get them low enough. They are going to raise them. There is not much chance for an outsider unless he has plenty of nerve and, what is more necessary, plenty of margin.

*October 31:* Fred and I went to No. 7 School last night to hear a socialist lecture. Prof. S. spoke—he is a fakir. The candidate for Mayor spoke. He is a dreamer of dreams. But a colored man spoke and he was a good talker. He made me think of Bryan when he spoke here on Main Street in front of the city hall—The cross of gold—etc. The colored man had learned a nice speech and delivered it good. I don't exactly know what the socialists want and I don't think they do. But there is considerable to think of it. There is very little hope for a man working by the day if he raises a family and sends them all to college.

*December 13:* After dinner Lizzie and I and James and Margaret went downtown to see Santa Claus. We went to Victoria picture show. There was an awful mob downtown.

*January 26, 1914:* Stocks are just a trifle better than the best and those in the bank are worth \$10 more than we owe on them. It looks like now if I would have a breathing spell. \$1000 cash and I will let them all go and commence to live on No. 1 Easy Street.

*Sunday, February 15:* Stocks are considerable off and it would take about \$700 to square me.

*Sunday, April 5:* A warm room an old pipe and some real good tobacco is about as much enjoyment as a man can expect in this world. Use P.A. [Prince Albert]. Don't get too interested in your work—you might forget and let your pipe go out. A little pleasure occasionally is all right but life is too short to fool around the monkey cage all the time. Life is just one damn thing after another.

*April 27:* There has been a lot of building up here since we came nearly six years ago. We like it here and will probably stay some time yet. I did think one time we would like to live in the country.

*May 23:* It is a little cool to day but so far it has been the finest spring I ever remember. Florida is all right in the winter but New York is good enough in the summer.

*May 26:* The Greatest Show on Earth to day. Lizzie and Margaret and the boys went. Earl is here. He is going to Toledo.

*Sunday, May 31:* Went to bum Charlotte yesterday and saw the fakirs and fools. Once a season is plenty. Earl, the wanderer, in Toledo.

*Sunday, July 5:* We have lived here on Lexington Avenue nearly 6 years. I have earned at the trade \$3491 and our [other] income has been \$8658. Total income \$12,149. We had when we came here or shortly afterwards, October 1, \$25,000. Well the \$25,000 included \$4000 made speculating—take that off and it would leave \$21,000—we now have \$22,000 so we have spent all of our income \$8659 less the difference between \$21,000 and 22,500 which is \$1500 so it has cost us just \$1193 a year to live—say one hundred dollars a month. Don't speculate: To my children: the most of you won't have money enough to speculate with, as it is about all a person can do to get enough to eat, but in case any of you do get a little extra give it to the poor or throw it away if you don't know what to do with it—that will end it, but if you commence [to] speculate you do not know what the end will be.