

Atkinson, Edward

D.C. Gilman correspondence

~~Folder 39~~  
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Ms. J



WM. B. WHITING,  
Vice-President and Secretary.

EDWARD ATKINSON,  
President and Treasurer.

BOSTON MANUFACTURERS MUTUAL FIRE INSURANCE CO.

131 Devonshire Street,

Boston, Aug 13 1879

My dear Sir

It will give me great pleasure to have you call upon me when you are in Boston. - During the hot weather I am apt to be away on Saturdays, sometimes on Monday.

The treatise which you like was read at the Social Science meeting in Saratoga in 1877. - I thought Sanborn showed a great want of perception in not printing it then but I am now glad he did not as it enabled me to use it in a more effective way.

Sincerely yours

Edward Atkinson

Mr D C Gilman



E. Atkinson

Aug 18

13

My dear Mr. Atkinson

I have just received your letter of the 14th inst. and am glad to hear from you. I am well and hope this finds you the same. I have been very busy lately with my work, but I have managed to find some time to write you. I am sure you will be interested to hear that I have just finished a new book, which I have just published. It is a history of the city of New York, and I think it will be very interesting to you. I have also been thinking of writing you about the new edition of the "History of the City of New York," which I have just published. I am sure you will be interested to hear that I have just finished a new book, which I have just published. It is a history of the city of New York, and I think it will be very interesting to you. I have also been thinking of writing you about the new edition of the "History of the City of New York," which I have just published.

Very truly yours



*Atkinson, E.*  
WM. B. WHITING,  
Vice-President and Secretary.

EDWARD ATKINSON,  
President and Treasurer.

BOSTON MANUFACTURERS MUTUAL FIRE INSURANCE CO.

131 Devonshire Street,

Boston, *Sept 1* 1879

My dear Sir  
I the June or July number of  
the Princeton is an article by Thorold Rogers  
on Labor & Wages in England which is a good  
example of the course of lecturing he might  
give on the causes of economic difficulties  
now occurring in various countries

Yrs truly  
Edward Atkinson

D C Betman Esq



WM. B. WHITING,  
Vice-President and Secretary.

EDWARD ATKINSON,  
President and Treasurer.

BOSTON MANUFACTURERS MUTUAL FIRE INSURANCE CO.

131 Devonshire Street,

Boston, Apr 24 1880

My dear Sir I wish you would give  
me particulars in regard to Mr Richard  
for mechanical engineering and also  
name a progressive man for civil  
engineering

Yours most truly  
Edw Atkinson

D C Edman Esq



C  
Atkinson, E.

Sent

Boston, Massachusetts, U.S.A.

February, 1888.

Dear Sir

In the course of a busy life, it has happened to fall to me to come into friendly or official relation with many men and women whose influence has been very great in carrying on the work of the world.

I greatly desire to possess a collection of the photography of my friends and correspondents, signed with their own hands and I venture to ask you to send me your picture in exchange for my own. I shall send thy letter to many valued correspondents whom I have never seen and also to many persons of distinction in their several positions whom I have met, to whom my picture may be of little interest but whose photographs and autographs will be of the greatest value and interest to myself.

Very sincerely and respectfully yours  
Edward Atkinson



C  
Atkinson 1E.

Boston, Apr 12. 1888

My dear Sir

I was obliged  
to forego my visit in Baltimore  
and therefore could not avail  
myself of your kind invitation  
transmitted by Prof Newcomb

Yours truly

Edw Atkinson

Prof Gilman



*Russell, I*

JOHNS HOPKINS UNIVERSITY

PRESIDENT'S OFFICE

To

*Dr. Ely*  
*Jan. 6*

1890.

The person to whom this paper is addressed is requested to return it to the President's office, with such comment as may be required.

Herewith:

*Letter from Edward Atkinson.*

*J.P.*  
*Ely*

*It is a good*  
*subject*

*R. T. E.*

*The attention of*  
*students has been*  
*called to this*  
*subject commended*  
*R. T. E.*



*Ans  
Jan. 7.5  
Atkinson*  
EDWARD ATKINSON,  
President and Treasurer.

JOHN B. SEWARD,  
Assistant Treasurer.

C. J. H. WOODBURY,  
2d Vice-President.

WILLIAM B. WHITING,  
1st Vice-President and Secretary.

FRANCIS E. ROBINSON,  
Assistant Secretary.

## BOSTON MANUFACTURERS MUTUAL FIRE INSURANCE CO.

31 Milk Street.

Boston, Jan. 4th., 1890

My dear Sir:

I venture to suggest to you as a special study to be taken up by one of your bright men, a comparison of the laws and customs of this country, of Great Britain, France and Germany in respect to the contract of insurance. I have come to the profound conviction that an apparently cheap but really very dear system of insurance against loss by fire is one of the main causes of the great destruction by fire. *in the U.S.* Its effect upon the minds of men has been to shift the responsibility for bad construction + careless occupation, to the Insurance Companies who cannot cope with it, except when organized like our Factory Mutual Companies for mutual prevention of fire.

If I am rightly informed, under the laws of France the owner of a building in which a fire originates, is primarily liable for the damage to his neighbors. This liability he can cover by policies of insurance, but the primary liability has a great effect in assuring *safe* ~~cheap~~ construction.

Of course there are many other reasons why the construction of France and Germany should be safer than our own, notably the scarcity of timber and the abundance of the soft stone which cuts like cheese *hardens* and ~~holds~~ like iron on exposure to the weather.

The subject would be an extremely interesting one, and a mono-



graph written by a bright investigator would possess very great value. I have no time for it, and while I read French I have lost part of my former facility in so doing, and I do not read German at all.

Most truly yours,

*Edw Atkinson*

Daniel C. Gilman, Esq., Pres't.,

Johns Hopkins University, Baltimore.



S. Ely



*Wrote to Thomson, E.  
Talcott 6m  
Oct 28  
asked if he knew  
anything about his  
substance prop. Thomson  
is he writes  
nothing & replies*

Boston, Feb. 25th., 1891.

Dear Mr. Gilman:

I wish it were possible for me to accept your invitation, but I cannot accept without such undue interference with my regular work as to make it unsuitable for me to leave at the time you name; nor can I at present accept any more invitations to lecture. What with Iron, Silver, Ovens, and Insurance, I am thoroughly head weary, and am looking with solicitude to the fulfilment of my last engagement for the season. On March 4th. I shall make an explanation of all my theories of cooking at the meeting of the Nineteenth Century Club in Philadelphia. I could I suppose, readily get you an invitation to come over if you would like to do so.

I have set in motion a complete revolution in the economy of the kitchen. I have accomplished what Count Rumford undertook to do but failed in, because kerosene oil had not then been discovered, and there was then no fuel which could be completely consumed without a chimney or artificial draught other than the lamp chimney. Even that <sup>lamp</sup> chimney will soon be dispensed with by a recent invention.

The next best thing that I can do for you is to take the risk of sending over to Baltimore to your address, two Ovens. I have ordered them to be forwarded. I am very certain they will never be returned to me, but that they will be taken at the price



which I will name after they have been duly prepared. I shall send with them some bits of apparatus which I do not customarily send with the Oven.

Whether I can send a pail or not at present will depend upon the advice of my counsel. It is not yet fully perfected, and it may be inexpedient to allow one to go beyond my immediate control. I tried to give away my first invention, but I <sup>found</sup> ~~find~~ that <sup>one</sup> ~~I~~ cannot give away an idea, and I am therefore protecting all my improvements by patents.

I will send to you instructions for a four course dinner to be cooked in one of these Ovens. I will make these instructions in such a way that you may pick out a bright student who never cooked anything before; put the Oven and the instructions in his charge and let him prepare the meal. It seems rash, but I undertake to say that I can teach any bright boy or girl how to become a good plain cook, by giving instructions on half a sheet of paper, provided they can meet the first rule, namely, take one part of gumption and one part of food; combine them together; put the compound in the Oven and cook it.

I am very glad to know that the Messrs. Glenn were pleased with their reception. I gave them as much time as I could and hoped to see them again but did not happen to meet them at the Club.

Very sincerely yours,

*Edw. A. Atkinson*

President D. C. Gilman,

1300 Utah Place, Baltimore, Md.



*Stimson*

*D. C. Gilman Esq. Post*

Boston, Nov. 21st, 1892.

My dear Sir:

In a recent address before the British Association for the Advancement of Science of which I send you a copy herewith, I made the following statement in regard to the farm mortgages of the Western States:

"Deductions from Statistics of Farm Mortgages reported under the Eleventh Census by Messrs. George K. Holmes and John S. Lord, Special Experts.

"Substantially all obligations, which <sup>were</sup> ~~are~~ incurred prior to 1880, have been liquidated. More than one-half the mortgages, incurred from 1880 to 1889 inclusive, have been paid. This deduction is on the basis of the reports of Illinois - relatively a long settled State in the West - Alabama and Tennessee, two States yet longer settled, in which slavery existed before the war; Iowa, which may be called a middle-aged State; Kansas more recently settled, and Nebraska one of the latest.

"Dealing with these States combined, more than one-half the farms are free from any mortgage. Those which are under mortgage are incumbered for less than half their value.

"The total farm mortgage of Illinois, Alabama, Tennessee, Iowa, Kansas and Nebraska is less than 25 per cent. of the assessed



value of all the farm land of all these States. So large a part of the money borrowed on mortgage has been for the purpose of buying, improving or putting capital upon the land, i.e. for its purchase and working, that all other instances of borrowing may be put aside as requiring no special attention."

"The chief crops in all these States have increased in the past ten years; wages are now higher than they were in 1880. The prices of the necessities of life have declined."

To this statement of my deductions one of the experts added, "The assessed value is very much less in many States than the real value".

I lately learned that Mr. Frederick C. Waite, one of the special experts of the Census, engaged upon another branch of statistics, had been giving a course of lectures to your students in which he took exception to my conclusions. I therefore asked from him an explanation and he has very courteously placed at my disposal a part of the abstract of his lecture of October 14th, referring to my alleged mistakes which he attributes to "his ( my ) loose methods of throwing figures together".

Now I am well aware that "figures will lie so long as liars make figures", and in order that this charge might not by any possibility be made against me, I submitted <sup>the foregoing before using it in public</sup> ~~this~~ statement through the Superintendent of the Census, Mr. Robert P. Porter, to Mr. George K. Holmes, who with Mr. John S. Lord of Illinois, ~~have~~ compiled the data of mortgages. From him I received the following justification of my



deductions: "I have carefully read your letter and find that your conclusions are substantiated by the statistics of the office". So much for my so-called "loose methods".

I fully concur with Mr. Waite that "the greatest need of our times is the cleaning away of all statistics and interpretations of statistics except the pure unadulterated truth. As I have said at the University these men of distinction must take it as an honor that they are considered worthy of being criticised".

Now the truth which is to be elicited from the data of mortgages is, whether or not the farmers of the West are laboring under a desperate load of debt as <sup>Mr. Waite</sup> ~~he~~ seems to believe; or whether, as I expressed it in my address, the western farmer is "to a much greater extent a creditor than a debtor".

Mr. Waite appears to have prepared some diagrams for your students, in which he must have made use of figures which are not at my disposal, and must have applied methods which I should not have used since they lead to a manifest absurdity. Having apparently proved to his own satisfaction that Mr. Upton and myself are wholly in error, according to <sup>his</sup> ~~the~~ diagrams, he winds up by saying, - "However, if he ( i.e. myself ) had said true value, his statements would have been true". I do not as a rule contest a difference between tweedle-dum and tweedle-dee.

I might rest the case there but I think it may be a good plan for some of your students to take this case up as an example of the use and misuse of statistics. Let it be borne in mind that if I had



consulted Mr. Waite, who was not in charge of the department of Mortgage Statistics in place of Mr. Upton who was, I might have substituted Mr. Waite's statistical method for my own "loose methods of throwing figures together:" yet, the result would have been the same. Now let us see where Mr. Waite's method would leave the farmers of Illinois. He uses these words in the abstract: *which he has sent me.*

"From the chart we see that the mortgaged indebtedness on the acres of Illinois is 48 per cent. instead of 15 per cent. of the total assessed value of all acres whether in farms or not".

I find on reference to Mr. Upton's Report that 69.22 per cent. of the taxed acres of Illinois are wholly free from any mortgage of any kind, only 30 & 78-100 per cent. being ~~taxed~~ *incumbered*. That makes a good logical puzzle, like many that infest our common school arithmetics. Perhaps some of your students can do the sum. If 30 & 78-100 of the *Mr. Waite's statement into* taxed acres of Illinois are subject to a mortgage equal to 48 per cent *number of acres incumbered and unincumbered* upon the whole average, how much per cent. is the mortgage on the *incumbered* mortgaged portion?

But again I find that leaving out Cook County with Chicago and its neighborhood, Mr. Upton's Report gives the following data:

Average amount of debt in force per assessed acre,	-----\$4.43
Average amount of debt in force per mortgaged acre,	----- <del>14</del> .30
Average value of each mortgaged acre,	----- <del>33</del> .84

When I want to get at the truth in such a case I reason as I did in this case. If the 31 per cent. of Illinois acres now under mortgage are worth \$33 & 84-100 per acre, it is safe to assume that the other 69 per cent. which have once as a rule been under mortgage



but are now clear, are worth as much: - therefore I will divide \$33 & 84-100 into \$4.43 and that gives me 13 & 09-100 per cent. I do not know what the rule of assessment is in Illinois, but in some other of the older Western States <sup>farm</sup> land and <sup>farm</sup> improvements are taxed at about 80 per cent. of the value which would be put upon them in negotiating a mortgage. I therefore still hold myself justified in the general position taken in my original statement, to wit, "that the total farm mortgage of Illinois, Alabama, Tennessee, Iowa, Kansas and Nebraska, is less than 25 per cent. of the assessed value of all the farm land of all these States."

If it would satisfy the truth better, the word "assessed" may be stricken out and the word "true" substituted; <sup>would</sup> then there appears to be no difference between myself and Mr. Waite.

But even then Mr. Waite may not be satisfied. He reflects upon me in these words:

"Let me again quote from the lips of this very remarkable man: "

"The fact which is very startling to our people, and will be to those of you who have given any consideration to the matter, is that the western farmer is to a much greater extent a creditor than a debtor, and the mortgage upon his land is but a light burden, whatever noise the professional agitators and grumblers may make about it". "(Looking up from my abstract I suggested that this was, to say the least, a very startling statement)".

If your students wish also to become as remarkable men as myself they may send



1st: To Michigan for the first thorough analysis of farm mortgages made a few years since by the Commissioner of Labor Statistics, Mr. Heath.

2nd: Procure from some of the well managed and solvent Mortgage Security Companies, a statement of the gradual change among their clients from debtor to creditor by learning what proportion of the money lent on farms in Iowa, Nebraska, Kansas, &c., is derived from farmers in Ohio, Illinois, Michigan or from farmers further East.

Then the <sup>"</sup>remarkable <sup>"</sup>evidence of the <sup>"</sup>remarkable <sup>"</sup>truth which I stated *and* *which can be fully proved* may make each of them a remarkable man when they give it out to the public.

I made such an investigation a few years since and was therefore prepared to find the confirmation of my conclusion, that the Western farmer was creditor more than debtor, in the statistics so ably compiled by Messrs. Upton and Lord *and there I found it.*

I may also call attention to the average duration of each mortgage and to the fact that more than half the mortgages incurred from 1880 to 1889 inclusive, had been paid at the latter date.

I should be glad to have these facts stated to the class to which Mr. Waite lectured, in order that the truth may be elicited and that the young men may also get a lesson in the right use of statistics.

Yours very truly,

*Edward Atkinson*



Atkinson, E.

AJ

Boston, Dec. 1st, 1892.

My dear Gilman,

I had the impression that Mr. Waite was an old stager. Now I wouldn't hurt a young man's feelings for the world. I have sent Mr. Waite a copy of the letter that I transmitted to you, but under the circumstances which you state to me I would rather take out all the sting of it and merely correct him in a little less severe manner. He is doing good work but surely he ought not to treat the work of an old hand as being an example of "loose methods". Moreover, I regard every attempt to compute statistics of wealth by the measure of dollars, especially when valuation of land is included, as statistical rubbish; utterly valueless because there is more progress in the world by the destruction of wealth through invention than there is by any possible accumulation.

Please tell him to make use of the paper that I have sent, and make his own amend in his own way.

Most truly yours,

Edward Atkinson

President Gilman,

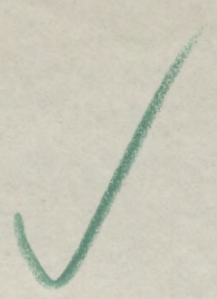
Johns Hopkins University,

Baltimore, Md.

X I fear this is the  
fact in Mr. A's case,  
✓ this is Waite's point.  
No doubt it pricks.  
H.B.G.



<sup>c</sup>  
Atkinson, E.



Boston, Dec. 10th, 1892.

Dear Mr. President,

Yours of the 8th is at hand. Do not think that I am the least bit disturbed by Mr. Waite's doings. My only reason for writing you was in the interest of good statistical science. I regard all estimates of national wealth by the measure of dollars as being a snare to any one who attempts to reason upon them, simply on this ground. Invention is destructive of capital. The product of each decade increases while the valuation of the capital relatively to product diminishes. This principle taken in connection with the fact that high wages are a correlative or derivative from a low cost of production, alters the aspect of all problems in Ecology. I have adopted Mrs. Richards' new name, "Ecology", as the right word.

Yours very truly,

*Edw. Atkinson*

President Gilman,

Johns Hopkins University,

Baltimore, Md.



*Atkinson*  
*Atkinson*  
Boston, Mar. 29th, 1895.

Dear Mr. President,

I send you herewith a copy of the "Atlanta Union" containing suggestions for the right conduct of an Industrial Exhibition. They will be too late for Atlanta except that in buildings already contemplated they may show the development of the cotton industry, giving thereby a good example of how my evolutionary ideas could be carried out. I have a vague impression that Baltimore contemplates an Exhibition of some sort within a year or two. Where I got it I do not know. If such an Exhibition is not contemplated, why may not the Johns Hopkins promote it, with a view to becoming endowed with most useful buildings devoted in the first instance to the purposes of the Exhibition, ultimately to purposes of instruction; also as a permanent place for an Industrial Museum or development of the useful arts of which we have nothing *rightly directed to that end* ~~corresponding to them in~~ this country. Baltimore would be the right place, midway between the Southern and the Northern manufacturers of various kinds.

Now as to the buildings. I send you herewith a lot of plates and directions by means of which we underwriters have made a complete revolution in industrial architecture, bringing into effect the elements of low cost, stability, strength, slow combustion, light, air and ventilation. I call your attention especially to the



plans and elevations of factories in the pamphlet on Mill Construction by myself and my son William. My son William is a natural born architect. He began to devise plans and elevations which carpenters told me they could work by when he was ten years old and the architectural motive has been kept in view throughout his education. Under my direction he is importing into the art of building hospitals, school houses, college buildings and the like, the several motives which govern factory construction. Architecture has heretofore been taught too much on the line of a fine art. It is painfully true that there is no professional architect or was none until my son took up the profession, here or elsewhere within my knowledge, whom it was safe to charge with the construction of a factory or industrial building.

My son began his practice in the construction of a small hospital at Waltham in which no attention whatever was given to artistic effect, the whole motive being low cost, safety from fire, economy in administration, light, air and ventilation. That hospital was completed at the least cost of any in the State. It has become the model hospital of the State. The Trustees of a proposed large hospital at Newport went round the country examining many examples, finally lighted upon Waltham, consulted the principal physicians, came to my son and gave him carte blanche. Three buildings have been built. The fourth is now under way and there are to be one or two more. They are of high artistic effect combined with the utmost economy and fitness for their use.



President Gilman.

3.

I do not tell you all this with a view to getting a job. I merely name these facts, to the end that you may be able to combine what I know must be the necessity of the Johns Hopkins University for more space with the Exhibition purposes developed on the line of evolution."

I hope to see you in Baltimore in April. I hope to go to Washington on the eighth to spend a few days, stopping also in Baltimore with two of my daughters on our way home. We have lots of relatives there among the Williams's and the Pennimans.

Very truly yours,

*Edward Atkinson*

President D. C. Gilman,

Johns Hopkins University, Baltimore, Md.



*C. Atkinson*

*Atlanta*

*Aug 6/95*

*Edw. Atkinson*  
*recd*

Boston, July 6th, 1895.

Dear Mr. Gilman,

It would be impossible for me to accept the duty which you have asked me to undertake in connection with the Atlanta Exposition. It is an important place and I wish I could, but I could not spare the time from my necessary work. I am going to Atlanta during the Exhibition, having an appointment October 15th, to make an Address to the Bankers' Association. I must think over the names. The right men who could spare the time are not numerous.

Very sincerely yours,

*Edw. Atkinson*

President D. C. Gilman,

North East Harbor, Maine.