

The American Woman's League and University City

(VERSION IN PDF)



LEWIS PUBLISHING CO., University City, St. Louis, Mo.

INTRODUCTION

So rapid has been the progress of organization of The American Woman's League, under the University City plan, since I first proposed that plan but a short time ago, it has become necessary to issue this book, giving more fully in detail its proposed features. Its first reception has been so gratifying and encouraging as to leave no room for doubt but that the League will grow to vast proportions within a few months longer. Up to the present time the entire charge and labor of organization has been in my hands, but so far has it progressed that, as these pages go to press the articles of incorporation of The University City Trust Company, trustee for the League under the plan, are being signed, its officers and directors having been selected (as detailed on page 9), and the charter will in all probability have been granted by the state (having first been submitted to the secretary of state for criticism), as this book reaches its readers. It is understood, in submitting these details of organization to intending members and the public, that all details and ALL plans are subject to such change and modification as the Board of Trustees shall elect. The entire labor of organization is in the hands of those in charge of it until its completion and the submission to its membership of the final and complete plan and trust agreement. Several of the institutions of the League will undoubtedly have so far progressed in organization and equipment that they can be thrown open to the use of the League's members within a few months, such as the Library, Schools and Exchange. Others such as the Retreat will require several years for the erection and equipment of proper buildings. It is estimated that the entire plan of the League, the erection of its great institutions and the completion of University City under the plan, can be entirely accomplished within a space of five years. It may be accomplished in much less. When completed, the women of America should have in University City and their League, the grandest organization ever created for woman.

In the following pages are given much of the details of The American Woman's League, by which is to be accomplished a great undertaking of such vast and vital importance to American women and their families as to be almost revolutionary. The most serious criticism is urged and will be accepted with a deep sense that so new an idea must show its right to succeed by gaining strength through criticism. In considering the plan of the League it must be remembered that under the University City Plan for carrying through the organization NOT ONE DOLLAR OF INVESTMENT OR DONATION IS ASKED OR SOUGHT. FOR EVERY DOLLAR REQUIRED TO CONSUMMATE THE PLAN, A FULL AND IMMEDIATE EQUIVALENT IS GIVEN.

As no investment of funds, no dues, no fees are paid; no possible loss can come to anyone under the plan proposed; while its success means untold benefits and good to a vast multitude during life, and a form of protection for women, against a helpless, destitute old age, not otherwise provided in the world.

It seems to me that no harm can come of it and much good is bound to. The motives of any man who advances a new thought are sure of misunderstanding and attack. It is the price to be paid by him who strikes out on unbeaten paths. The reward for success must be the inward consciousness of having done one's best under all circumstances, refusing always to turn back once the hand is set to the plow. After long study and thought, fresh from the heartburnings of a bitter struggle to advance an idea slightly ahead of conditions, I am determined to carry it through to completeness in the face of every difficulty.

The conditions of rural life today in this nation are little understood or appreciated by public men, the busy man of the city, or even by our students of political economy. In this nation, out of some 84, 000, 000 population, approximately 52,000,000 people reside in the rural

districts and in towns and villages of less than 3, 000 population. A few years ago the rural resident received his mail when he drove into the nearest town to get it, was isolated from the world and even his own neighbors and the general idea held of him by his city brother was gained from the comic papers. Today a network of telephone lines connect farm house with farm house and all with the cities. Trolley lines traverse and penetrate into remote districts, the daily mail is delivered at the farmer's door through forty thousand rural routes, and in addition to the nearest village store, great mercantile houses located in our principal cities doing business exclusively by mail, offer him everything in the way of luxury, comfort and necessity on even better terms than his city brother can buy them. Two such concerns alone during 1906 sold over a hundred millions of dollars of merchandise by mail to rural customers. A vast change has taken place in rural life in a few years, and is even more rapidly to progress in the future. The bulk of the wealth is produced and held by our rural population and in its hand is the future of our nation.

Another change even more potent and more rapid is occurring. The womanhood of our people is coming to the front in the questions of the day as it never has in modern history. In every walk in life, woman is asserting her influence. Her refining and purifying influence is already strongly felt in our national questions. Steadily women are gaining ground until they must stand shoulder to shoulder with men in the solving of the great problems of national life, an equal partner and helpmeet. Never before has it been so true that "the hand that rocks the cradle, rules the world" With these two great forces this plan deals.

It is in but comparatively recent years that woman has begun to take her true place at the side of man. In Europe today her position is far inferior to that of man, and the world-old idea that she is but a chattel of man is but slowly and grudgingly giving place to the higher thought that she is in most things his equal and in many his superior. In America this has reached the greatest advancement—an advancement looked askance at by even the most enlightened Europeans. Even here such of her recognized rights as she has gained are due more to her own higher development under better opportunities than to man's grudging concessions. Greatly improved as is the position of our women, yet it is sadly lacking in many features more necessary to her station than to that of man, yet still closely held by man as his sole perquisite. Under the wing of the mothers and sisters, the manhood of our people must always be developed, to her lot must fall the heavy burdens and a portion of helplessness and dependence. Before her always looms the shadow of a helpless, deserted, destitute old age. We have our homes for old soldiers, our Masonic and fraternal homes—even our homes for men who have wasted their lives in drunkenness and dissipation. We have homes for consumptives, homes for almost every form of helpless and dependent male senility, but where in America is the Retreat for the last pathetic days of a woman grown old in the service of mankind, left destitute and alone by disaster and bereavement? THE POORHOUSE. To the millions of mothers fighting a desperate battle against poverty, struggling to rear a brood of children into useful men and women, where in America is the helping hand, except under a veil of charity as lowering to pride as it is useless in its potentialities?

E. G. LEWIS,
Mayor of University City.

The American Woman's League AND The University City Plan

The American Woman's League now rapidly being organized is designed to afford to the women of this country, more particularly those who must look closely to the future, have their own way to make or are struggling to bring up children who become our future men and women—a compact organization for mutual support, assistance, protection and to provide a form of protection not contemplated by any insurance company—the assurance of a comfortable home in event of destitution in old age or the care of orphaned children; NOT as a charity, but as a heavily endowed, self-supporting organization in which any woman may gain membership, without price, dues or investment; in which every member has the same rights and benefits and an equal interest.

For many years past, as the center of the life and thought of a great mass of the people, through our publications having the largest circulation of any periodicals in the world, I have had borne in on me with ever increasing force the total lack of such institutions and organization, and its ever growing need. The problems presented were many and the difficulties great. Gradually, matters have so shaped themselves as to provide the necessary basic conditions and the means to accomplish the desired result. First, there had to be a means by which membership could be gained by any woman by slight effort, without investment or dues, and yet which, through this slight effort, would not only add additional resources, but an additional and continuous income in exact proportion to the additional expense and obligation assumed with each member added.

Second, a civic organization of a nature which would become a separate municipal government in perfect harmony with the plans proposed, affording the great institutions and properties to be created proper protection and co-operation.

Third, a heavy permanent endowment which would be sufficient in itself to assure for all time the perpetuation of these institutions and give that guarantee, so necessary that when all else had failed, there would be SURE, this city of refuge with its protection and comfort.

There must first be a powerful and profitable organization to build upon, and then each obligation and expense incurred in beneficiaries must add an exactly proportionate resource to that organization and an additional permanent income. Yet this must be accomplished without the necessity of investment or dues, otherwise those who most needed its benefits and protection would be least able to secure them. It seemed at first thought years ago a staggering task, if not a problem impossible of solution. That it has now been solved, seems certain and that it will be accomplished in all its potentialities a matter of months alone.

Under the plan now being carried out, whether the membership is one thousand or one million, the principle is the same; the proportionate endowment, resource and income the same. A membership of ten thousand, confined to a single state, would give to each member all that a membership of a million will give, spread over the nation, save only in the greater number, the greater power of mutual protection for its numbers would compel recognition in national matters, and help in the passage of new and better laws for the benefit of the HOME.

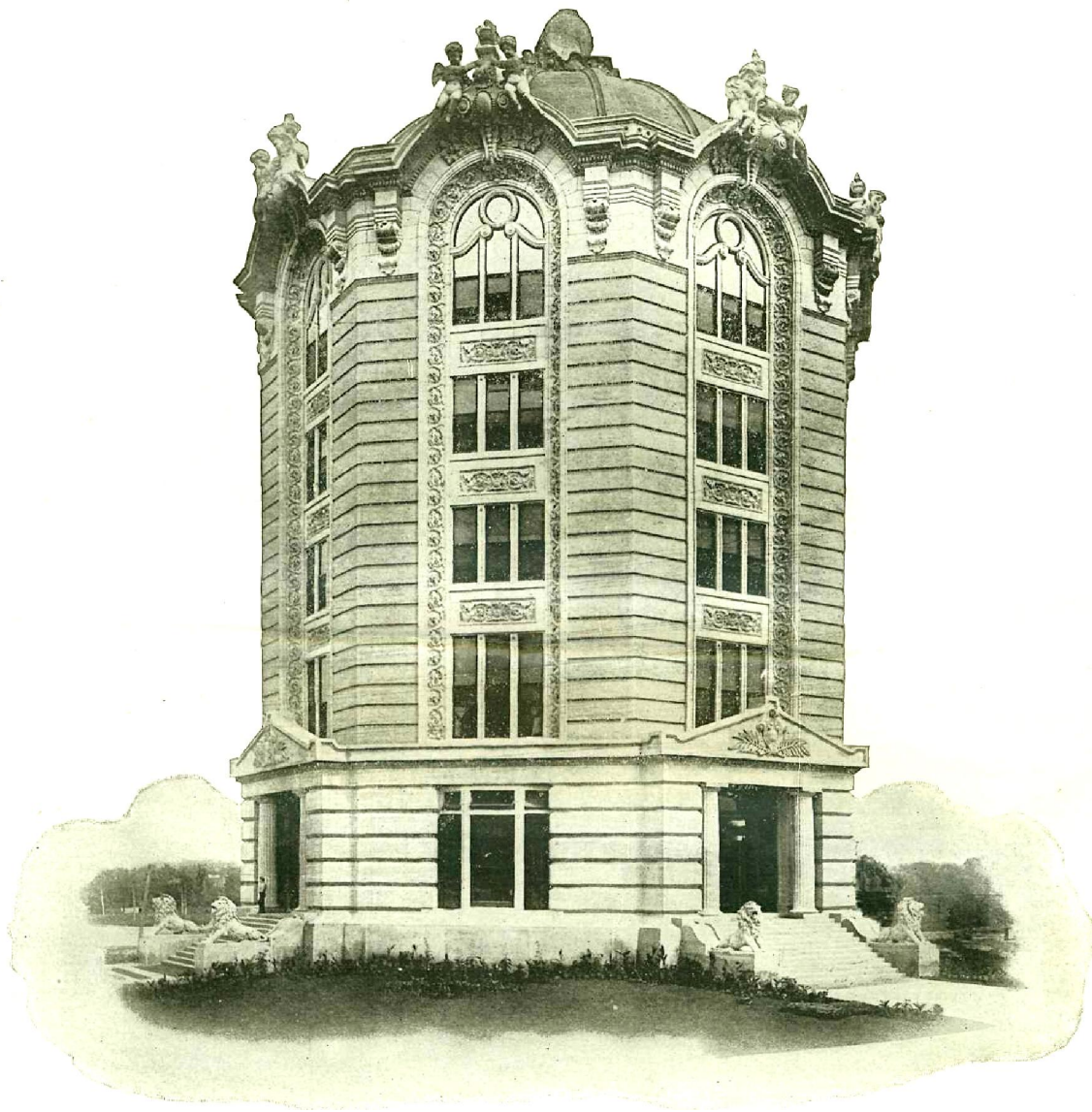
It is not necessary, under this plan, that a great membership be secured for its success, for each member adds to the organization the exact proportion of the elements necessary to return to her the benefits, help and protection, assumed towards her. Before making the plan public, I first submitted it to a large number of men whose experience, standing and responsibility would compel respect, and received their unqualified endorsement of it. The reception it instantly met showed beyond question that nothing now stands in the way of carrying out the great plan in all

its potentialities, but the proper presentation of it to the mass of the people so they could understand its meaning to them, and the thing is done. In the following pages the organization is quite fully detailed. The working out of the vast detail, may safely be left to those who are creating it, for on their labors, wisdom and fidelity will rest a greater monument than any men have erected to themselves before.

THE PLAN.

We have in University City a separate little municipality in the heart of the most beautiful section of a great community. In this city is located the magnificent establishment of what is already one of the largest publishing institutions in the world, sending its clean, well printed, beautifully illustrated, instructive periodicals each day, week and month into hundreds of thousands of homes into every corner of the nation, forming the basis of the plan and the means of accomplishing it.

There is now being organized a League of American Women. Membership in this League is placed in the reach of every woman, no matter how humble, willing to make the slight effort to acquire it, without price, without investment, without dues of any sort. Under the plan being carried out, it is proposed that this League shall acquire the ownership in fee simple, clear of debt, of so much as is desirable, of the remaining vacant property in University City, adding it to our already large holdings and developing the entire city under one great engineering plan, with miles of beautiful boulevards and parks, and special reservations for the several institutions proposed, into the most beautiful model city in the world; acquiring the remainder of the capital stock of the publishing company from time to time, as it may be offered for sale, and to found and permanently endow here several great institutions whose benefits shall radiate into American homes in constantly increasing volume and potentiality. Chief of these to be a beautiful Retreat or Home, equipped with every comfort, where any woman a member of the League left destitute and alone in old age, may find a secure refuge for her declining days, surrounded by every care, beauty and happiness that the good will of her fellow women can devise; NOT as an object of charity, but as a fair exchange for her rights and benefits under her membership in the organization. An orphanage for the like care of destitute children of members of the League. These two features to constitute the "surrender value" of the League's membership, a form of protection for the women of the nation exceeding in value all other forms and only possible under the plan proposed. In addition to the Retreat, to found and erect here a great educational institution of the broadest scope, from elementary courses to the trades and professions conducting its courses by mail so that its benefits shall be freely accessible to every member of the League and her family, no matter how remote her residence or how poor her circumstances. A great Postal Library conducted entirely by mail, its book delivered and called for by the postman in the cities and by the rural carrier to the most remote farm homes in the nation; its illustrated lecture courses sent out to the mass of the people by mail, carrying into the humblest homes the advantage, instruction and pleasure, now almost the exclusive perquisite of the rich; to create a great fund from which members in distress may be relieved and those seeking to build or improve their homes may obtain loans at small interest; to provide a market or national exchange for their handiwork and to bring these things to their own firesides. To build up the already great organization of The Lewis Publishing Company, through its present equipment and facilities the largest and finest in the world; until it shall become in truth the Publishers of the People, sending daily, weekly and monthly



WOMAN'S MAGAZINE BUILDING

This magnificent structure of stone, marble and terra cotta with a dome of copper, is the executive building of The Lewis Publishing Company. In it will also be located the temporary offices of the League and the Trust Company. This building is 135 feet high and with the pressroom in the rear, occupies 5½ acres of ground. It is one of the most beautiful structures in the world, and during the World's Fair, was visited by more than a million people. On the top of the dome is the largest search light in the world, which, when not in use, drops down between the inner and outer ceilings of the dome. The cherubs on the cornices are each ten feet in height, while the four lions guarding the entrances are each carved from a solid block of stone twelve feet in length and the height of a man. The third and fourth floors are occupied by the subscription force of the magazines, more than two million letters and subscriptions being handled per year.

periodicals, clean, fearless, unpurchasable, instructive and entertaining into millions of homes of the people, wielding a vast influence for good and exerting a great power for better conditions in the life of the nation. Issuing from its presses journals for the blind, for the illiterate, for the refined and educated and for a better life and thought, journals some of them impossible of production on a purely mercantile basis; journals, other of them, placing the instruction and benefit of art, beauty, knowledge, improvement in their highest type, within the reach of the humblest family. Undertaking the production of works for the mass of the people at an almost nominal price, which are now hopelessly beyond the reach of the masses. To provide for every woman and her family, a member of the League, a power and influence sufficiently great and far-reaching as to insure justice, protection and assistance without price or consideration to any woman persecuted or oppressed. To form here in the most beautiful little city in the world a Capitol of the Womanhood of the land, owned by and held in trust for them, shared in equality, the center of their sympathies, love and blessings, a pride to all women and a crystallizing into one compact organization those things that go towards improving, bettering and making more happy the home life of the people, while giving to our American women that influence and power in our national life, for better things that can ONLY come by ORGANIZATION. This, all this and more, it is expected to accomplish through the University City Plan of the American Woman's League. This and all this and more, to be within the reach of ANY woman, without price, without investment of a single dollar, without risk or loss and secured to her beyond the possibility of being taken away. Endowed beyond possibility of their requirements, these institutions to be held in trust for the equal benefit of every member and her family and her descendants. About such a city and its institutions, as the years roll by, and the rich grow richer and the poor grow poorer, must cluster the blessings, the reverence and the good will of a nation. Without the taint of commercialism, above the influence of greed, NOT a beggar of charity, but a dispenser of constantly increasing benefits, free but priceless, growing ever richer from its own increment, but remaining always the sole property and right of a million American homes—such is the UNIVERSITY CITY PLAN.

THE MEANS.

Starting, then, with the great essentials already provided in the city and the publishing institution, it is but necessary to devise a means whereby each expense and obligation of an added member shall automatically provide the added endowment resource and constant income to carry out the added obligations indefinitely, and in exact proportion to their increase; and yet enable any woman to secure membership and all rights, benefits and privileges thereof without investment or payment of dues.

The means by which this is being accomplished is simple but completely effective. Each person desiring to obtain a membership in the League is required to secure (or pay for if she is able and prefers to) a total of \$52 in SUBSCRIPTIONS to the several publications of The Lewis Publishing Company. When the applicant has completed this simple requirement by the remittance of the fifty-two subscriptions, she will then be entitled to a certificate of membership in the American Woman's League and the resulting benefits of such membership. The Lewis Publishing Company, as do all publishers, allows a regular commission for the obtaining of subscriptions, ranging from 25 per cent to 50 per cent of the amount of the subscription price of the publications. This commission, which represents the salesman's salary or commission in other lines of industry, in the case of the applicants for membership in the League, is surrendered

toward the general purposes to be accomplished and the membership taken in its place.

The first effect of this is, then, for each added member the sum of \$52.00 is obtained, one-half going to the publishing company to fill the subscriptions and the other half becoming a part of the permanent endowment of the League. In reality, a far greater result has been obtained: At least fifty-two new subscribers have been added to the lists of the publications, increasing their earning power and reducing the cost of their production by increasing its volume. Furthermore, a PERMANENT yearly income has been added by the renewal from year to year thereafter of at least a portion of the subscriptions, so obtained.

It is evident then that under the very process of organizing the League, the publishing institution must automatically become the richest, most influential and profitable publishing concern in the world.

The new member, then, has added first \$26.00 to the treasury of the publishing company; at least fifty-two new patrons to the publications and \$26.00 to the endowment funds of the League, yet she has not invested a single dollar and the ONLY obligation assumed to those who did pay the \$52.00 is the sending to them of the journals for which they subscribed for the time paid for; the publications, owing to their low subscription price and their own merit, being the fullest and best possible value received and, in fact, the only thing paid for or expected. There remains, then, for each added membership the other \$26.00, which went into the permanent endowment funds.

Only those who have dealt with small sums in vast number can realize how quickly they amount to a great sum. If but a small fraction of the homes into which our publications have already been a steady and welcome visitor for years, contribute but a single member to the League each, this \$26.00 would amount up into the tens of millions of dollars. From this \$26.00 per member (the commission on the subscriptions obtained) comes the expense of organization, which is estimated at from 25 cents to 50 cents per member; the remainder is then available for the other features of the League. (It might be stated here that it is a fair estimate that the earning power added to the publishing company by each membership would alone provide sufficient permanent income to maintain all the other benefits for that member.) It is perfectly evident that if the several great institutions planned with their beautiful, permanent buildings are organized and erected in University City, there would be a corresponding and immediate proportionate increase in the value of every foot of its available land. It is therefore proposed to benefit from the values so created by using the endowment fund for the purchase of these properties now while unimproved and laying them out under the highest engineering skill into the most beautiful residence city in the world—this property and its great institutions to be the property of the League, the home of its organization and the city of American womanhood.

By investing these funds in the realty of the little city of the League itself, each added institution, each additional improvement would increase and compound the fund itself, while the control of the investment would be absolute and certain. Such properties as are required for the institutions of the League will be so located and improved as to enormously increase the desirability and value of the surrounding property owned by the League. This increment and profit adds to the endowment with constantly increasing volume as the property is developed, beautified and sold or leased for residence purposes, being further increased by providing first mortgage building loans where desired and the whole investment kept within a given area under complete control. The increment, interest and profits thus secured should amply provide for every possible requirement of the beneficiary institutions, permit the founding of additional ones or enlarging their scope and accumulate a large surplus. It also gives that certainty of stability and permanency to the League which no other use of the endowment funds could.

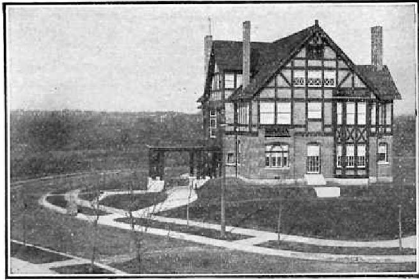
Steps are being now taken to induce other large organizations to locate their headquarters

in University City, the League undertaking to erect and donate their headquarters building in cost and elegance proportionate to the number of their own members, who become members of the League. Through these plans, it is expected to build up in University City the most architecturally beautiful, and from an engineering view, perfect, and from a residence view, desirable, city in the world—a city of magnificent structures, great institutions and beautiful homes. It is not and cannot become a manufacturing city, but it will become all that its name implies—"University City."

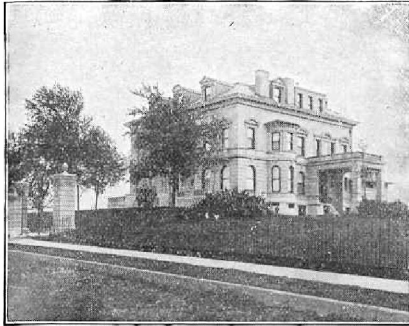
It is now reasonably certain that at least one of the largest schools for girls, and the headquarters of a great woman's insurance order, will shortly be located here, and negotiations are pending for other desirable institutions. This then is an outline of the University City plan under which is being organized the American Woman's League. It has already become advisable to increase the requirements for honorary memberships from \$10 to \$20. (Honorary membership is for men, and does not carry the surrender right of residence in the Retreat) and to extend the time allowed to applicants in which to complete the membership from one to two years. The labor of organization is so great and the engineering and architectural plans so vast, that ample time must be had to complete them, and a corresponding time allowed to those seeking memberships to complete the requirement, in order to handle the matters with greater ease. Five years are allowed for the completion of the organization and turning over to it the accomplished results. If it can be accomplished in two years, it will be, but the plan outlined is so potential, so wide in its scope, so full of problems and labor, that the best effort of not only myself alone, but such men as I may select to assist me, in whom I have found or may find the qualifications necessary to solve the problems presented, will be required for several years before a perfect organization can be completed. Each of the features involved requires exhaustive study and the highest skill. The real estate division, in the planning, acquiring and development of so vast a property, will alone call for the best engineering and artistic brains. The publishing division, the educational, the Retreat and the financial branches involve unresting labor of experienced and brainy men. In general, I propose to work it out along lines that follow, of course, subject to the final perfected plans to be submitted to the members by the Trustees at the end of the first year.

While but a short time has elapsed since the first presentation of the plan of the League, the endorsement and support of it has been so unanimous and spontaneous as to caution me and cause me to seek able assistance in the development of these plans. I have the assurance of co-operation such as a plan so full of benefit not alone to St. Louis, but to the country at large, should command from every public-spirited man and woman, and I look forward to that day, when magnificent in all its completed detail, University City will be the meeting place of the first national convention of the League, and I may give count of my stewardship.

E. G. LEWIS.



Residence of Captain James F. Coyle, Alderman.

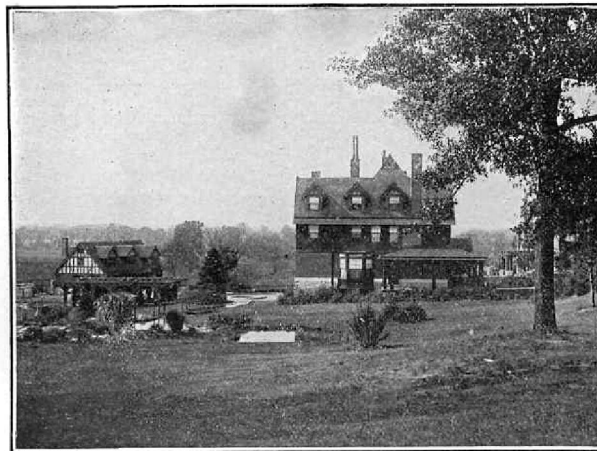


Residence of Mr. Jackson Johnson, Alderman.



Residence of Mr. F. J. Cabot, Alderman.

**Residences of
City Officers of
University City**



Residence of Mr. E. G. Lewis, Mayor.

**In Sections 1, 2
and 3 of
University
Heights**



A CORNER OF SECTION 1 IN UNIVERSITY HEIGHTS, PART OF UNIVERSITY CITY



Residence of Mr. F. V. Putnam, City Clerk.



Residence of Mr. John W. Lewis, City Attorney.



Residence of Mr. D. S. Ralston, Alderman.

UNIVERSITY CITY

St. Louis, Mo.

E. G. LEWIS
Mayor

F. V. PUTNAM
Street Commissioner
and Clerk

JNO. W. LEWIS
City Attorney

BOARD OF ALDERMEN

CAPT. JAS. F. COYLE
JNO. GRUENINGER

JACKSON JOHNSON
NICHOLAS LAMB, Jr.

D. S. RALSTON
F. J. CABOT

JNO. WILLMAN, Marshal

CHAS. H. EVANS, Collector

University City covers an area of about fifteen hundred acres, is located in the center of the growth westward of the finest private residence district of St. Louis, but is an entirely separate corporate municipality of itself, having its own mayor and city officials. The western boundary line of St. Louis is the eastern boundary line of University City, boulevards and sewer systems passing from one into the other without break. The finest street car lines of St. Louis pass through University City at one fare, and it has every municipal improvement of St. Louis, such as water, gas and electric light. Located on the highest ground in the West End, the finest residence district of St. Louis, it has every advantage of St. Louis, but none of its disadvantages. It is the most desirable residence part of St. Louis and is so rapidly building up with beautiful homes that it is a fair estimate that in five years every available residence lot in University City will have been built upon. In fact, within its borders are embraced about all the available high class residence property remaining in the West End. The beautiful and costly residence places, grand churches, Washington University, St. Luke's hospital and other magnificent structures of the West End of St. Louis, together with Forest Park, have made it world famous. In the heart of this great district, University City has been carved out, to be made into the most beautiful residence place in the world—a city of splendid institutions, grand boulevards and beautiful homes—the city of American womanhood.

University City is a separate municipality from St. Louis, although located in its finest residence district. The city government is officered by representative men of large personal means, many of whom are connected with the League and its institutions. This little city secured its charter in 1906 and embraces in its borders the best, most desirable and beautiful residence section of the great city of St. Louis. The ancient city limits of St. Louis can only be extended by amendment of the state constitution, although it has long since outgrown those limits. Right in the heart of the only possible growth westward of the most desirable residence part of St. Louis, occupying the beautiful high ground overlooking the city, University City has been incorporated, a separate city within a city for all time to come, for it can not be absorbed by St. Louis without its own consent. St. Louis lies in a horseshoe bend of the river. Directly westward is the only possible growth of its fashionable and highest class residence section. Out of the heart of this section, embracing about all that remains of high class property, University City has been carved, to become the home of the American Woman's League and its great institutions. Separate in charter and government from St. Louis, its mayor, the president of the publishing company and creator of the League, and other of its aldermen and city officials, directors and officers of the Publishing Company and members of the Board of Managers of the League, the best part of its

area, so far as unsold, is intended to be acquired by the League under the University City Plan, becoming the property of the League, the foresight which planned and executed the creation of this little city, making possible the University City plan.

THE PLAN.

In the center of University City is University Heights, a vast tract of over three hundred acres, nearly 50,000 front feet. This vast tract is now, with the exception of Sections 4 and 5 (see page 16), superbly laid out in a great restricted private residence park, with beautiful boulevards of the best construction, sidewalks, curbs and guttering, water mains, sewer system and even shade trees. Here are rapidly building up the fine homes of the foremost men of St. Louis. At its entrance on the main east and west boulevard, which extends through the heart of St. Louis toward the river, stand the magnificent buildings of the Lewis Publishing Company. On the southern side lie Forest Park and Washington University, with its great buildings and beautiful grounds. Adjoining University Heights and composing the greater part of University City are beautiful tracts of private residence property, largely held under option for the League. On the east is the beautiful Berideth tract already fully improved and in the past year alone almost built up with handsome private homes within a few months of its being placed on the market. So little desirable residence property remains available in St. Louis, that the next few years must see the greater part of University City, entirely occupied by the finest residences of St. Louis' best citizens. The great section of this great property, University Heights, under the University City plan of the American Woman's League, is already conservatively valued at more than two and a half million dollars. To it, as the plan develops, will be added other great properties until the greater part of the area of University City is owned and held in trust for the League. These vast combined properties when acquired, will be rapidly laid out, under the supervision of the foremost engineers, architects and landscapists, in one general plan of perfect design, in the most beautiful little city in the world. In the center, at the highest point, a handsome park, the centering of the system of great boulevards and avenues, is to be restricted exclusively for churches, the eight corners surrounding this park being each reserved and restricted to a single church. Two of these churches are already planned, by congregations whose present structures have become too remote from the present residence section by the growth westward of St. Louis. On the largest corner negotiations are now pending for the erection of a cathedral structure, one of the handsomest in the West. The grouping of these eight beautiful church structures, each a different denomination, about a central park, forever restricted to their use and beauty, would form one of the most imposing and beautiful features of the city. Beyond the church square, at the head of the principal boulevard, fifty acres of beautiful grounds and gardens are to be laid out as rapidly as possible and in their center the great building of the Retreat or Home of the League, is designed to be erected at an estimated cost of a million and a quarter dollars, as soon as the development of the plan will permit.

Skirting the city's border a belt boulevard 80 feet in width and five and a half miles long will surround the city. At each entering boulevard at the outskirts of the little city a handsome monumental entrance gate is to be erected. Between University Heights and the Berideth tract an entire city block is to be laid out this spring by the city government as a city hall park, a handsome little city hall placed in its center, flanked on either side by the public school and fire engine house.

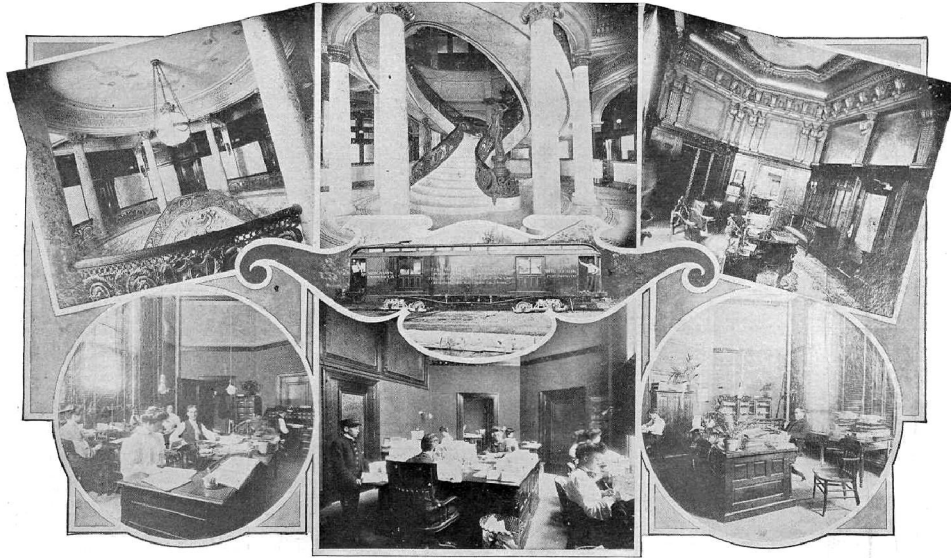
Just beyond the great buildings of the Lewis Publishing Company, on the large opposite corners, it is planned, the buildings of the League's Trust Company, Postal Library and Correspondence Schools, each a superb structure of stone and terra cotta, as beautiful as skill and money can make them. At each crossing of the boulevards traversing the city, a little plaza or

open square, ornamented with statuary, is designed; these grand institutions becoming the property of the American Woman's League, the city of American womanhood, with the maturity of the Plan.

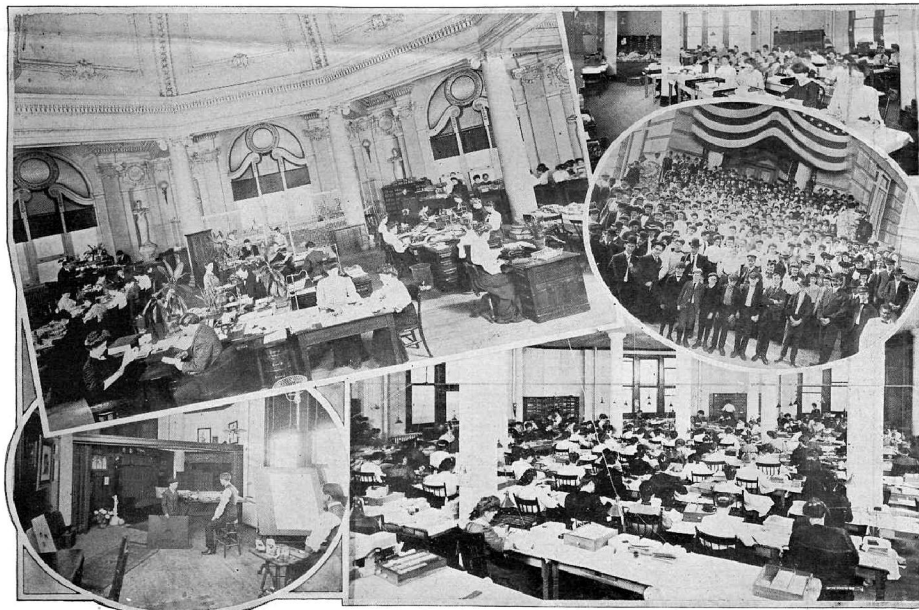
Already the most desirable residence property of St. Louis, the expenditure of the large sum required to complete these magnificent improvements will so greatly add to the market value and desirability of the entire property as to return to the League a large profit and a constant income on its investments in it. The most competent experts concede that the value of every foot of land in University City will be more than doubled by the completion of these improvements. A large section of the city is already built up with private homes, and under the plans now matured the entire holdings of the League aside from blocks reserved for its institutions, for churches and schools, will be restricted forever to private homes and sold only for that purpose. Under these plans, this little city of beautiful homes and the great institutions of the League, will be the center and headquarters of American womanhood, a city of art and beauty and grand institutions, the like of which has never before been created, owned by American women, their refuge in time of distress and old age, a protection and helping hand reaching into every quarter of the nation. It was inevitable that the knowledge of these plans should so raise the price of all lands not already secured as to make their purchase prohibitive, unless proper precautions were taken in advance. Such precautions have been taken and options secured on such properties not already owned, as were necessary to the plan. These options will be rapidly taken up and the properties developed under the general plan, as the funds are available from the memberships in the League. In order to carry to completion in the shortest possible time, the plans for the improvements, special certificates are intended for issue by the Trust Company, secured by first mortgage deeds of trust as explained under the head of Trust Company on another page. While these certificates are doubly secured and earn an unusual rate of interest, they are for short periods and but an anticipation of the regular income from memberships, which will pay them off and leave the properties the clear and unincumbered possessions of the League, from which it will derive a constantly increasing income and profit year by year. It is estimated that three years more will be required to complete the vast engineering plans of laying out University City and finishing its boulevard and sewer systems, parks and entrances and four years for the completion of the Retreat. The smaller buildings each occupying a city block, for the Library, Trust Company and Schools, should be completed within two years.

THE CITY GOVERNMENT.

University City is a separate municipality from St. Louis proper. It is a city in itself, regularly chartered, with its own Mayor, Board of Aldermen and police force. It levies taxes, which are less than 60 cents on the \$100, while a foot over the line in St. Louis the tax rate is \$2.30. The city is officered by gentlemen mostly of large personal means, all of whom have their own residences therein. Under the plans of the League a large additional population will now rapidly be added, while a great part of the population will be composed of the officers, directors, managers and leading employes of the various institutions of the League, insuring the constant election of city officials in complete harmony with the League and its institutions. The character of residents now rapidly building up the city with beautiful and costly homes insures the conduct of the city government being always in the hands of men of the highest personal responsibility and integrity. University City was carefully laid out to embrace the most desirable and highest character of residence property within its borders, its city lines being so run as to avoid anything else. It is today the most beautiful and desirable residence section of St. Louis and must always remain so. The plan proposed, when carried to completion, insure its being the most beautiful residence place in the world.



Balcony in Woman's Magazine Building on which open the editorial offices. Central stairs and corridor of Woman's Magazine Building, finished in marble and bronze. President's private office. One of the private mail cars. Assistant Advertising Manager's office. Secretary's office. Advertising Manager's office.



Top floor of Woman's Magazine building, where the organization of the League, and the business of The University City Trust Company will be temporarily conducted, until the separate building for the trust company is completed. Employees of The Lewis Publishing Company grouped on the front steps. Nearly five hundred people are employed in the production of its four publications. Artists' room. Subscription department of The Woman's Magazine and Farm Journal. Hundreds of young women are employed in this work. Their surroundings are as bright, cheerful, clean, comfortable and artistic as they can be made.

THE LEWIS PUBLISHING CO.,
\$3,500,000. CAPITAL

PUBLISHERS OF

THE WOMAN'S NATIONAL DAILY
200,000 DAILY CIRCULATION.

THE WOMAN'S MAGAZINE
600,000 CIRCULATION (Monthly).

THE WOMAN'S FARM JOURNAL
150,000 CIRCULATION (monthly).

THE JOURNAL OF AGRICULTURE
35,000 CIRCULATION (Weekly).

E. G. LEWIS, President; **H. L. KRAMER**, First Vice-President;
EDW. DICKINSON, Second Vice-President; **MABEL G. LEWIS**, Third Vice-President;
F. V. PUTNAM, Treasurer; **W. E. MILLER**, Secretary;
HUGH K. TAYLOR, Managing Editor.

The Lewis Publishing Company is one of the largest publishing concerns in the world. Its publications now go each issue into a million American homes. Its publishing plants are the largest and finest in America, representing a cash investment of more than a million dollars, occupying eight and one-half acres, and are located in University City. Several hundred people are regularly employed in the production of its four great journals, and the largest and fastest printing presses in the world are used in their production. Its business approximates a million dollars per year, and the subscribers to its publications are found in the cities, towns, villages, hamlets in every state and territory of the nation. Scarcely a rural route in America but on it are regularly delivered the clean, well printed, well edited journals of this institution. Its capital is three and one-half million dollars, and its stock is held by some twenty thousand stockholders. From time to time such of the capital stock of the publishing company as can be purchased will be acquired by the Board of Directors of the League, until the League eventually becomes the sole owner of the publishing company, its great plants and publications. In the meantime, the League receives from its stockholdings in the publishing company its proportionate share of the publishing company's earnings, the same as all other stockholders.

This great institution, with its vast resources, its costly equipment and its organization, is devoted to the production of clean, high class journals for the mass of the people at prices within the reach of all. No concern in the world rivals it in its chosen field.

Among its stockholders are the foremost citizens of St. Louis. Its influence is national. About this institution is developing The American Woman's League, into one of the greatest forces for better conditions in our national life. Holding the confidence and good will of more than a million American homes, it has made possible this organization for the help, improvement and care of the women in those homes.

ITS HISTORY.

Some eight years ago we began the publication of a little magazine for women. The purpose was to supply to the great multitude of American homes, a clean, carefully edited, well illustrated, well printed, instructive, elevating and entertaining journal at so low a price as to be within the reach of the humblest family. The price was 10 cents per year. From small beginnings it grew by leaps and bounds to the largest circulation ever attained by any publication in the world. The policy pursued from the beginning was one that inspired the complete confidence of

its readers. A printed notice stood in each issue guaranteeing every reader from loss through fraud in any advertisement appearing in its columns. Much of all the advertising offered for its columns was refused at any price and on any terms. It gained a hold on the affection and respect of its readers such as no publication before or since has had. Into every tenth home in the nation it went each month, not a post-office in America but had at least one reader of THE WOMAN'S MAGAZINE. It became a great property valued at more than a million and a half dollars, highly profitable, yet serving a multitude who could not afford the so-called "high-class" fancy publications of the rich. A little later another journal was added, devoted to the interests of the garden, poultry, pets, flowers and the home life of women on the farms. This was "The Woman's Farm Journal." The same policy was pursued in its production, and the same success met it, until these two journals reached each issue into TWO MILLION TWO HUNDRED THOUSAND AMERICAN HOMES.

Some twenty years ago, congress made a special rate of postage called "the second-class rate" of 1 cent per pound on periodicals regularly issued as such, placing NO LIMIT on their circulation or the number of sample copies they might send out. The purpose of this low rate of postage was to "ENCOURAGE THE DISTRIBUTION OF GOOD LITERATURE AND INSTRUCTION TO THE MASS OF THE PEOPLE AT A LOW COST." Apparently these two journals of the people more exactly fulfilled the purpose of this wise law than any other published. From the smallest beginnings the business of these two periodicals grew to a vast enterprise employing several hundred people and bringing an honorable reward to their originators. A great publishing plant, the largest and finest specialized plant in the world, was erected. Every device for their economical production and improvement that money could buy was installed. Their employes, mostly young women, were surrounded by every beauty and comfort. The pride of even the humblest employe in that institution was only equalled by the good will and loyalty of the millions of readers. During the World's Fair in St. Louis, a great Tent City, provided with every comfort and convenience, was erected on the grounds surrounding the publishing plant, and here more than eighty thousand readers of the two journals were cared for and welcomed at an expense of many thousand dollars. So close to the life and confidence of the great mass of the "common" people (those who earn what they wear and have) did this institution become, that it and its heads gained an insight and knowledge of the true life, needs and new requirements of the rapidly developing new rural conditions, not had by any other men in America to a like degree.

A second great publishing plant was erected in 1906, the largest and fastest printing press in the world purchased and a NATIONAL DAILY PAPER started. This daily newspaper was designed for circulation exclusively through the mails.

The conditions of rural life today in this nation are little understood or appreciated by public men, the busy man of the city or even by our students of political economy. In this nation, out of some 84,000,000 population, approximately 52,000,000 people reside in the rural districts and in towns and villages of less than 3,000 population. A few years ago the rural resident received his mail when he drove into the nearest town to get it, was isolated from the world and even his own neighbors, and the general idea held of him by his city brother was gained from the comic papers. Today a network of telephone lines connect farm house with farm house and all with the cities. Trolley lines traverse and penetrate into remote districts, the daily mail is delivered to the farmer's door through forty thousand rural routes.

THE NATIONAL DAILY.

The success of The Woman's National Daily was as immediate and remarkable as that of The Woman's Magazine. In the first year it reached a paid subscription exceeding two hundred thousand copies each issue. Giving as it does the telegraph news of the world, condensed into

short, terse items, the daily market reports of the leading cities, special articles of national interest and instruction, fearless editorials on topics of the day, besides a daily page of household matter and a daily short story, it has filled a great want. The foremost correspondents were secured and a large news bureau opened in Washington, and the daily Washington news, the national interest news, in the columns of this little paper is conceded to be the best of any newspaper in America. At its present rate of growth through the memberships in the League, it will undoubtedly soon acquire a daily circulation in excess of a million copies each issue. The three great buildings owned by The Lewis Publishing Company are the finest and most completely equipped for the publication on a vast scale, of high class, well printed, illustrated journals at a low price, in the world. Economy of production has been carried to such perfection as to give it in this field almost a monopoly. The enormous rapidity with which its business is growing, insures a large revenue to the League from it, for all time to come, when the plans for the League are finally consummated.

A NEW JOURNAL.

Among the new publications soon to be brought out is a monthly magazine, superbly illustrated, giving in its issues hundreds of views of the prettiest and most artistic homes in the land, showing their plans, exteriors, gardens, rooms, interior arrangements and new ideas for improving, beautifying and making more artistic and comfortable the homes of the people. Only such homes as can be built at a cost of from \$1,000 to \$16,000 will be illustrated so as to bring its sphere of usefulness and instruction within the reach of people of moderate means.

THE PUBLISHING COMPANY AND THE LEAGUE.

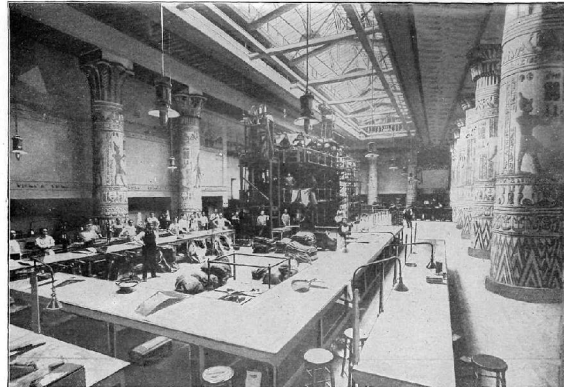
The plan of the League centers about the Publishing Company, not alone as one of the principal sources of income to the League and means of support of its institutions, but because through the Publishing Company any woman no matter how modest her circumstances, may become a member of the League. The original source of the funds of the League for the acquiring of the vast real estate properties, the erection, equipment and endowment of the several institutions is through the subscriptions to the publications. The organization of the League should rapidly make the Publishing Company the richest and most profitable publishing institution in the world and eventually this great institution and its entire vast resources should ultimately become the sole property of the League. The income, as the League increases in membership, increases in proportion, for each new member increases the subscriptions to its publications, making these publications constantly more influential and profitable. The greater the circulation the more economically they can be produced. The magnificent plants and equipment of The Lewis Publishing Company afford ample facilities for the publication of journals of tremendous circulations and the production of the best in art, literature instruction, entertainment and news that money can purchase, at the lowest possible subscription price. Each 100,000 members in the League means the adding of 5,000,000 subscribers to its publications or of one or more million subscribers of from one to five years each. The very growth of the League means, from the nature of its plan, a fifty-two times more rapid growth in the subscription, influence and income of the publishing institution. This single great institution should alone earn sufficient revenue each year to more than pay the entire cost of maintenance of the Retreat, Library and Correspondence Schools. The greater the membership of the League and consequent demands on its institutions the greater in exact proportion the profit from its publishing interests. Each new member in the League, by the very act of acquiring her membership, has increased the assets of the League and the income from its publishing interests in exact proportion to the obligations of the League to her. The mere payment of \$52 might be insufficient in itself, but under the plan of the League, the \$52 has meant at least 52 new subscribers to its publications

from which, by renewal, the Publishing Company and the League, through it, will receive a constant yearly income, so that each new member not only adds to the endowment funds in the first place, but in addition creates a proportionately yearly income estimated at \$25 per member per year (at least 50 per cent of subscribers once attained, renew their subscriptions each year). The power and influence of this great publishing institution owned by the people, fearless, truthful and clean in its publications, can not be overestimated. Its journals, daily, weekly and monthly, entering and holding the confidence of a vast multitude of American homes in every section and corner of the land, from the greatest conceivable protection and source of strength for the "common" people. The humblest member of the League has at her command a power and influence against wrong and persecution that fears nothing and reaches into the farthest corners of the land, the power of national publicity of fearless journals of national circulation. The potentialities of this great publishing institution and its journals, for educating, improving, helping, informing and giving pleasure and profit to millions who can not afford the costly works and journals of the rich, have already made it known and respected throughout the civilized world. What it will accomplish in the publication of its journals as the membership of the League increases can not be fully grasped. No greater influence or more powerful champion for each member of that League and her rights could be created. This institution will do and is doing more for improving the conditions of the home life and preserving the rights and freedom of the "common" people (those who must work for a living) than any other single force in America. It has but recently come out victorious in a three-year struggle against almost incalculable opposition and fought single handed at an expense and loss of more than a million dollars, against wrong and oppression, when so many "great" publications in America feared to raise a voice. It fought for a principle of personal liberty and will continue to fight at any cost the battles of its humblest subscribers, who are yet men and women and citizens of a free nation, whenever those liberties are threatened. Such is The Lewis Publishing Company, its plants and journals. This single institution has made possible the greater institution of the American Woman's League. From it the women of America will receive a support, an influence and a source of strength for their League which will insure a better condition of things not alone for its members, but, through them, to all women. Each step gained, each added improvement, each right secured, will be held or guarded. No member of the American Woman's League but may command and secure its support and influence in every right and just cause, and its protection from injustice, wrong and persecution.



WOMAN'S NATIONAL DAILY BUILDING

This great building, facing the beautiful Woman's Magazine Building in University City, is 200 feet long, 85 feet wide and 65 feet high. It is built of solid concrete six feet thick at the base, and faced on all sides with polished white marble. The cornices are of bronze and copper. It is one of the most massive and powerful buildings in the world. Standing in the center of a city block of beautifully terraced grounds its size is scarcely appreciated at first sight. It is lighted and ventilated from the top. The cost of this building exclusive of grounds or equipment, was approximately a quarter million dollars. To the extreme left is seen a three story house, showing the comparative size.



INTERIOR OF GREAT PRESSROOM OF WOMAN'S NATIONAL DAILY BUILDING

This view shows the interior of the great Woman's Natl. Daily building. In the center stands the largest printing press in the world, built for the Lewis Pub. Co., by the Goss Printing Press Co., of Chicago. This press can print, fold and deliver 5,000 complete copies of The Woman's Natl. Daily per minute, 300,000 complete newspapers per hour. This enormous room is lighted and ventilated through the skylight, the light being as bright and clear as outdoors. Ventilation is under perfect control owing to the thickness of the walls, preventing sudden changes which would affect the great press. Below this room is a second room of equal length in which are the paper storage vaults, the stereotyping plant., the Government weighers and the automobile mail trucks. This plant in operation each day, is one of the most wonderful sights to be seen, and is visited by constant streams of sightseers. The Woman's National Daily each day penetrates the nation, its hundreds of thousands of readers being found in every section of the country. Above this great hall in the central tower or Pylon, are located the editorial and telegraph offices, and above them the Editor-in-Chief's rooms. The printing press in the center with its electric equipment alone cost over one hundred thousand dollars.

The University City Trust Company, Trustee

THE FOLLOWING OFFICERS AND DIRECTORS HAVE BEEN AGREED UPON AS THE
FIRST BOARD OF TRUSTEES.

E. G. LEWIS, President
Mayor of University City
President The Lewis Publishing Company

LEWIS B. TEBBETTS, Vice-President.
Director National Bank of Commerce
Vice-President Commonwealth Trust Company

F. V. PUTNAM, Treasurer
Treasurer The Lewis Publishing Company
Street Commissioner and City Clerk University City

W. E. MILLER, Secretary
Secretary The Lewis Publishing Company

JNO. W. LEWIS, Trust Officer
City Attorney University City

—BOARD OF DIRECTORS AND TRUSTEES—

LEWIS B. TEBBETTS, Chairman

GOV. LON V. STEPHENS
Ex-Gov. and Ex-Treas. State of Missouri

W. F. CARTER
President of Missouri-Lincoln Trust Company
Carter, Collins & Jones. Attorneys

EDWARD DICKINSON First Vice-President, K. C, Mexico & O. R. R.
Vice-President U. S. & Mexican Trust Company

CAPT. JAS. F. COYLE Coyle & Co., Silk Merchants
Director Mo.-Lincoln Trust Co. and Olive Street Bank

H. L. KRAMER,
Vice-President and General Manager Sterling Remedy Company

THEO. F. MEYER
President Meyer Bros. Drug Company

E. G. LEWIS

FINAL PLANS TO BE APPROVED BY MEMBERS.

Under the general plan of the League, a trusteeship in the nature of a Trust Company (now being organized), will hold and administer all properties of the League for the equal benefit of all members. In the hands of the Officers and Directors of this Trusteeship must rest the development and management of the League. In a plan so vast, the most careful thought and study will be necessary before the details can be finally worked out on the best practical lines. In this pamphlet and in others that may follow or have preceded, the general plans as proposed are given. The various features, the Retreat, Schools, Library, Chapter Organization, Loan and Relief Fund, etc., are all a part of a great general plan which is still to be perfected in many details. One year will be allowed the Trustees after organization of the Trust Company in which to perfect the plan in all its details. At the end of that period, the final plans as perfected by the Trustees will be made known to the members of the League and the privilege allowed any member not approving those plans, of withdrawing and receiving as a commission 25 per cent of the amount of subscriptions secured, in lieu of membership. Until the submission of the final plans as stated, it must of necessity be understood by all concerned that every feature of the League proposed now or hereafter must be subject to these final plans, for only the most careful thought and actual experience developing in a year of practical work can determine the wisest course in the many features proposed or solve the many problems presented. The suggestions and criticisms of every member are sincerely asked during this year of development, that the final plan may be so complete and perfect as to enlist the unanimous approval not alone of the members, but of all the women of America in whose interest this League is being formed. Until the charter of the Trust Company is granted by the state, Mr. Lewis, as the founder, has the entire responsibility and management of organization. So far have the plans already progressed, however, it is expected that the Trust Company will have been completely organized and in active charge by the time this preliminary pamphlet can have been distributed, or shortly thereafter.

THE TRUST COMPANY.

The directors of the Trust Company, as the organization of the League is completed, become the chairmen of each of the boards of directors of the several institutions. In this way the board of directors of the Trust Company as chairmen of the board of directors of the real estate and publishing companies, the Retreat, the Library and the Correspondence Schools, directly manage and direct the affairs of each of these separate divisions of the trusteeship, the Trust Company holding the capital stock of the publishing company which is acquired by the League, the real estate, the endowment funds and all the assets, realty, buildings, properties and institutions, in trust for the membership of the League. During the process of organization of the League, the board of directors of the Trust Company will be composed of those gentlemen actively engaged in the organization and now at the head of the publishing and real estate companies, assisted by several well known business men and financiers of St. Louis. On completion of the organization of the League, the first general election will be held and the president and his board of trustees elected by the members of the League in accordance with the final plans and trust agreement adopted and submitted by the trustees to the membership.

As the Trust Company through its board of directors, will have entire control (subject to the final trust company agreement and plan of the League) of all funds and investments of the League, its officers and directors will be given a year in which to formulate and perfect the final and complete plans of the League and all rights and benefits of membership therein. These final plans then to be submitted to the membership.

The loaning of the loan and relief funds, the investment of the endowment funds, the

purchase, development, sale, lease and rental of the real estate properties, the making of first mortgage loans for the building up of the city, the acquiring of additional real properties, the auditing and accounting of all income and disbursements of the League, including the financial audit and management of the Retreat, Library, Schools, Publishing institution, Exchange, etc., will be in the hands of the Trust Company and its accountants. Each loan from the "Loan and Relief" funds must be separately listed with the name and address of the member to whom the loan was made. The Trust Company as the administrative body of the League has entire control over its management and finances, the directors of the Trust Company being in fact the governing body of the League.

As additional institutions and features are created from time to time for the benefit of the membership of the League, the board of directors of the Trust Company may be increased by one member for each additional institution created and organized, unless in the practical working out of the plan it shall be found more practicable in some instances to enlarge the duties of the board so that its members may act as the chairmen of two or more institutions. The object being to secure the highest efficiency, responsibility and executive ability in the management of the League's great interests, and yet keep the expense of management down as low as is consistent with the best results.

SPECIAL DEPOSITS.

As the purpose of the Trust Company feature is to provide a proper central power and organization for development and control, the Trust Company under the charter of trust companies, will be empowered to accept special deposits. It is not at present contemplated that the Trust Company will accept any mercantile business or accounts other than those directly connected with the management of the League's affairs and interests, the acquiring and developing for the League of real estate properties, making of building loans, investment of endowment funds and the general development of University City and the plans of the League. Under the plan by which membership in the League is placed within the reach of any woman, who will but take the trouble to secure the required amount of subscriptions to the publications, the funds from these memberships come in slowly in small weekly or monthly installments in many cases. The applicant is given a year or more in which to complete the requirements of membership. A hundred thousand applications for membership, while meaning that total funds amounting to five million two hundred thousand dollars will come in with the completion of the requirement of these memberships, yet the receipt of these funds would be in installments spread out over one or more years. The management of the League would have the assurance of the full sum, but would also only be able to acquire the realty and other properties and develop them from time to time as the installments were received. The purchase of the great real estate properties and their development under the plans of the League, the erection and equipment of the Schools, Library and Retreat would all be delayed over a long period and such a process would prove both expensive and costly. The values of the properties not yet secured would be raised with each step forward in the development of those already held and by the natural growth of St. Louis. On this account during the earlier period of the League's organization, special deposits in amounts of from \$100 to \$10,000 will be accepted by the Trust Company on a profit sharing basis. Against these special deposits the Trust Company will issue its own certificate of deposit or notes at from six months to three years. Each certificate of deposit being guaranteed by the Trust Company and specially secured by the depositing in escrow, with the St. Louis County Land Title Co., of Clayton, Mo., (the county seat) or the Title Guarantee Trust Company, of St. Louis, Mo., of a first mortgage deed of trust of at least equal amount on real property in University City. These certificates of deposits each bear on their face, in addition to the

guarantee of the Trust Company itself, the certificate of the Title Company as follows:

"This is to certify that The University City Trust Company has deposited in escrow with the St. Louis County Land Title Company, of Clayton, Mo., a first deed of trust on improved real property situated in the City of University City, St. Louis County, Mo., to the amount of _____ dollars (\$_____) together with notes secured thereby, duly endorsed, to secure the payment of this note and others of this series, not exceeding in total amount the amount of said deed of trust, and that said deed of trust is a first and prior encumbrance on the realty therein described, as shown by the records of St. Louis county, Mo.

St. Louis County Land Title Co.

By _____, President

Attest: The corporate Seal

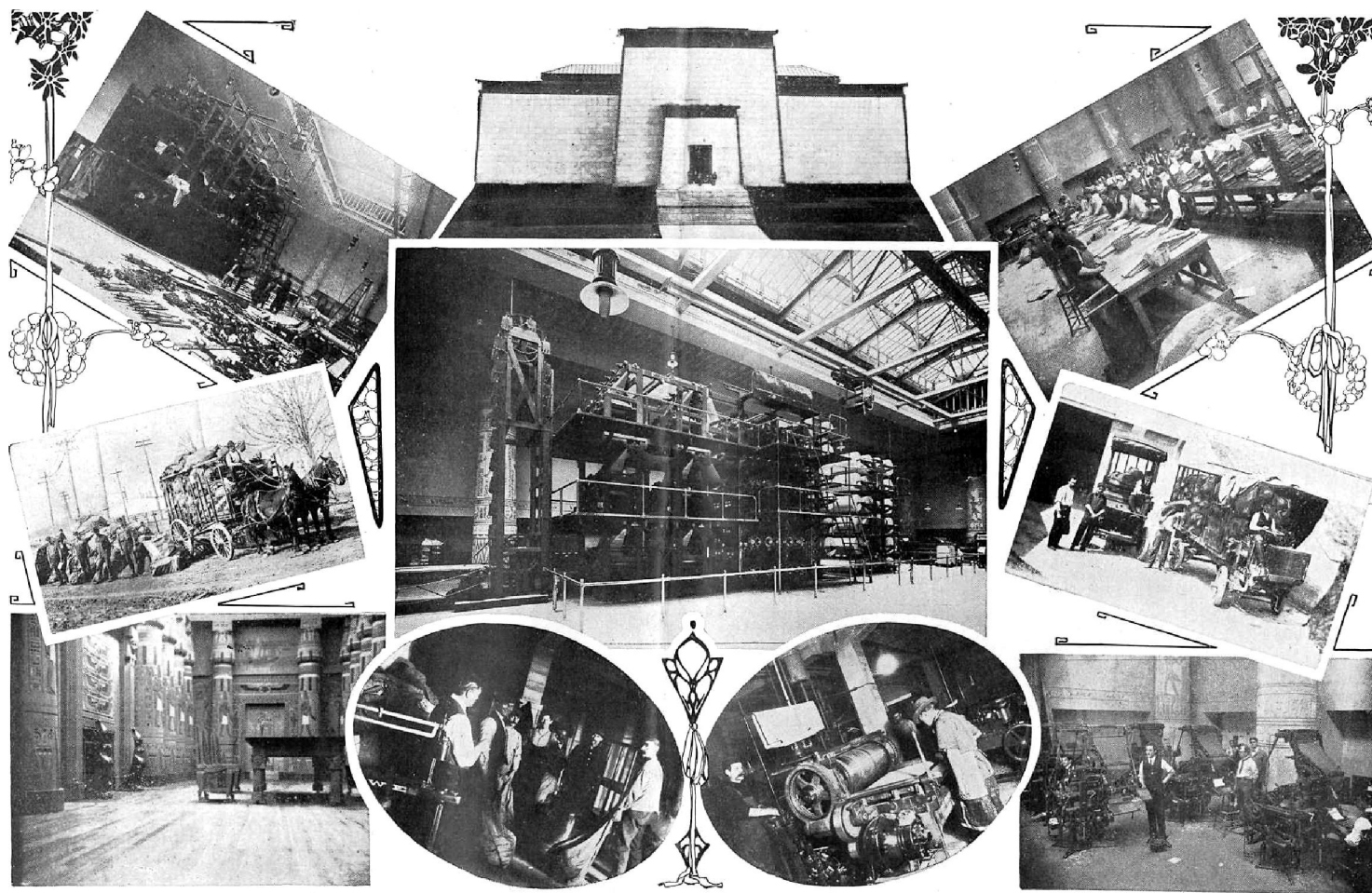
_____, Secretary

The money so received on special deposit has then, the guarantee of the Trust Company itself, issuing it and the certificate of the Title Company holding the first mortgage in escrow as security for its payment. Back of these certificates of deposit is the guarantee of the Trust Company and the first mortgage on the property, residence or building given to secure it. No greater amount of these certificates can be issued than the amount of the first mortgage deeds of trust deposited as security. The real estate and buildings on which the loans are made, are restricted exclusively to property in University City and the total amount of all such certificates of deposit issued shall not exceed at any one time the amount of the subscribed balances due on membership applications in the League, so that independent of the security given in the first mortgage deeds, these certificates are also a lien on and payable from the income from the membership requirements in the League. As these special deposits are received by the Trust Company, the money is loaned on first mortgage deeds of trust in University City, enabling the management of the League to purchase rapidly, such additional real estate holdings as are desired for the carrying out of the University City plan and to make first mortgage loans to those purchasing property in the city and desiring to erect handsome residences for themselves therein, and to in general carry forward the vast developments and improvements planned, with a rapidity and economy not possible if obliged to wait on the receipt in monthly installments of the funds coming in from the applications for membership. By this means a great saving to the League, in the purchase of real estate is made as well as greatly lessening the time required for carrying to completion of the University City plan. Those who make special deposits with the Trust Company securing these profit sharing certificates of deposit, secured by first mortgage deeds of trust, while doubly protected, also share in the profit of the loans. Interest at the rate of 4 per cent is guaranteed on these certificates of special deposit, but the full rate paid is the rate of interest obtained on the first mortgage loans made with the funds added together each six months and pro-rated on all such outstanding certificates of deposit. The rates now obtainable are from 5 per cent to 7 per cent, usually with a commission or brokerage of 1 per cent or two per cent in addition to the interest. The full amount of the interest obtained on the loans made of these funds, is added together semi-annually and equally pro-rated as interest on the certificates of deposit, thereby insuring a higher rate of interest on these certificates of deposit than could be safely guaranteed in advance. As no more of these certificates can be issued than the amount of first mortgage deeds of trust deposited with the Title Companies as special security for them, and the

total amount of all such certificates outstanding at any one time, can not exceed the cash income guaranteed by the amount due from memberships in the League these certificates form one of the safest and most profitable characters of short time investment or loan, ever offered.

As the installments are received by the Trust Company on the League membership applications such amount of each month's receipts from memberships, as is required to form a sinking fund sufficient to pay these special certificates of deposit in full at maturity, is retained by the Trust Company in a special fund for that purpose. At maturity of the certificate of deposit it is then paid in full in cash from this fund, the deed of trust deposited as its security paid off or becomes the property of the League.

The Trust Company does not solicit or desire deposits or accounts of a mercantile or any other nature than these special deposits and will not accept special deposits of a longer time than three years. Under the plan of the League as its income from the memberships is received even these special deposits are to be paid off so that the League owns all its properties, buildings, enterprises and real estate, clear and free of all incumbrance or liability, with ample funds to carry them to completion and heavily endow them, while its own income from its properties will provide ample means for the support of its beneficiary institutions and the constant accumulation of a surplus for the founding of additional institutions.



Erecting the Great Press

Woman's National Daily Building

Mailing the Woman's National Daily

Loading the Mail

The Woman's National Daily Press—Largest Printing Press in the World

Two of the Fast Mail Trucks

The President's Office

Government Clerks Checking the Mail

Making the Stereotype Plates

The Linotype Battery

The Loan and Relief Fund

It is designed by the founder of the League to propose for adoption by the Trustees as part of its final plans, the features described herein for a Loan and Relief Fund, for Correspondence Schools, a National Woman's Exchange, Postal Library and a Retreat, as tentatively outlined in these pages. It will be proposed that 20 per cent of the total net annual income of the League, from interest on its funds and investments and the profits of its industries, shall be set aside by the Board of Managers or Trustees on the first of each year, in a special fund, to be known as the "Loan and Relief Fund." The moneys in this fund shall be used exclusively for the making of loans to members of the League on personal or other security approved by the Trustees, at a rate of interest not to exceed 5 per cent per annum, payable in advance. No loans to any one member from the Loan and Relief Fund shall exceed the sum of \$1,000.00 at any one time nor for longer than one year. From the Loan and Relief Fund shall also, at the discretion of the Board of Trustees, be loaned such sums for relief, to members in temporary physical or financial distress, as may be found by the Trustees to be to the general interest of the League. Such advances, in the form of temporary relief, shall be loans and shall bear no interest charge for one year, and all loans shall become a lien on that membership, cancelling the membership at death, unless repaid by the member prior thereto.

The moneys of the Loan and Relief Fund shall not be subject to any other uses or requirements of the League, but shall be a fund set aside and added to each year, being compounded and increased by the interest thereon, accruing from its loan to members.

Loans for the purpose of home-building by members shall be given preference over any other class, save relief loans in cases of physical distress. As loans from this fund are repaid, the funds with their interest shall be again added to the Loan and Relief Fund, and each year the 20 per cent of the total net income of the League from all other sources shall be added to the previous funds in this special fund, and shall in no wise be diverted therefrom. Surplus funds in the Loan and Relief Fund over and above the requirements of its purpose shall not be invested in other than government, state or city bonds, and at least 25 per cent of such surplus shall be kept at all times immediately available in cash on deposit in banks and trust companies, subject to demand.

Applications by members for loans and relief shall, when practical, be made through the nearest local chapter and approved by its officers. It is the concern of every member that all loans to members are promptly and fully repaid. A full statement of each and every such loan or relief being furnished the membership of the League at least twice each year, as provided, and each member is in bounden duty obligated to promptly advise the Trustees or the nearest chapter of any knowledge gained of fraud or imposition, and to furnish in confidence in advance of the granting of such loans, if required by officers of the League, any knowledge had of the member applying for such loan which would make such loan, if granted, an imposition or fraud on the membership and concealed from the Trustees.

IN ORDER TO GUARD THE LEAGUE FROM IMPOSITION.

No member shall be entitled to relief or loan who has not been a member in good standing for at least one year prior to making application for such loan or relief, nor shall any member be entitled to loan or relief for any disability from causes originating prior to the date of their membership.

LOAN AND RELIEF FUND.

Twenty per cent of all the net income of the League from interest on its funds and profits

on its publishing and real estate properties, must be set aside each year by the Board of Trustees, in a fund to be known as the "Loan and Relief Fund." This fund shall be placed at interest, and both interest and principal shall be available each year for loans to members of the League and for relief of members in distress.

LOANS.

A member of the League desiring a loan from the League, shall apply to the Board of Trustees at University City, stating the necessities of the case and its requirements, the amount of the loan desired, the purposes for which it is to be used, the length of time required and the security that can be given, if any, either collateral or endorsement, or both. The application shall then at once be forwarded by the Board to the Chapter nearest to the applicant. The officers of that Chapter are then required to investigate the application for the loan and report thereon under oath, making such recommendations in regard thereto as in their judgment seem consistent with the interests of the League. On receipt of the report of the local Chapter, the Board of Trustees shall thereupon make such loan to the applicant, and under such terms as in its judgment, the applicant is entitled to. Loans shall be at 5 per cent interest. Any member securing a loan from the League, forfeits all right to residence in the Retreat or care of children in the Orphanage while such loan remains unpaid. Failure to pay any loan made by the League to a member when due, may, at the option of the Board of Trustees, act as a forfeit to such member of all rights of membership and benefits thereunder until said loan is paid. No loan or loans in excess of \$1, 000 shall be made to any member at any one time. All loans to members shall be made exclusively from the funds available in the "Loan and Relief Fund." All interest on and repayment of loans to members made from the Loan and Relief Fund, shall become, on receipt thereof, again a part of said fund exclusively and available only for additional or new loans to members. The said Loan and Relief Fund and its increment shall be a fund set aside for the exclusive purposes of loans and relief to members, and shall not be usable for any other purposes or requirements of the League. A member failing to repay a loan at maturity, if able so to do, may be posted in each Chapter and bulletined to all other members, and may be denied all rights of membership and benefits thereunder until reinstated by act of the trustees.

RELIEF.

Any member of the League in sickness, distress or destitution, may apply to the Board of Trustees at University City for temporary relief in the same manner as prescribed for applications for loans. Such relief (medical attention or otherwise) shall be given as in the judgment of the board seems justifiable, and the sums so advanced or the cost of such relief shall be a loan to such member, but without interest charge, and until such loan is repaid, all other benefits of League membership may be forfeited. All members are in bounden duty, obliged to render any member in distress such temporary relief as they reasonably can, and such expenses as may be incurred by a member in the emergency relief of another member in distress, may be reported to the Board Of Trustees by such members properly certified, and if approved by the board, may be refunded to such member from the Loan and Relief funds of the League, and made a charge or lien on the membership of the member to whom the assistance was rendered.

PERMANENT ASSISTANCE

In special cases passed upon and approved both by the local Chapter and the Board of Trustees where a member has become permanently disabled, destitute and incapacitated from self support, either through disease or accident, and where it is judged by the Board of Trustees to be proper, a permanent pension or monthly relief payment for the medical care and maintenance of the member so incapacitated, may be set aside and paid from the Loan and Relief Fund through the officers of the Chapter nearest to said member, and upon this Chapter shall be placed the responsibility of protecting the interests of the League from imposition (as provided

by regulations). Such monthly relief payment may continue until the death or recovery of recipient unless revoked by the Board of Trustees, and shall become a fixed charge on the Loan and Relief Fund annual budget, until discontinued either through the recovery or death of the member or until revoked for any other reason by the Board of Trustees. No such pension or permanent relief shall exceed the sum of \$250 per annum to any one person, and any member receiving such permanent relief shall be regularly visited and reported upon with the return of the payment voucher each month, by an officer of the local Chapter, through which the payment is made, under oath.

All loans, temporary and permanent assistance shall be made out of the Loan and Relief Fund of the League and not otherwise. All loans, temporary and permanent relief payments, and measures shall be a discretionary benefit bestowed by the action of the Board of Trustees in each case, revokable at its discretion, and shall not be a borrowing or surrender right of membership or otherwise than a voluntary act of the Board of Trustees on recommendation of the local Chapter, and shall be discretionary in each and every case, with the Board of Trustees. The total of all loans, relief payments, permanent and temporary, shall not exceed at any time the amount of funds actually available and not already appropriated in the Loan and Relief Fund at that time, and no other fund or resource of the League trusteeship may be drawn upon, impaired or borrowed for these purposes. All interest loans, or temporary relief funds loaned without interest to members, shall be a matter of public record in the local Chapter nearest to the recipient, together with the terms of said loans and their maturities, and shall be a matter of the concern of the officers and members of that Chapter that the interests of the League, the repayment of the loans, and interest are properly and promptly accounted for to the Board of Trustees. The defrauding of the League through the connivance or neglect of the officers or members of a Chapter may, at the discretion of the Board of Trustees, be made a charge on the income of said Chapter, or sufficient and good cause for revoking its charter.

The Board of Trustees may, at its discretion, require the personal endorsement of the majority of the members of any local Chapter recommending a loan to a member, on the note securing said loan as a condition of granting such loan, if in its judgment the recommendation of the loan by the local Chapter does not justify said loan, or may refuse altogether for reasons satisfactory to the trustees, to make such loan.

A member refusing, to another member in distress, reasonable assistance and relief, if able to give it, should be reported to the Head Chapter at University City, for such action as the Trustees may deem wise under the circumstances.

No member shall be entitled to relief who has not been a member of the League in good standing for at least one year prior to application therefor, or for any disease or disability known to have been contracted prior to granting of membership.

It is the purpose of the Loan and Relief fund to render assistance to members in improving their homes by loaning to them at a low rate of interest, and to afford members in temporary distress relief without interest. Security for loans may be required by the Trustees, or if the need seem urgent and the distress of a character in which security can not be given for the relief funds so loaned, such loan may be made a lien on the membership of that member and all rights and benefits of membership suspended until paid.

It is the duty of every member of the American Woman's League to render such reasonable temporary assistance and relief to another member in distress, as lies within her power and the refusal of reasonable assistance or relief to a member in distress, shall be a grave charge against the member refusing it and may, if in the judgment of the Board of Trustees it seems just, after the accused member shall have been given full knowledge of all charges made against her, by the accusing member and been afforded a full and open hearing, be deemed good and sufficient cause for cancelling her membership, with all rights and benefits thereunder. Notice of all such proceedings shall be fully printed in the regular report or bulletin of the

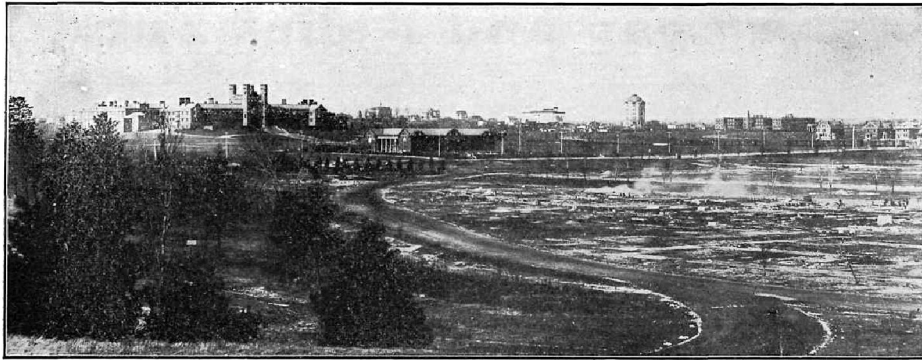
League. Any member of the League, knowingly and wilfully passing by and refusing to tender reasonable assistance, encouragement and relief to ANY woman or minor child in physical distress, whether the sufferer be a member of the League or not; shall be guilty of an offense against the purposes and being of the League, of sufficient gravity to forfeit her membership as provided hereinbefore.

It shall be the aim and bounden duty of every member of the League to at all times help, comfort and encourage any woman in time of need, to raise those cast down, and to speak no ill of any woman. And in this as in all other purposes of the League there shall be no distinction or difference made because of sect or religion.

As the Loan and Relief fund is a PERMANENT fund, constantly added to by the setting-aside of 20 per cent of the net annual income of the League and the interest earned by its loan to members, subject only to such losses as through failure of members to repay loans or of financial institutions in which it may be deposited, it is estimated that its growth will be rapid and constant, until it becomes in itself a vast sum. Not more than \$1, 000 can at any one time be loaned to any one member and while the security may in many cases be collateral of a personal nature and in some cases only the good faith and membership of the borrower, yet under the organization of the League the membership therein will in itself become constantly more beneficial and valuable and therefore the best possible security. The interest earned on loans to members should exceed the loss from uncollected loans under proper and careful management, so that each year's addition to the principal of the Loan and Relief fund through the 20 per cent added, should be a NET gain.

Experienced insurance actuaries recognize that under the University City plan, the League will rapidly and steadily increase in wealth and resource. Having no death benefits to pay or other fixed charges such as interest or dividends to pay on its capital or principal funds or other drain on its income and resources than the maintenance of its institutions; [t]he compounding and cumulating of its resources and income should be rapid and in constantly increasing volume.

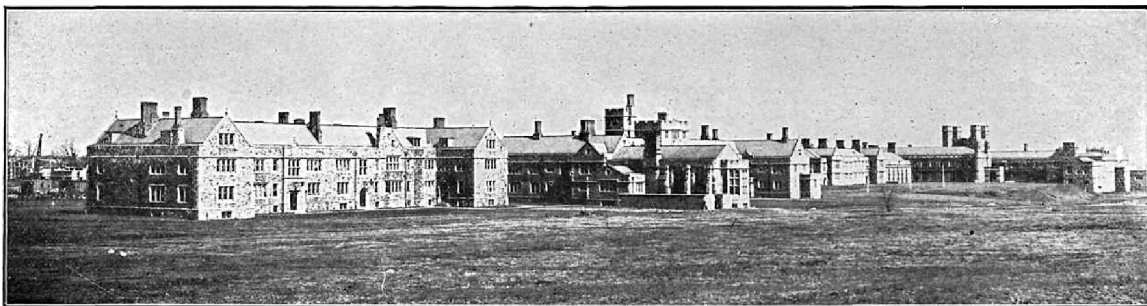
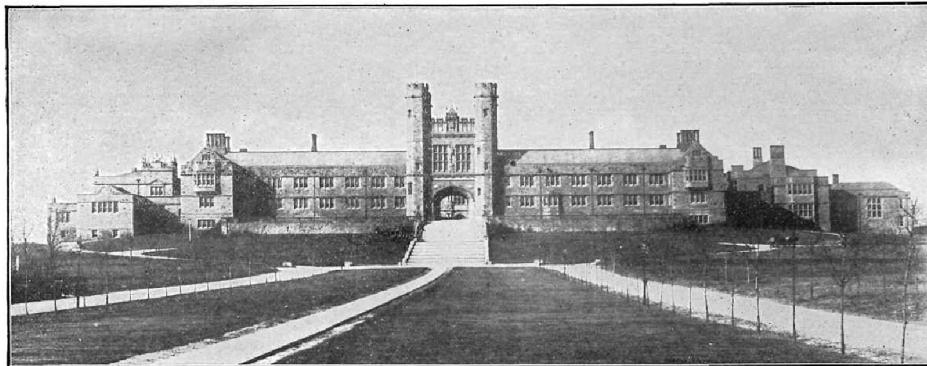
It is therefore provided that 20 per cent per annum of all net income from interest on its funds or profits of its industries and investments shall become a fund set aside to be loaned back to its membership at a low rate of interest or no interest at all, preferably for assistance in homebuilding and improvement of their personal positions. With the growth and development of the League, this fund must in the natural course of events become one of the principal benefits, giving any member in temporary financial distress or who desires the temporary loan of funds for home building or other right purposes, a resource for obtaining such loans at a low rate of interest and on personal security or collateral, or on their membership alone.



Washington University and University City from Art Building in Forest Park, overlooking the old World's Fair grounds, now beautifully parked.



Art Building in Forest Park, south of University City.



Main building and dormitories of Washington University, bordering University City on the south side.

THE CORRESPONDENCE SCHOOLS

Subject to the final plan to be submitted to the membership for approval.

The free use of the Correspondence Schools under the University City plan becomes the right of every member of the League for herself and her minor children, in all its branches and courses of instruction. This institution is expected to open to members and their families within the present year, although probably two years will be required for the erection and complete equipment and organization of the permanent building for it. The correspondence courses will embrace every branch of instruction that can be successfully taught by mail, including lecture courses from the most elementary to academic and professional studies. The best instructors will be secured, those who have already had wide experience in instruction by mail, being placed at the head of each course. Among the courses to be open to members of the League, to which will be constantly added new courses, are: Law, Architecture, Illustrating, Stenography, Dressmaking, Telegraphy, Nursing, Proofreading, Drafting, Medicine, Bookkeeping, Pottery, The Languages, Composition, Literature, Art, and the Sciences.

The courses are entirely free, and a standing will be aimed at which will place the degrees of this institution on a plane with the foremost educational institutions in America. Preparation for any school or college, business or profession will be a special and thorough feature. While this Institution of the League, is primarily designed to bring to the fireside of members, the best instruction of a thoroughly equipped educational organization, placing its benefits within the reach of any member no matter how remotely located, through the mails, yet provisions will also be made in the permanent building, devoted to its use in University City, for large classes of students who may desire to come here for personal instruction in finishing courses, and receive the benefits of practical work in one or another of the institutions of the League, the Publishing Institution, Nursing in the Retreat, Civil and Mechanical Engineering, Architecture, Landscape Gardening, Etc. Special provisions being made so that the member while resident here may be self-supporting as far as possible through the use of her services in one or another of the institutions according to the course of study being pursued, in this way giving the student practical experience. In the great Publishing Institution, students' classes would receive practical work in Telegraphy, Typesetting, Illustrating, Electrical and Mechanical Engineering, the great engineering and architectural works being carried on in University City will offer unexampled opportunities for students in those classes, and the Retreat for students of Medicine and Nursing.

SCHOOL.

The plan of a great college or school located in University City, whose courses of instruction, classes and lectures shall be sent out by mail, and the entire service of which in all its branches is the free and unrestricted right of every member and her family, is capable of such wide scope and such untold service and benefit as to easily take front rank in the general plan of the League.

This institution to be founded and heavily endowed under the general plan, is designed to make one of the most completely organized and equipped institutions of instruction in America, and to place it on such a high plane that its degrees will be recognized along with those of our great colleges now only available to those who have both the time and money to attend them. It will be designed so as to be equally available to the mother desiring to give her family instruction in the elementary branches, and the man or woman desiring to take the higher courses, learn a trade, or enter any of the great professions of law, engineering, medicine, architecture,

electrical engineering, etc., or such professions as stenography, bookkeeping, dressmaking, etc., all of which can and are successfully taught by mail now. The languages are taught by aid of phonographic records quite as successfully as by personal attendance. In fact, there is scarcely any branch of instruction and study which can not be successfully taught by correspondence, the lessons, instructions and exercises passing back and forth between the student and instructors by mail. The great advantage of this is that the student has the school brought to his or her own fireside, can employ evenings or leisure hours, without loss of time or any expense; it being the intention that the school in all its branches shall be supported by the income of its own endowment and absolutely free to each member and her family. Connected with the regular courses of instruction will be the illustrated lecture courses on travel, the sciences, etc., the lectures being by the foremost lecturers of the day published in the League's publishing house and sent to the members desiring them, to be retained and read at leisure during the long winter nights, giving a pleasure and instruction now exclusively enjoyed by the wealthy in our large cities. To any member of the League, the value and benefit of such an institution would be beyond all price. Any member and her whole family will have at her command in her own home, without expense or price, the benefits and advantages of a great institution of learning and instruction. No matter how they may desire to better their condition, what branch of study they may wish to take up, what profession or trade they may seek to enter, the very best instruction that wealth could procure for them, is at their command without price, expense or loss of time. I believe such an institution would have a student in some one or more of its courses in every home where there is a member of the League. In connection with this great national correspondence school would be maintained a bureau for bringing together those seeking better positions through its courses and those desiring to secure the services of competent, skilled graduates in the many branches. To the school teacher, the advantages of higher instruction under leading teachers in the various courses would be untold, for those courses would not require personal attendance and consequent loss of time. To young and old, such an institution would become a help and benefit unequaled by all the great colleges whose advantages are confined to a few thousand rich men's sons. Its development is scarcely to be limited and it should become one of the greatest institutions in the world. A lecture by some celebrated scientist, naturalist, poet, traveler, musician or artist, instead of being confined to a small audience able to afford tickets at \$5 each, would be published in pamphlet form, beautifully illustrated and sent into a hundred thousand homes, the foremost lecturers in every branch being engaged each year to deliver a series of short lectures for this purpose. The various courses of instruction, being printed in pamphlet form retained by the students, while the lessons and exercises will be sent in for correction and promptly returned, corrected and instructed upon by the next mail. Such an institution is not an experiment, but this plan of study and instruction has proven so highly successful, that several large institutions already have hundreds of thousands of students, and our leading colleges are adopting special correspondence courses. It is the coming and most efficient method of instruction and in the League's institution it would be brought to perfection and made free to the whole membership. The endowment, under the plan of the League for this institution should be fixed at about the same sum as for the Retreat. With a membership of one million in the League, this would give this feature of it a permanent endowment of five million dollars and an income for its support from the general revenues of approximately a million dollars per annum, ample to carry it on in the most full and complete manner absolutely free of expense to the members. It must be borne in mind that whatever number the membership of the League shall reach, whether a hundred thousand or a million, every endowment and income would be in exact proportion to that membership and a hundred thousand members would give each every advantage and benefit under the plan of the League, that would come from ten times that membership.

PERSONAL ATTENDANCE

In the plan for the magnificent structures to be erected in University City for the Correspondence Institution, ample provision will be made for the personal attendance of classes in the finishing courses. Unexampled opportunities are offered in the several great institutions for practical work in Architecture, Engineering, (mechanical, civil and electrical), Typesetting, Stenography, Bookkeeping, Illustrating, Engraving, Landscaping, Veterinary work, and many other branches, the students being given employment as far as practical during their studies. All courses both by mail and personal attendance being free to all members of the League, the Schools being supported and maintained from their endowment and the income of the industrial enterprises.

Students in personal attendance at the schools of the League will be provided with proper accommodations at a low cost. In this way students in the finishing courses in Architecture, Engineering and Construction and Drafting, may take an actual part in the vast Architectural, Engineering, Landscaping and Sanitary Work of construction in the growth of the city, while those seeking instruction in illustrating and the allied arts in Publishing, Bookbinding, etc., will contribute to the production of the publications and be enabled to pay their board and expenses to a greater or less extent by their own work. It is intended that the departments of study such as Illustrating, Bookbinding, Drafting, Designing, Landscaping, Decorating, Pottery, Stenography, Telegraphy, Dressmaking and Designing, Embroidery, Cooking, Nursing, etc., shall turn out each year, expert and finished classes of trained students. These particular branches being especially adapted to women. Through the National Woman's Exchange a national market for the products of students in these finishing courses of instruction will be provided. As only students who have progressed to the finishing courses in one or another of the many studies, may attend personally the finishing courses at University City, the most skillful, industrious and talented would be drawn here for a practical finishing course. Their products in the many branches of the school, should gain national fame. In the Pottery, as in many other special branches, women developing special skill in decorating and modeling would not only be enabled to earn a comfortable income while pursuing their studies, but to gain both permanent positions and a name which will insure future success. These great schools if properly managed, should in their industrial branches, become famous for their product, the more particularly because of the fact that in the League, the interest of a vast multitude of the people will be directly centered upon them. The best instructors whose services can be obtained, will be employed in each division.

POTTERY

Some of the finest quality of porcelain clay in America is found on a part of University Heights. The vein is not of sufficient size to warrant a large commercial pottery and the land is too valuable for residence purposes to permit its use otherwise. There is, however, ample of the clay for the use of Art Pottery and Porcelains. For nearly three years past, experimental work has been conducted by Mr. Lewis in a small model pottery, with this clay, producing exquisitely beautiful porcelains. In connection with the School will be a model Art Pottery for practical work and instruction in this beautiful and profitable art. The Art Porcelains of University City should become world famous, providing profitable work in decoration and modeling for advanced students.

EMPLOYMENT.

Those members of the League pursuing courses of study by mail to the finishing courses, who show especial skill, will undoubtedly find ready employment. The demand for skilled work is always in excess of the supply. The great institutions of the League itself will create a constant demand for high ability. It is not too much to expect, that this great organization of the League, bringing to the fireside of its members, no matter how remote or how modest their circumstances, the use and benefits of knowledge, training and instruction without price or

consideration, without loss of time or employment, will find out and develop more than one hidden genius, giving his or her talents to the world, which otherwise must have been lost.

The children of any woman a member of the League in good standing, have the full and free use and benefits of the Schools of the League while under age.

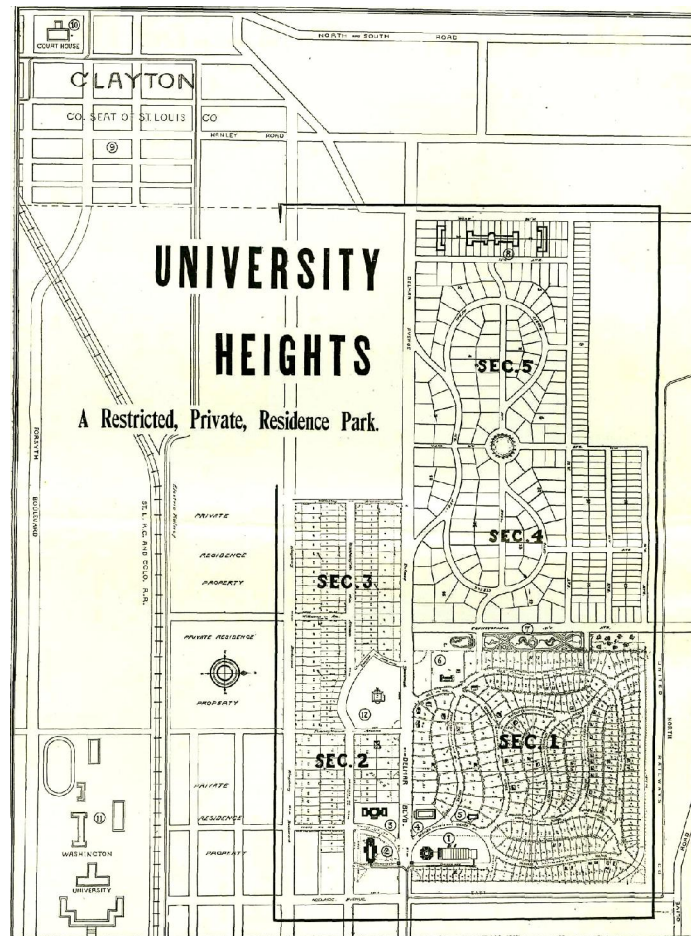
This institution of the League is especially designed to supply to those remote or who, while within reach of them, having to earn their living, can not attend them, the best educational facilities. It is designed as a great national educational institution conducted through, mail or correspondence courses, enabling the mother on the farm to bring to her fireside every advantage in the education and training of her children, enjoyed by the wealthy resident of a great city, and rendering it possible for any woman desiring to learn a trade or profession, educate herself in any branch, or improve her condition, to do so without cost, loss of time or employment, taking up the studies in the evening hours at her own home. A special department of these schools will be equipped as an employment bureau, keeping in touch with the nation's industries and assisting in finding proper positions for its students. A member in the south or west desiring to secure a position in the north or east, for reasons of health or otherwise, could through this department, be placed in touch with another member desiring to remove to the south or west.

COURSES.

Some of the courses to be taught in the Correspondence Schools of the League, especially adapted to woman, are: Telegraphy, Drafting, Designing, Decorating, Illustrating, Architecture, Ornamentation, Photography, Stenography, Proofreading, Engraving, The Languages, Dressmaking, Art Embroidery, Lace Making, Nursing, Landscape, Chemistry and Preserving.

Higher academic courses will also be a part of the curriculum. From the elementary courses for children, to a complete education and preparation in profession, art or trade, will be under this plan placed within the reach of those in every home, where lives a member of The American Woman's League.

The classes in Bookbinding of the League's Schools will have a means of practical instruction in the special binding and rebinding of the Postal Library books. A special and large division of the Postal Library will be devoted to the books required by members of the League engaged in any course of instruction in the Correspondence Schools. Text books, works and treatises required in the courses of the Schools can be drawn from the Library by members.



MAP OF UNIVERSITY HEIGHTS University Heights, located in the center of University City, is to-day the most beautiful residence section of St. Louis. Superbly laid out and improved it is fast building up with beautiful private homes. Sections 1, 2 and 3 are owned by the University Heights Realty and Devl. Co., of which Mr. Lewis is almost entirely the owner, and Sections 4 and 5 are the personal property of Mr. Lewis. These vast properties, some three hundred acres (less such residence lots as are sold) superbly laid out with boulevards, sewer and water mains, sidewalks and even shade trees, become under the University City plan, the property of the league. (1) Woman's Magazine Building. (2) Woman's National Daily Building. (3) Location for Correspondence Schools and Postal Library. (4) Location for Trust Co. and Executive Building of the League. (5) Chapel. (6) Residence and grounds of E. G. Lewis. (7) Parkage. (8) Location and grounds to be laid out for the Retreat, on the high hill to the west overlooking the city. (9) Clayton the county seat on the western border of University City. (10) County Court House. (11) Superb buildings and grounds of Washington University. Sections 1, 2 and 3 are now completed and rapidly building with the handsome residences of foremost business men of St. Louis. The grand entrance to University Heights is between the two great structures of the Lewis Pub. Co., the Daily building and the Woman's Magazine building. The remaining yet unsold residence property alone in these five sections, exclusive of buildings is estimated to have a present cash market value in excess of two million dollars.

THE NATIONAL WOMAN'S EXCHANGE

The National Exchange of the League shall be free to all members thereof. This feature of the League is designed to supply to women throughout the nation and especially those located remote from large cities the same facilities as are afforded by the Woman's Exchanges of larger cities, conducting the process on a national scale. As do all other features of the League, it receives its support and maintenance from the endowment funds and income of the League and makes no charge or fee to members of the League for its services, returning to each member the full proceeds of her work.

The Exchange work will be under the direct supervision of the instructors of the Correspondence Schools of the League, receiving the benefit of their instruction.

The National Woman's Exchange feature of the League is designed to find a market for the skilled fancy work, embroidery and other products of members of the League, made in their own homes and also for that of advanced students of its schools. With a membership spread in all quarters of the land, such an institution kept informed of what members could produce would be in a position to find a market for and supply it with the work of women in their own homes. A special department will be that of preserves, jellies and similar products, the contracts taken being divided among the membership in accordance with the requirements. All such products would bear the trade-market label of the League, supplied to the member, bearing her own signature and address as a guarantee of purity.

Members in each section would be able to supply the pure home-made products of the fruits and berries indigenous to her locality.

All such preserves must be put up in accordance with the instructions of that division of the League's Schools and Laboratories and each member engaging in the work will be required to first take a course of instruction by mail in that work and pass an examination. The ability of each section to supply such product must be regularly kept track of by the secretary of the local Chapter, who will transmit each spring and fall full information to the officers of the Exchange. This information in turn enabling the head officers of the Exchange to find a proper market, issue its advance catalogues and lists and solicit the contracts of great hostelrys and consumers. Any person or hotel desiring to purchase a winter supply of preserves could place the order with the Exchange at University City. The order bulked with others would be subdivided among the Chapters in the various sections of the country according to their location in the section where the several varieties of fruits and berries were grown, then by the Chapter subdivided among its membership. When ready for shipment, the entire season's order would be shipped either direct to their destination to distributing points established by the Exchange, or to University City, in accordance with the directions given by those in charge of the Exchange. Each article would bear in addition to the League's trade-mark label, the signature, date and full address of the member who made it and in addition, the seal of the local Chapter, whose officers and membership are held responsible for the product and its purity. In this way sweet, pure, fresh HOME-MADE preserves of every character, bearing the seal and guarantee of the League and commanding therefore, the highest market prices, would be supplied to the consumer and should gain a national fame. The members of the League in ten thousand distant farm homes and villages, would have opened to them a constant market at the highest prices for their work, and receive it in cash under the protection and guarantee of the League itself. Members not financially able to advance the money necessary for the purchase and preserving of their orders will be enabled through the Loan and Relief fund to obtain advances for that purpose.

A special course in preserving fruits and berries and the making of jellies and condiments

will be provided in the Correspondence School and all such products made for the Exchange will be required to conform to given standards and be put up in accordance with proven formulas supplied by the experimental and test laboratories of the Exchange.

EMBROIDERY AND FANCYWORK.

Undoubtedly thousands of women exceptionally skilled in fancywork, embroidery and lacemaking, who now receive but a bare pittance, will through the National Exchange of the League gain a proper market and price for their work. Special courses in such work under skilled instructors are provided for in the plans of the Correspondence Schools where instruction in the latest and cleverest things in these arts will be at the command of any member. A member sending samples of her work to the Exchange is classified and listed according to her skill and the class of work she is proficient in. With this knowledge at the command of the officers, contracts and orders can be taken and subdivided among the members. Special orders can be entrusted to local Chapters, the various work required being subdivided among the membership.

LOCAL PRODUCTS.

As the University City plan develops and members pursuing studies by mail, become sufficiently proficient, many of the more skillful will attend the finishing courses at University City in person, in order to take advantage of practical work in the great institutions and industries here. The best product of students in the Art classes, Illustrating and Designing, in the Drafting and Bookbinding departments of the Publishing Company, and the Pottery, will bear the League's trade-mark and seal and be listed for sale through the Exchange. Many will undoubtedly find permanent employment in the several institutions of the League, making their homes here. The great Publishing institution already employing hundreds of women as the League grows, to employ many hundreds more, will be in a position to offer immediate and permanent employment to those developing special skill and genius in Illustrating, Bookbinding, Engraving, Designing and Literature. The Pottery offers to those developing skill and genius in decorating and modeling, unusual opportunities. The sentiment attached to every article offered for sale by the Exchange, in addition to the absolute responsibility of its guarantee, should give them a wide market and a high market value. In later years, as the Retreat becomes the home of members advanced in age, many expert needlewomen, will doubtless be found among them, so that the embroidery and fancywork of the Retreat may yet gain a reputation rivaling that of famous convents.

The pure, fresh, home-made products of the League's members, preserved in the midst of the fruits and flowers of a thousand rural homes, with the care and skill which the pride of her own name and address on each thing she made, would insure a quality so far superior to the gelatine, glucose and flavoring extract preserves of commerce, as to create a constantly increasing market. The entire net proceeds of each member's work, sold through the Exchange, is the property of and is paid direct to the member, the clerical force of the Exchange and its building equipment and organization, being supported and maintained from its own endowment and the regular income of the Trusteeship, so that the services of the Exchange are free to every member. The Exchange once in operation, will quickly find many additional avenues for its services to members. As its organization became perfected and the volume of its business increased, it would also become a purchasing agency for the needs of members. This institution of the League will undoubtedly enable many thousands of its members to add materially to their income early each year, lifting many a mortgage and giving profitable employment in their own homes to women in every quarter of the nation.

THE POSTAL LIBRARY

The Postal Library is designed to place within the reach of every member of the League and her family the use and facility of a large and perfectly equipped library, the books, especially bound for the service, being delivered and returned by mail.

The great libraries of all nations are located in the large cities. Of recent years, by the establishment of numerous branches, they have become more accessible than formerly to those living in the cities, in moderate circumstances, but the vast bulk of our population, residing in the rural districts, have no use of them; yet country people have greater need of good libraries than the residents of cities and would to a greater degree benefit by them.

It is proposed to found in University City a great national postal library, whose books, especially bound for mailing, will be delivered and called for by mail and rural free delivery at the mere cost of their postage; less than that of the car fare necessary for city residents to use the city libraries. This library to be free forever to the members of the League and their families. Nearly forty million people now denied the advantages of good libraries would have such an institution easily accessible through the wonderful rural free delivery system of the post-office. As the members of the League and their families have a personal interest in the library, its books would seldom be lost. Such an institution would give to the most humble family, no matter how remotely located, the free and convenient use of a great library, under the care of able librarians. It would prove of untold blessing to a vast proportion of our population now entirely lacking such benefits.

Each member of the League would have the free use of the postal library, returning one book as another is drawn out. Whether living in the city or country, such an institution, with its books brought to your home and called for by the mail carrier, would place at the convenient and free disposal of every member the treasures of the literature of the world. It is planned to make it one of the most complete and modern libraries in existence. Every branch—fiction, travel, the sciences and arts and the trades—being fully represented with the best books and works obtainable. No matter what you wanted to know or learn, such an institution would place the best books on the subject at the command of every member, while all that was entertaining and instructive in literature, replenished each year with the newest and best books of that year, would be brought to the fireside of each home where lived a member of the League. Under the plan, the library, like each of the League's institutions, would be so heavily endowed that its own income would pay its entire operating expense, so that its use would be entirely free to every member, except for return postage, no matter where located. Few of those residing in our large cities really get any use out of the great libraries located there, owing to the loss of time necessary to visit them. The great postal library of the League would bring the books to your door and call for them through the mail carrier, so that whether residing on a remote farm or in a great city, each member of the League would have the full and free use of its books. In charge of the library is to be placed not alone an experienced librarian, but also a force of skilled and learned assistants, ready to give counsel and advice in the pursuit of any study or course of reading, and to supply information on all subjects.

SCHOOL BOOKS.

A special department of the Postal Library of the League is designed to supply to members taking courses of study in the Correspondence School, such books, treatises and works as may assist them in their studies, supplying text books and standard works allied to the several courses of instruction, so that the student need be at no expense for such books. Each member is held strictly responsible for the care and proper usage of books drawn from the Library and no new book can be drawn until the previous one has been returned, inspected and the member's

card credited. While members will not be held accountable for books lost or destroyed in the mails, yet the cost of each book will be plainly marked therein and a book injured or destroyed through the neglect or fault of a member, will be charged against her and must be paid for before other books can be drawn. The books of the League's Library being the property of the League in which each member has a like interest, proper care must be the concern of all.

Special bindings and mailing cases will be provided for all books of the Postal Library. Where large Chapters are located, a system of weekly or monthly combined shipments of books can be made and the local Chapter permitted to purchase from the head library, from its income, such books as are desired at actual cost.

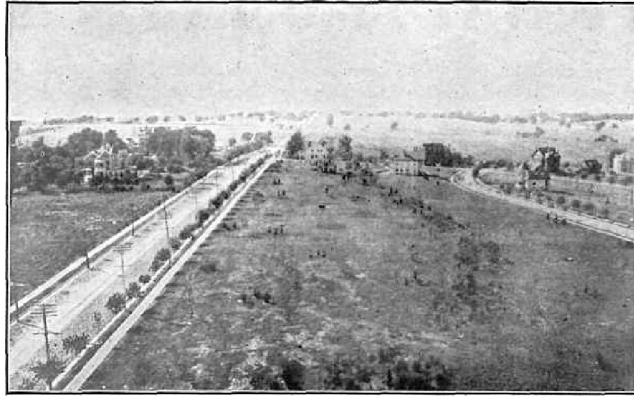
Each Chapter shall be kept supplied with a complete file of all publications of the Publishing Company and bound volumes thereof sent it each year by the head librarian.

THE LECTURE COURSES.

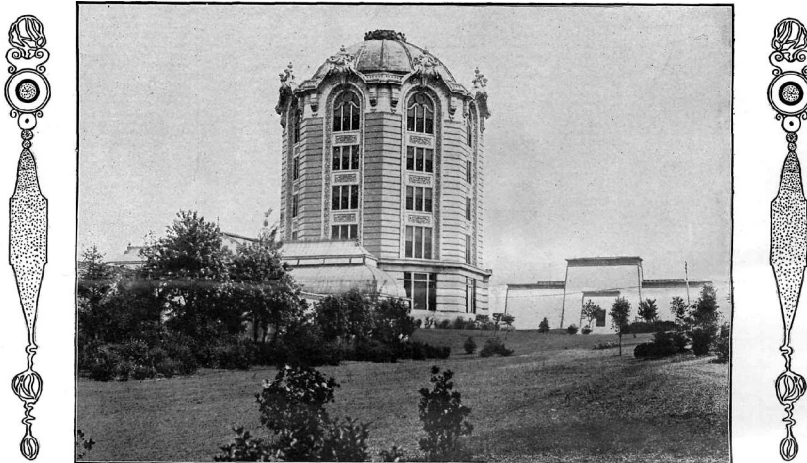
In connection with the Postal Library an illustrated monthly bulletin will be issued containing popular lectures on instructive subjects, travel, natural history, the science and arts, etc., by the best lecturers of the day.

Every member of the League and the members of her immediate family have the full and free use of the League's Postal Library. Only one book at a time can be drawn and that only through the member herself.

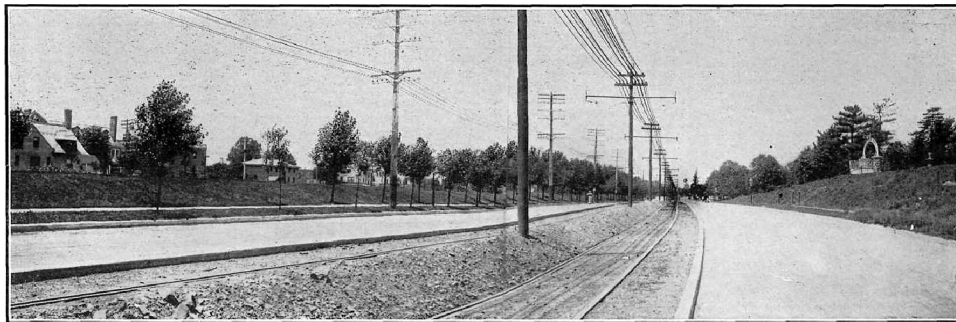
(Note: pages 18 and 19 are missing from the original document.)



Delmar Avenue looking westward from the roof of The Woman's Magazine building towards Clayton, the county seat. Almost the entire property shown in this view being the personal property of Mr. Lewis, becomes the property of the League, less such residence lots as have been sold prior to the transfer. It is valued at from \$5,000 to \$20,000 per acre. On the farthest hill is to be located the Retreat overlooking the city.



Woman's Magazine and National Daily buildings between which runs Delmar avenue.



Delmar avenue, in St. Louis, at Union avenue, looking toward University Heights. The Woman's Magazine building shows at the end of the street in University City. On the left side are the great private residence streets of Washington and Bell Places, on which are the most costly private homes in St. Louis. On the right side between this point and The Woman's Magazine building in University City, shown at the end of the street, are the grand buildings and beautiful grounds of the Masonic Home and St. Luke's Hospital.

THE RETREAT

Subject to the final plans to be submitted to members for approval the following features are proposed; that no member shall be entitled to residence in the Retreat who is not in destitute circumstances and unable to adequately support herself and who has not been a member of the League for at least three years prior to application for admission to the Retreat. It is not expected that the great institution to be known as the Home or Retreat of the League in University City, will be completed and open for members for many months to come. Residence in the Retreat to be a right of any member left alone (no immediate family, sons or daughters who can support her), under such restrictions as may be made by the Board of Trustees of the League in the final plan, to protect it from imposition, and such residence and all care and maintenance of resident members in the Retreat, shall be borne from its endowment funds and the income of the League.

No distinction of religious belief shall be made in the Retreat but each member shall be free to worship in accordance with the dictates of her own conscience. Nor shall the retreat be under the particular care or supervision of any sect, denomination or religion, but shall be equally free to all.

A member entitled to residence in the Retreat shall be transported thereto at the expense of the League and maintained the balance of her life therein, in comfort, under proper medical supervision and under the direct supervision of the Trustees. The Retreat shall at all times be open throughout to the inspection of any committee of members, or the officers of any Chapter. In addition to the Retreat proper, which, being free to members, is restricted to those in destitute circumstances, an annex or Paying Home shall be maintained, where members, both male and female, in advanced years, but having means of support, desiring to spend their days in University City, surrounded by its beauties and institutions, may be cared for either by the payment of a fixed monthly charge sufficient to cover the expense thereof, or by the payment of a lump sum to the endowment funds to be fixed according to age and expectancy tables established by the Trustees. The Retreat and annex buildings shall be fire-proof.

Every member resident in the Retreat shall receive exactly the same treatment, accommodations, care, food and raiment as every other member, including necessary medical attention and such care and maintenance shall be strictly supervised by the Trustees, regularly inspected by them each week and skilled physicians and nurses in constant attendance. Every reasonable comfort and entertainment shall be provided, consistent with the spirit and purpose of the Retreat as the home of its members, and at least once each week musical or other entertainment shall be provided in the Retreat. The sum of \$150 per resident per year shall be the minimum cost of maintenance and \$500 per member per year the maximum. Retreat and Annex shall be regularly supplied with fresh flowers. The League shall maintain its own dairy and truck farm, under direct supervision of the faculty of its Schools, instructing in the studies of scientific dairy and farming, who shall certify to all food products supplied to the Retreat and the Annex.

THE RETREAT.

Great life Insurance companies have from 100 to 1,000 times more of insurance in force than the total of their assets. For illustration. An insurance company contracts to pay a million dollars in insurance in return for from twenty to thirty thousand dollars it receives in premiums. If any insurance company were compelled to pay all its policies outstanding at any one time by the death of all those whom it had insured it could not pay more than from 1 to 20 per cent of it. Such a demand is not within the possibilities. In other words, an insurance company for a premium of \$22 received by it guarantees to pay the insured's heirs \$1,000 in event of his death

during the year. The Retreat and Orphanage features of the League are founded on the established percentage of insurance with the additional advantage to the League, that a much smaller percentage of its members would be liable to take advantage of the Retreat or Orphanage features, while the income to the League established by the requirement for membership would be much greater than the corresponding insurance premium, more constant and sure from the renewals of the subscriptions to its publications obtained by the members in the first place and the consequent large profits of its publishing business. It is estimated that one-fifth of the amount received from the memberships in the League (the amount of each membership being \$52 worth of subscriptions of which \$26 belongs to the publishing company's treasury and \$26 to the general treasury of the League) equaling \$5.20, which would be \$5,200 for each thousand members, set aside as an endowment fund for the Retreat and Orphanage and placed at interest, would provide from the interest alone sufficient income to maintain them. As a practical proposition, probably not one out of a thousand (1-10 per cent) of the members of the League would ever at any time be residents of the Retreat, under the widest latitude.

The requirements of the Retreat and Orphanage would be in proportion to the membership in the League, and their endowment in proportion to both. In addition to this a portion of the yearly income of the League from its publishing company and real estate would be proportioned constantly to the funds for maintenance of the several institutions in accordance with their requirements. A membership of one million members of the League would therefore give the Retreat and Orphanage a permanent endowment on this basis to begin with of \$5,200,000, while probably a million dollars per annum in addition would be available if necessary from the income from the publishing and real estate features of the League toward the maintenance of these two features alone, an ample provision for all possible requirements. The average cost of maintaining a resident in the Retreat should not exceed \$200 per annum. On an insurance basis then the League receives \$26 the first year and a probable average of \$12 per annum thereafter from renewals of subscriptions to the publications against which it assumes an insurance risk of \$200. It will be seen therefore that with this wide advantage to the League over any insurance company in the proportion of risk, if the same laws are operative, the League's reserve assets should accumulate far more rapidly and to a far larger extent than those of any life insurance company in existence. The proportions hold good whether the membership be limited to 100,000 or 1,000,000,000. One-fifth of the League's income and assets set aside for the Retreat and Orphanage, the endowment or insurance features of the plan would be a far larger income and endowment or reserve in proportion to the possible risk or expense incurred, than that of any insurance company in existence, having the remaining four-fifths available for the other features of the League.

An insurance company on the death of the insured pays the \$1,000 in full at once and receives no further income from the deceased insured. The income of the League, however, continues during the residence of a member in the Retreat and on her death that income continues on, but the membership or liability hereunder has ceased.

It is estimated that under the plan of the League, if every member thereof were to at once take up a residence in the Retreat at the end of the first five years, their average life there being 15 years, the funds and income of the League would be ample to provide therefor and as the membership decreased by death, having been surrendered in exchange for residence in the Retreat and therefore not being perpetuated, on the death of the last member an enormous estate would remain without any beneficiary.

It is a perfectly safe estimate that no matter what the requirements of the Retreat the profit from the publishing company alone to the League would meet them or the interest on the endowment of the Retreat alone would be sufficient for its maintenance, whether the membership of the League were 1,000 or 1,000,000, its resources and income would be proportionate to its membership.

WHAT IT MEANS.

Probably the greatest interest and sentiment, as well as the greatest potentialities of the League will cluster about the "Retreat." The plan embodied in this feature is not one of charity or dependence, but a practical means by which ANY woman, no matter how rich or how poor, may insure herself against misfortune in her old age. It is the opposite of the poorhouse idea, for any woman resigning all other benefits and accepting as the full measure of her membership in the League a life residence in its Retreat, does so as a right and as a part proprietor in University City, its institutions, its endowments and the great resources of the League. She exchanges her proportionate part of the whole, for the right of comfort and care in her distress, that proportion upon her death reverting as an additional permanent endowment to the Retreat. Thus as the demands upon the Retreat become greater its endowment would also become greater. But a small proportion of the members of the League would become residents of the Retreat, for such residence is a last resort when loved ones and all power of self-support had passed away; nevertheless the fact that EVERY member has this right of last resort, would give the members of the League a form of endowment insurance on the highest plane, the surety of a comfortable, well-cared for old age, no matter what might happen. There are but few of us who do not know in our own circle some aged woman of refinement who perhaps in her younger days was surrounded by a large circle of loved ones and every comfort, but who today, through misfortune, is alone, destitute and dependent on the kindness of friends to save her from the poorhouse. Such is life that none of us, no matter what our prosperity today, can foresee the future, and to me there is nothing more distressing than the last drifting days of destitute old age. The aim to be sought is that of a Retreat or home embodying every comfort, beauty, recreation and employment possible, maintained as though its inmates were paying guests, as they would indeed be. Doubtless many women of culture and means would in old age, through loss of friends and relatives, prefer such a home rather than the loneliness and feeling of being a burden on others. Every means would be sought to make the life of the Retreat cheerful and comfortable for the resident members of the League. The Resident Mothers would be the joint concern and care of the entire League, for no member but may at some future day be devoutly thankful that she in turn has such a last resource. The Retreat would form the inner and most sacred Chapter of the League, its resident members the 32d degree of leaguership.

We have old soldiers' homes, consumptive homes, Masonic homes; but the fifty million WOMEN of this land have no Retreat but the poorhouse. Life insurance to a certain degree protects the mother and wife in event of the death of bread-winner. More often the funds so received are either insufficient or are lost through poor investment, leaving old age stranded and helpless. This plan has to do with the LIVING and not the dead; the dead can care for the dead. The benefits of the League membership otherwise, through its great institutions, should prove so great that the surrender of that membership for a residence in the Retreat would be only as a last resort when relatives and resources had totally passed away. A feature I hope will be successfully worked out and embodied in the plan would be a special provision where, by vote of the resident Chapter in any section, not only the destitute member, but her aged husband also if alive, could become residents of the Retreat at a certain age limit.

Residences in Section 1 of University Heights

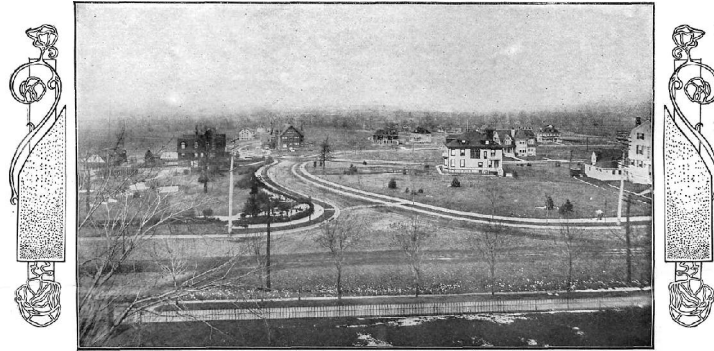
These views show some of the smaller residences in this section which is rapidly building up with handsome homes. Two years ago but one house had been built in this section, now 27 handsome private homes have already been completed and over fifty new ones costing from \$8,000 to \$25,000 each are planned by those who purchased lots at the Fall sale, for immediate erection, with the opening of Spring. The coming year should see this section entirely built up. Only private residences are permitted in Sections 1, 2, 3, 4 and 5 with the exception of the special blocks reserved for the buildings of the League, and for churches.



Residence of Mr. Jno. Ryan.



Residence of Mr. E. E. Froman.



The southwest corner of Section No. 1, looking north from Delmar avenue.
Residence of Mayor Lewis on left.



Residence of
Mrs. E. B. Robinson



Residence of
Mr. W. H. Scott.



Residence of
Mr. W. B. Teasdale.



Residence of
Mr. W. N. Chandler



Residence of
Mrs. W. Eberle



Residence of
Prof. Sam'l Coulter.

CHAPTER ORGANIZATIONS

Subject to the final plans to be submitted to the membership for approval.

Five or more members of the League may organize a local Chapter. Upon granting of a local Chapter's Charter by the Trustees or Founders, who shall constitute the Head Chapter, it shall be given jurisdiction over a fixed territory.

Each Chapter shall receive from the Treasurer of the League, four times each year, a subsidy or income, equal to one-fourth the subscription income from the publications of The Lewis Publishing Company, derived from its territory or jurisdiction. From this income paid to each local Chapter, its officers shall receive payment for services required of them as follows: Of the Chapter's subsidy received from the Treasurer of the League, 15 per cent shall go to the Treasurer of the local Chapter and 10 per cent each to the Chairman and Secretary, and 10 per cent shall be set aside as a building fund for the purchase and erection of a suitable local Chapter house. The remaining 55 per cent of the Chapter's subsidy shall be used by the membership of the Chapter as it may decide. There shall be no initiation fees or dues to local Chapters and no ritual or secret form of initiation. Each quarter from the subsidy of 25 per cent of the subscription income of the Publishing Company originating in the territory of any Chapter, there shall be set aside by the Trustees 10 per cent of the Chapter's subsidy in a building fund for the erection of a proper local Chapter house for that Chapter.

The income and subsidy of each Chapter shall date from and begin with the granting of its chapter and shall continue while its charter exists. Immediately upon granting of the charter to a local Chapter, and the election of its officers being certified to the head Secretary of the League, a list of the entire subscription of the several publications, within the jurisdiction of that Chapter, with the names and addresses of each subscriber, and their expiration dates, shall be furnished to the Secretary of that local Chapter and shall remain a confidential document or record of that Chapter, the Property of the League. Regularly thereafter, on the first of each quarter, a revised list of the subscribers within the jurisdiction of each Chapter shall be furnished it, together with an accounting of the subscription income and a draft equal to one-fourth (25 per cent) of the subscription income received by the Publishing Company from each and all its publications, from the territory of each Chapter, during the previous quarter, shall be paid to the treasurer of each Chapter by the Treasurer of the League, less 10 per cent, set aside for the Chapter's building fund, and, such subscription as may be taken by members of each Chapter, whether new or renewals, to the several publications, shall be accounted and remitted for by the Treasurer of such Chapter in full at least once each week, being forwarded by her, or by the members themselves direct to the Publishing Company.

LOCAL CHAPTERS.

Five or more members of the League may form a Chapter, but not more than one Chapter shall be chartered in towns or cities of less than 5,000 inhabitants, nor more than one additional Chapter for each 10,000 additional population.

A charter may be granted for a Chapter upon application of five or more members to the Head Chapter at University City, such charter to remain in force during compliance by the Chapter with the rules and regulations of the League governing Chapters then in force, or thereafter made by the Board of Trustees at University City, who shall constitute the head, or governing Chapter, or until revoked for cause.

There shall be no initiation fees or dues for membership in any Chapter, other than the

requirements for membership in the League.

In granting a Chapter's charter, its jurisdiction shall be fixed by the Board of Trustees, but may be at any time extended or contracted on request of a majority of the members of that Chapter on approval of the Board of Trustees. No other Chapter shall be chartered within that jurisdiction while the first Chapter charter remains in force.

The officers (chairman, treasurer and secretary) of each Chapter shall be elected every two years by a vote of a majority of its members, and such election shall immediately be certified by the chairman and secretary newly elected and a majority of the Chapter's members to the Board of Trustees at University City.

All by-laws and amendments adopted by each Chapter shall be certified to the Head Chapter by the secretary immediately on adoption.

Members in each locality may form their own Chapters to suit themselves, selecting their own associates as Chapter members, or need not belong to any Chapter, as they prefer.

DUTIES OF CHAPTER OFFICERS.

The officers of a Chapter shall be chairman, treasurer and secretary. The treasurer shall give bond to the Board of Trustees in the sum of \$500 for the faithful accounting of all funds of the League entrusted to her care. Each Chapter may elect its own members in such manner as it chooses, and make such rules and regulations for its own government as it shall elect.

The chairman of each Chapter, together with the treasurer thereof, shall sign and swear to all applications for loans and reports thereon, assistance or relief given through it to members of the League, and forwarded to it for report by the head Chapter, or passed upon by the Chapter before forwarding to the head Chapter.

She shall be the chief executive officer of the Chapter, and shall attend the general elections of officers at University City, and cast thereat the votes of the Chapter, unless incapacitated or unable to do so, when the treasurer or secretary may act in her place by vote of the Chapter, regularly attested to the head Chapter. She shall be accountable to the head Chapter for the interests of the League in her Jurisdiction, and shall carry out and enforce all legal and just requirements, rules and regulations of the League. She shall be paid for mileage to and from general elections, together with a per diem for expense of \$3 for all days actually occupied on the business of the election. The secretary of each Chapter shall keep the records of that Chapter, attesting to the head Chapter four times each year—the number of members and any and all information in regard to each which may lawfully be required. She shall carry on the necessary correspondence between the head Chapter and her Chapter, keeping a record thereof. She shall make out and have properly passed upon all applications for loans or relief coming through her Chapter, keeping a record thereof in the forms prescribed and furnished by the head Chapter, as well as all reports on applications for relief, or loans, or residence in the Retreat, or care of children of a deceased member in the Orphanage, originating in the jurisdiction of her Chapter.

The treasurer of each Chapter shall receive from (in her official capacity) the Head Chapter quarterly a remittance equal to 25 per cent of the subscription income derived from the publications of the Publishing Company subscribed for within the jurisdiction of that Chapter since the previous quarter, said 25 per cent being the subsidy to said Chapter from the League for the payment of the Chapter's officers and such other purposes as its members may elect. She shall receive and disburse all funds for relief, loans, pensions or expenses of League members, forwarded to her Chapter by the Board of Trustees, properly and promptly accounting therefor to the trustees at University City under oath. She shall promptly transmit to the Board of Trustees at University City all funds of the League in full, collected by her. She shall look after the collection of loans within the jurisdiction of her Chapter, reporting fully and promptly all collections or failure to collect same, also all subscription revenues from the publications of the Publishing Company, procured by members of the Chapter, forwarding same immediately on receipt thereof

to the Publishing Company. She shall keep a careful record of all income and disbursement through her office of funds by the trustees, reporting the same to the Head Chapter at University City, under oath, keeping a proper voucher record in forms prescribed and furnished her by the trustees. She shall keep the members of her Chapter posted on the names of all subscribers to the several publications of the Publishing Company in its jurisdiction, and their expiration dates. All accounts and records of each Chapter's treasurer shall be subject to audit, without notice, at any time, by the auditors of the Board of Trustees.

INCOME OF CHAPTERS.

Each Chapter shall receive a percentage of 25 per cent upon the subscription revenue from the League's publications, derived from its territory or jurisdiction, and shall be furnished by the secretary of the publishing company of the League, with a list of all subscribers to its publications within the jurisdiction of the Chapter and the expiration dates, and shall look after the renewals and general interests of the League within its jurisdiction from year to year.

CHAPTER HOUSES.

Ten per cent of the subscription income paid as a commission out of the subscriptions received from the territory of each local Chapter by the Publishing Company, shall be set aside by the Treasure of the League in a building fund for the erection or purchase of a local Chapter house for that Chapter. Upon accumulation of a sufficient fund for the purchase of real estate recommended by the officers of the local Chapter and approved by the Trustees of the League, for the erection and. equipment of a proper local Chapter house in accordance with the membership and importance of the Chapter, it shall be purchased and designs for the Chapter house made by the League's instructors in Architecture at its Schools in University City. Upon approval of the officers of the local Chapter and the Trustees of the League the contract for the erection of the Chapter house shall be let by the Trustees and the Chapter house built and equipped. Each local Chapter house shall be the property of the League and the title thereto held by the Trustees, but it shall be free in use to the local Chapter, which shall thereafter receive in addition to the 25 per cent subsidy, 5 per cent more or a total of 30 per cent per annum of the subscription income from its territory, said 5 per cent being exclusively for maintenance and repair of the local Chapter house there being no longer withheld the 10 per cent formerly set aside for a building fund. The officers of each local Chapter shall be held responsible for the proper care and use of its Chapter house.

The Trustees may, at their discretion, advance for any local Chapter a sum not over 50 per cent of the sum accumulated in the building fund to the credit of that Chapter, in addition thereto, for the erection of its Chapter house, withholding the quarterly 10 per cent set aside for Chapter house building, and apply it to the repayment of such advance.

No liability shall be incurred in the erection and equipment of any local Chapter house by the local Chapter, or by the Trustees, in excess of the funds set aside to the credit of that Chapter in its building fund and any advance not to exceed 50 per cent of the funds so accumulated to the credit of that Chapter. No mortgage shall be placed on the grounds or buildings of any Chapter house while occupied or intended as such, but it shall be held in fee simple clear and free of lien or incumbrance by the Trustees for the League.

Each local Chapter house shall be a place of social meeting and the business headquarters of the League in that jurisdiction. Its officers shall be held strictly accountable to the League for its use and for its moral atmosphere. Its doors must be open in welcome to any visiting member of the League, although no Chapter shall be obliged to extend other than a courteous welcome and the use of its room temporarily to a member of the League not a member of that Chapter.

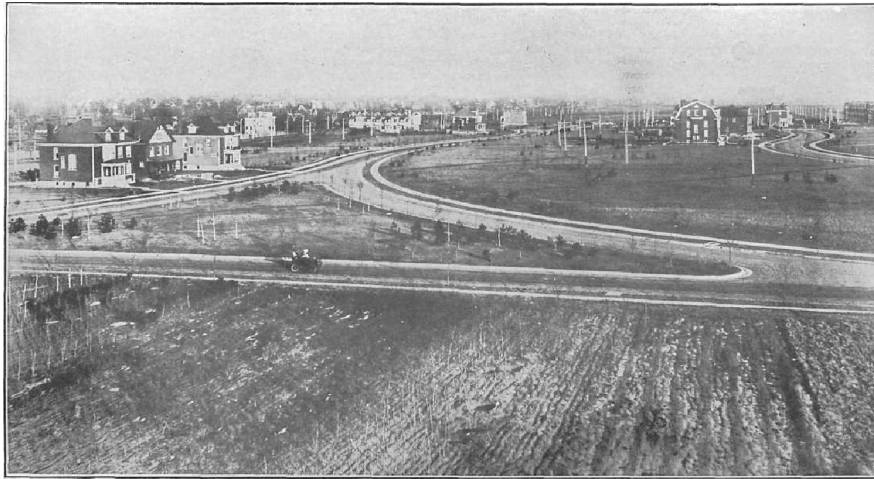
ORGANIZING CHAPTERS

Any member of the League desiring to organize a local Chapter and secure the rights thereto of a given territory shall be furnished on application to the Secretary of the League at University City, proper blank forms and instructions. She shall then secure the signature to such application for a Charter Chapter, of not less than five women of good character who desire to become members of the League. Upon approval of the application a given territory shall be set aside as the jurisdiction of that Chapter and upon at least five of the applicants having completed their requirement of membership in the League, the charter of that Chapter shall issue. No applicant for membership in the League can become a full member of a local Chapter until her membership in the League has been attained by fulfillment of the requirements. The income of the League from original memberships shall not be a part of the income of a local Chapter, although once the membership requirement is met, the renewals of subscription to the publication which were originally secured by members in completing their memberships, shall be subject to the 25 per cent subsidy to the local Chapter.

A member in distress or oppressed may call on the League through the nearest local Chapter, or direct, for such assistance and defense as she may be found to be entitled to, and the whole power, influence and resources of the League shall be at the command of its humblest member to insure justice. An appeal made to the nearest Chapter must be promptly transmitted with that chapter's recommendations to the Board of Governors at University City, who as the trustees for every member of the League shall be empowered to extend such assistance, legal defense and protection as the case may require. A member in distress, oppressed or persecuted, should be a matter of concern to all other women; but for the protection of all from impositions, the nearest local Chapter is held responsible, and its charter may be revoked for fraud or impositions allowed to be conducted through its carelessness or connivance.

From the subsidy paid to each local Chapter by the League, the officers of the Chapter shall receive a salary or compensation as follows: The president, ten per cent; the secretary, ten per cent; the treasurer, fifteen per cent, and ten per cent to the Chapter's building fund; total, forty-five per cent. The remaining fifty-five per cent of its income shall be used by members of each Chapter as they themselves shall elect. A Chapter in a city of 25,000 population should receive an annual income from its percentage of from \$300 to \$1,000 per year, according to the activity of its members. It draws a percentage equal to twenty-five per cent of the entire subscription revenue of the several publications combined, derived from its territory, and the members of each Chapter have it within their own power to increase this income indefinitely. Once the subscription lists of the publications are built up in any Chapter's territory the Chapter continues to draw a large annual income from the renewals each year thereafter. As new and additional publications, journals and books are issued by the Publishing Company, the income of each Chapter increases. A Chapter having twenty members has to begin with over a thousand dollars of subscribers in its territory, as each member in completing her membership has added \$52 of new subscribers to the publications already had. This alone would give that Chapter an annual income of over \$250, which would easily be increased to \$750 or \$1,000 per year, of which 10 per cent or \$75 to \$100 would be reserved as a building fund.

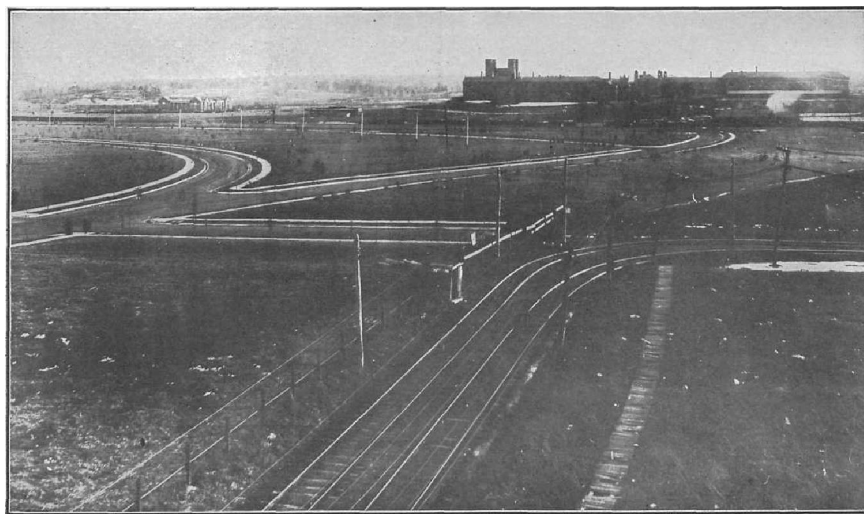
There are no Chapter dues, but on the contrary the members of each Chapter have a regular income to spend as they please.



Northern end of Berideth tract at Delmar avenue in front of the Park Hotel, University City. At the far end of the curving streets, the city line of St. Louis divides the two cities.



View of The Lewis Publishing Company's plants from the north, University City. The two great plants occupy 8½ acres of beautifully parked grounds.



Southwest corner of Berideth tract, University City, from Park Hotel. Washington University and Forest Park in the distance.

RIGHTS AND BENEFITS OF MEMBERS

Subject to the final plan to be submitted to the membership for approval

Membership in The American Woman's League is of two classes. Full beneficiary membership, restricted to women alone; honorary membership for men. Every woman, on becoming a member of the League, is thereafter entitled for life to the full and free use of its institutions and the full benefits and protection of the organization.

Minor members of her family are entitled to the free use of the League's Schools and Library. Her minor children if left orphans, are entitled to residence and proper care and instruction in the League's Orphanage. There are no dues, no fines and no investment of funds. There is but a single requirement for membership, and this requirement once fulfilled by any woman makes her a member for life.

The single requirement for full life membership in The American Woman's League and all rights, protection and benefits hereunder, is that the applicant be a woman of the white race of good reputation, and shall within two years from the date of application have secured or paid for a total of \$52 in subscriptions to the publications of The Lewis Publishing Company.

For honorary membership (open to men) a total of \$20 in subscriptions to the publications secured or paid for within two years is required.

There are no other requirements, dues, fines, fees or investments. This simple requirement entitles the member to every benefit of the League and its institutions for life and her descendants after her. All rights, benefits, uses and advantages of the League and its institutions are governed, limited, regulated and established by and subject to such laws, rules and regulations of the League as may be created and made for that purpose by its organizers, as the plan develops or its trustees when organized.

A membership may be willed to any female relative by due notice during the life of the member, to the Trustees, but unless so willed and so recorded with the trustees, the membership is cancelled at death and may again be issued to a new applicant by the trustees.

Any member becoming a resident of the Retreat, surrenders thereby all other rights and benefits of membership and her membership is cancelled at death. Any woman applying for membership in the League and failing to complete the single requirement shall be paid for such subscriptions to the publications as she may have secured in the effort for membership, a commission of 25 per cent thereon in full compensation of all obligations.

An applicant for membership shall have two years in which to meet the requirement of membership, but shall not enjoy any of the benefits or rights of membership until the full requirement has been met and her certificate of membership issued by the Board of Trustees. Any member may be deprived of membership for proven crime or fraud, or offense against the League, after full and open hearing being allowed her by the Board of Trustees. Such hearing shall be open and a written record thereof kept in the archives of the League.

After adoption of the final plan, a member once accorded the rights and benefits of membership and desiring to withdraw from or being expelled therefrom, shall receive no allowance from the properties or income of the League, membership is a beneficiary interest solely and not a proprietary right. Honorary -membership shall entitle the member to all rights and benefits of the League save only the right of residence and care the Retreat and Orphanage. There shall be a first Legion of Honor composed of members who have honorably served as officers of any Chapter of the League, or as Trustees, and of members who have rendered some signal service to the League or done some act of special service, heroism, self-denial or mercy to any fellow being. Such rank in the League shall be conferred by the Head Chapter, on recommendation of a majority of the officers of all other Chapters, on members performing such

act other than ex-officers of Chapters or Trustees, and shall carry with it a perpetual right to preferment and precedent in all meetings of the League or its Chapters, the honor of its membership and such financial or other reward as may be fixed at the first annual convention of the League, to be held at the completion of its organization. The membership of the League shall be fixed in number by the Board of Trustees so soon as in their judgment its membership shall have reached a point best suited to the interests of the League, and shall not be again increased without the of a majority of the members.

The Board of Trustees may at any time increase the requirement for membership from \$52 for full membership, and \$20 for honorary membership to a larger amount to be fixed by it, but all applicants for membership whose applications have already been received prior to such increase, shall be allowed to gain membership at the former requirement under which their application was made. No member having once completed the requirement for membership in force at the time of her application for membership, shall be affected by any increase in the requirements. Once a membership has been secured, the member is for life a member and cannot be required to pay any dues or meet any additional requirements.

SECURING MEMBERSHIP.

No woman is so rich or so humble but that a membership in the League is equally desirable and equally within her reach. The requirements are so simple, so easily complied with, that ANY woman may gain the membership and all are equal in the League. A woman is poor indeed whose family, relatives or friends will not assist her to meet the requirement of a total of \$52 of subscriptions to the publications in two years, the single requirement of membership. The securing of these subscriptions is not asking charity or help, but the offering of the greatest possible value, usefulness, beauty and contents, at many times the price asked for THE WOMAN'S NATIONAL DAILY, THE WOMAN'S MAGAZINE or THE WOMAN'S FARM JOURNAL, and the new publication, "THE HOME," soon to be brought out, have no equal or parallel at ten times the subscription price. A few moments each week suffice to gain the single subscription required. At the end of a surprisingly short time the permanent membership will have been secured, to be enjoyed by her and her whole family and her children after her. Only crime can take it from her; misfortune adds to its value. The more well-to-do will perhaps prefer to purchase the full fifty-two subscription certificates, each good for a dollar's subscription (one year to THE NATIONAL DAILY, four to THE WOMAN'S MAGAZINE, two to THE HOME, or ten to THE WOMAN'S FARM JOURNAL) at one time, then selling them or presenting them as gift at leisure. These certificates are good indefinitely and do not go in force until filled out and registered with the Publishing Company for the publication desired.

The purchase of these certificates carries no other obligation on the Publishing Company than to fill the subscriptions as the attached coupons are sent in. They are simply the selling in advance of subscription rights to the several publications. One-half the money received from these certificates goes into the subscription funds of the Publishing Company and the other half (corresponding to the usual Agent's commission), becomes the fund for which the properties are to be purchased, and the several institutions erected, equipped and endowed, and the great plan of the League carried out.

Those unable to purchase the required number of subscription certificates, have only to secure a subscriber to any or all of the publications from time to time as convenient during two years and when the full \$52 worth have been sent in the membership is issued. No investment of any sort is necessary. Samples of the several publications will be sent free on request, and but slight effort will be required to secure the subscriptions and two full years' time is allowed to meet this requirement. Every reasonable assistance will be rendered by us so that there is no woman, no matter how humble her circumstances, but may secure a membership in the League. Subscriptions may be taken for any number of years. Thus a single five-year subscription to The

National Daily gives a credit of \$5 on the requirement for membership.

THE MEMBERSHIP.

Under the plan of the League, while the League becomes the beneficiary of vast properties and estates, from which a constant income and profit will accrue, yet as no member of the League can under the plan invest a single dollar, and every dollar received in furtherance of the plan having been paid for subscriptions to publications alone, which are in themselves the full "value received" and the only thing paid for, the member in the League becomes a beneficiary alone. The properties of the League, while equally represented by the membership, are a thing apart. There being no investment by members or dues to be paid, there are no dividend or interest charges. The membership represents a beneficiary interest alone, all earnings, interest, increments and accumulations from all sources are constantly added to the permanent endowment of the city and its institutions and their support, the benefits of which are equally accessible to and the full right of the League's members. These endowments and property interests, as they increase in value and return, make possible constantly greater benefits to the members of the League, and not being chargeable with the payment of interest or dividends or other drain, must cumulate in an ever increasing distribution of benefits to the whole membership. Such an institution will be in a position to take up and carry out plans for the benefit and help of women everywhere, not possible otherwise, for thus alone could it disburse its revenue.

THE SUBSCRIPTION CERTIFICATES.

Subscription certificates under the plan of the League are issued direct by the Publishing Company and are \$1.00 each. Each certificate is good for \$1.00 worth of subscriptions to any and all publications published by the Publishing Company. The certificates can be used in the payment of any combination of several different subscriptions. Thus a \$1.00 certificate can be turned in in payment of one year to Woman's Magazine at 25c for Mrs. Brown, three months to Woman's National Daily at 25c for Mrs. Black; 2 1/2 years to Woman's Farm Journal at 25c for Mrs. White; 6 months to The Home at 25c for Mrs. Green; total \$1.00. Or may be used to pay for a year's subscription to THE WOMAN'S NATIONAL DAILY alone. Five certificates or any number may be used to pay for a single subscription of one person to one publication for a corresponding length of time.

Application for membership in the League, may, if wished, be accompanied by the full \$52.00, for which 52 subscription certificates of \$1.00 each will at once be returned, thus completing the requirements of membership. These certificates may then be sold at leisure and the amount paid for them thereby recovered or presented as gifts. There is no time limit placed on the certificates, but having been paid for in cash they are acceptable as cash in payment of subscriptions for any publications issued by the Company whenever sent in. They are transferable at pleasure and the subscriptions are entered in our records.

REVENUE AND DISBURSEMENT.

As under the University City plan, no member of the League has a dollar of investment or funds at stake, and every dollar of the vast sum required is at once and fully returned in full value, there would be neither interest charges to meet or dividends to pay. Every source of income is an added source of endowment to the city and its institutions, owned by the League, and the sole outlet for the disbursement of this income is in added benefits to its membership—the establishment of additional institutions and the constantly increasing benefits radiated into a multitude of American families. The principal sources of income under the plan are first the enormous increment in value of the real estate of the city under a scientific laying out and development of it and the establishing of the institutions proposed. University City becoming the

most beautiful and desirable residence place in the world. Second: The profits from the League's interests in the publishing institution will undoubtedly alone support all the other institutions proposed and leave a handsome surplus each year.

EQUAL RIGHTS IN MEMBERSHIP.

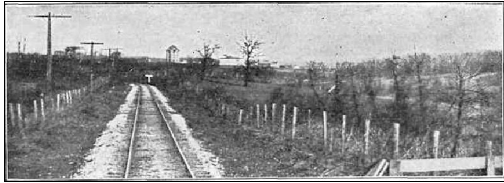
As no member of the League can by any possibility have a greater or less beneficiary interest in the properties, institutions and benefits of the League, than any other member, and as a membership is not a stockholding and cannot be bought or sold, no member can procure or accumulate any different or greater interest than any other. Every member of the League is a full, complete and equal beneficiary; all have the same and equal rights. Only women can become full members of the League, and if not exchanged for relief residence in the Retreat, or for the care of her orphan children, the membership may be willed before death to any female relative. While a member lives she remains a member and her membership cannot be taken away except by a due process of impeachment, originating in the local Chapter and finally passed upon by the Board of Governors in fair open hearing.

A member in distress or oppressed may call on the League through the nearest local Chapter, or direct, for such assistance and defense as she may be found to be entitled to, and the whole power, influence and resources of the League shall be at the command of its humblest member to insure justice. An appeal made to the nearest Chapter must be promptly transmitted with that chapter's recommendations to the Board of Governors at University City, who as the trustees for every member of the League shall be empowered to extend such assistance, legal defense and protection as the case may require. A member in distress, oppressed or persecuted, should be a matter of concern to all other women; but for the protection of all from impositions, the nearest local Chapter is held responsible, and its charter may be revoked for fraud or impositions allowed to be conducted through its carelessness or connivance. The League is not a charitable organization, but one for the mutual benefit, protection and assistance of its membership, a defensive and offensive alliance, a co-operation for mutual improvement, the care of its members in old age and the active help and the assistance and benefit of its members and their families throughout life. Its operations should be the jealously guarded concern of every member. In its membership, the humblest woman is the equal of the proudest, and none are so rich or powerful as to purchase or influence a greater share of its benefits than its humblest member. Without price, without consideration, without investment, a membership in the League is as readily obtainable by the poorest as by the richest. The simple requirement for membership places it in the reach of all, while at the same time providing the resources necessary for its operation in exact proportion to its membership. There are no dues, no fines, no fees, no payments, no investments. A little work for a few short weeks gains all that millions could purchase in it. For every dollar required and received a complete and full satisfaction and equivalent is given in the publications themselves, while the membership is a thing apart that can be gained in only one way and that way is equally open to all women.

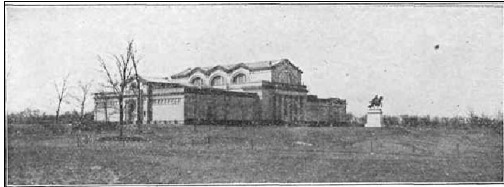
The League in its Retreat and Orphanage will be non-sectarian; chapels and the spiritual worship of its residents, both young and old, would be a matter of free choice, it being the aim to make the League's Retreat and Orphanage of equal care to ALL denominations.



This piece of unimproved vacant land on the south side of University City, 50 acres, last year sold for \$250,000 cash.



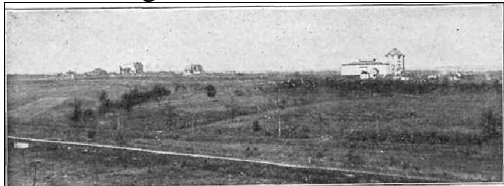
Looking east from Clayton towards University Heights.



Art Building in Forest Park, overlooking University City.



University City from Art building, overlooking site of World's Fair.



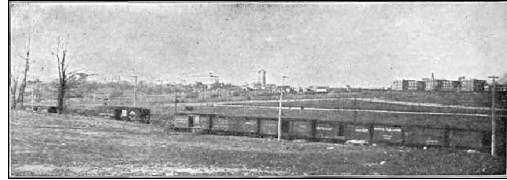
The high ridge in University Heights. Highest ground in West End.



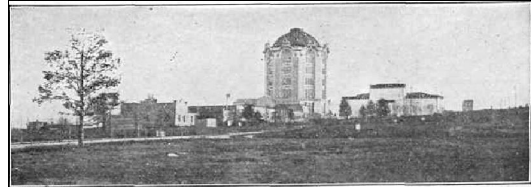
Berideth tract. University City, a year ago (1906), from the Washington University.



Some of the Washington University Buildings on the south side of University Heights.



Lewis Publishing Company Buildings from Washington University, Park Hotel at right.



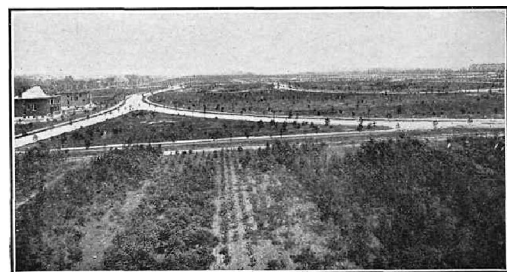
The Lewis Publishing Company plants from the north.



A corner of the Berideth tract, University City.



Looking toward Washington University from Berideth tract.



Berideth tract in 1906 from Park Hotel, University City.

PERSONAL

Up to the granting of the charter of the University City Trust Company, the entire management and direction of the League and its organization in all its features is in my hands, assisted and advised by those men selected to be the officers and directors of the Trust Company organization. Upon the issue of the charter of the Trust Company and completion of its organization, it becomes the trustee of the League and its properties, in accordance with the "Plan." So rapidly has the work of organization already proceeded, that I feel confident that we will be able to throw open to the members several of the beneficiary institutions in a few months. Probably another year will be required to complete and equip the great permanent buildings planned for the several institutions, and at least two years more to build and equip the great Retreat, while several years will be required to complete the vast engineering plans for making University City the most beautiful city in the world. It is all a great undertaking, one that for a hundred years to come should be a monument to those who carry it out. Its benefits must radiate into tens of thousands of future homes of a multitude who are now children. We are not planning and building for ourselves alone, but for our children and grandchildren to come. There seems scarcely any limit on the good, the help, protection and benefit which can be made to come out of this great organization.

I intend under a trustee arrangement to be included in the final plans, to give to the League and its institutions a large part, if not all, of the income of my own interests in the publishing company and my real estate holdings, forming them into a trust fund to be known as the "Founder's" or "Lewis endowment," their income and profit to be forever devoted to the purposes of the League, under such terms as may be set out in the final plans of the League.

First, having incurred heavy personal obligations in the building up and development of both the publishing company and my large realty holdings, such part of these holdings as may be necessary to fully pay all such obligations, my trustee notes, bonds or other indebtedness, will be sold from time to time. The remainder, once all obligations are discharged, I am then free to dispose of in such manner as I may see fit and it is my purpose that, aside from a reasonable reservation for my family and my own wants, my entire estate shall eventually form a permanent endowment fund to be administered by the trustees for the benefit of the League in general. A reasonable estimate of this equity at the present time, exclusive of nearly half a million dollars life insurance, would be a million to a million and a half dollars over all indebtedness of every sort. No one can foresee the future, however, and while, under all ordinary circumstances, these properties from their very nature should immensely increase in value, yet it is impossible at this time to fix the amount I shall be able to give the League in this endowment. As the founder of the League, I intend that it shall receive from me the greatest endowment that I can give it.

One year is allowed in which the trustees shall work out and perfect the vast and intricate detail of the League's organization, institutions and benefits. At the end of that period, they will present to the membership the final plans for approval at that time and in connection with the plans so presented I shall be able to announce definitely my own donation, both from my publishing interests and my real estate, these real estate holdings to become the property of the League, held in trust therefore to be sold, leased or rented by the trustees or used for the purposes of the League and the entire proceeds thereof go into the treasury of the League. As I owned both my large publishing interests and the great real estate properties before the League was created

and in surrendering these properties to the League I would otherwise deprive myself of the greater part of my property and the means with which to satisfy these obligations, a plan which will enable me to pay these obligations and give to the League as my contribution to its success. a large part if not all the remainder of my real estate and the income from my own large interests in the publishing company, must be worked out. The plan I now have is to sell as rapidly as possible during the present year, enough of my real estate for building purposes, to entirely pay all indebtedness, with interest in full, including my trustee notes and the Development bonds, so that at the same time that the final plans of the League are submitted by the trustees to the members, I may announce my own contribution toward its endowment.

These real estate holdings were valued at approximately two million dollars more than a year ago, and their value must rapidly double under the plans of the League, and in this increase the League itself will share. "While what the value, income and profit of the publishing company stock will become under the plan of the League, can scarcely be estimated, surely it should become the most profitable and valuable publishing property in the world.

Section No. 1 of University Heights cost me as barren acre lands years ago, \$200,000. Sections No. 1, 2, 3, 4 and 5, purchased as unimproved vacant fields years ago, cost approximately three quarters of a million dollars, and I have since expended approximately three hundred thousand dollars on their improvement. In the purchase and development of these great properties, the building up of the Publishing Company, I have assumed heavy obligations, for I had little capital to begin with years ago. In the past two years I assumed voluntarily additional obligations, in the defense of these properties and our rights, rather than give way on principles of justice and right. I can not turn over these great properties to the League without making proper provision to pay all such obligations in full from the sale of a part of the real estate, the balance of the real estate and my large publishing holdings I am free to donate to the League to form its foundation or principal endowment, in such amount and manner as I may desire, once I have discharged all obligations against them.

As under the plan of the League and the requirement for membership, each member receives the full rights and benefits of membership and the use of its institutions without the necessity of investing a single penny. My own contribution to the League will be the only investment and I alone will have more at stake in its success and future than all others. It is the dearest hope of my life that in the creation and development of this great organization, I shall have added at least a little to the protection, improvement and betterment of a million homes, giving to the women of this land to whom we owe our past success and our very existence today, a fair return in an insurance, protection and help, which they have never had before. If I succeed in this, I will not have lived and worked in vain.

E. G. LEWIS.

PLAN OF ORGANIZATION.

Before presenting these plans, I consulted long and earnestly over them with many representative men among our associates. The plan I am carrying out in the organization of this great undertaking is essentially as follows, although the right to alter it to meet conditions that may arise and are now unforeseen, is, of course, reserved. As the applications for membership are received, they are filed and recorded. When enough applications have been received to justify the active organization taking place, the first board of trustees selected by me will begin their labors. This board will then take charge of the labor of organization, one member of this board to become the chairman of the boards of each of the several institutions. Thus the Library, the Real Estate, the Retreat, the Educational Institution and the Publishing Company, each a separately

chartered corporation whose capital stock is to be held in trust for the League by the Trust Company, each having, as the chairman of its own Board of Directors, one member of the central Board of Trustees of Governors, who constitute the Board of Directors of the Trust Company.

So far have the plans and organization of the League already progressed, that at this time (February, 1908), the necessary first steps in chartering the Trust Company to be the Trustee of the League have already been taken and upon granting of its charter by the state, its board of directors will assume the labor and responsibilities of organization which to that time have devolved upon me alone. Upon their shoulders will then rest the duty of developing the plans and at the end of the first year, of presenting to the membership the completed and final plans, rules and regulations of the League in the form of a trust agreement under which its properties and income shall be thereafter administered for the equal benefit of every member.

Upon completion of the organization of the League, the erection of its institutions and final adoption of its code, a general election will be held at University City, at which its membership shall be represented by delegates. These delegates to elect the president of the League and such other offices as may be determined in the final plan, to hold office until their successors are elected.

The League itself will be divided into Chapters. The members in each locality forming a separate Chapter and electing their own officers. Members of the League will be kept advised, not alone of the progress and development of the plan in University City, but of the membership and doings of the various Chapters, through a bulletin issued at stated intervals by the Governing Secretary and mailed regularly to the members of the League. An appropriate emblem for the League will be adopted. In this way, not only may the members of the League be kept in constant touch from year to year with its great institutions, its finances and its plans, but with every other member, no matter where located; while the local Chapters will provide a means through which the Trustees and chief officers of the League may be able to look after any member in distress and ascertain the facts in regard thereto. A residenceship in the Retreat or the placing of the children of a member in the Orphanage, would first pass through the local Chapter, which would supply all information to the Board of Trustees and protect the League from imposition.

No human intelligence can in advance foresee and provide for the working out of so great a plan. It is therefore necessary that until the final plans can be completed, some one man or body of men shall be entrusted with absolute power and discretion. The results of their study and practical experience in the development of the various features of the League, will then be submitted to its membership for final approval.

The experiences of past years in the creation and development of large enterprises have taught me that the most innocent and trivial statements may be distorted and given sinister construction by those interested in defeating any purpose, no matter how beneficial it may be; hence, I am determined that so vast and potential a project as the American Woman's League is rapidly becoming, shall be hedged about with every precaution and a proper latitude given those who must bear the responsibility of its success, to work out its details unhindered in accordance with their best and sincerest judgment. When all is done and the complete and perfect plan laid before its membership, should it fail to meet the approval of any member, that member will have the right to withdraw and receive a reasonable compensation for his or her efforts in a percentage equal to 25 per cent of the subscriptions sent in, in acquiring that membership, no investment having been required of or made by any member.

E. G. LEWIS.

LETTERS

VICE-PRESIDENT & GENERAL MANAGER
THE KANSAS CITY, MEXICO & ORIENT RAILWAY CO.

KANSAS CITY. , MO, Dec. 4, 1907.

E. G. Lewis, St. Louis:

My Dear Lewis—Yours of 3d inst. I have read the papers carefully and can only say am unable to find that the proposed plan is faulty in any particular. Strikes me as a very logical and conservative proposition.

It ought to go through without question and it is sure of success. There can be no doubt about that in my judgment.

Very truly yours,
EDW. DICKINSON.

GARNETT, ALLEN & GRUBB PAPER
COMPANY.

ST. LOUIS, Dec. 4, 1907.

Mr. E. G. Lewis, University City, Mo.:

Dear Mr. Lewis—Your favor of December 3, together with a prospectus of your proposed Woman's League is received and perused by me with great pleasure and interest.

As a matter of course its field is so broad that suggestions as to the operation would at this time be out of order. Your plan will develop many beneficial departments in the future. The plan seems to me to be great and good and you can carry it out.

I therefore predict its success, but in greater detail than you have outlined. You have the field, and the want, and the plan, it seems to me, just right.

With best wishes, I am
Very sincerely, your friend,
GEO. D. ALLEN.

LESAN-GOULD COMPANY.

ST. LOUIS, Dec. 6, 1907.

Mr. E. G. Lewis, President Lewis Publishing Company, University City, Mo.:

Dear Mr. Lewis—I have read the pamphlet on the University City Plan. If it can be accomplished it is certainly what you call it—a practical socialism. It is not impossible to accomplish. Something like this will be done some day and the question is whether or not the world is ready for it. If the world is ready for it, I think you can carry it out. I believe its success will depend entirely upon the resistance given to all new things of this character by the inertia and antagonism of people who misunderstand.

I certainly wish you every success myself.

Yours sincerely,
H. E. LESAN.

FRANCIS, BRO. & CO.

ST. LOUIS, Dec. 31, 1907.

My Dear Sir—I have react in its entirety—and with ever increasing interest from beginning to end—your description of "The University City Plan" devised and formulated by yourself.: It is not overstating the facts to admit that I have been profoundly impressed with the

extensive scope and the wonderful possibilities of development which it suggests. The ingenuity of its conception is surpassed only by the beneficent results it is calculated to confer upon those who place themselves within the range of its operation.

Through an acquaintance of some six or eight years, I have witnessed with more than ordinary concern, the evolution and growth of The Lewis Publishing Company and its allied interests, especially the terrific struggle in which they have been engaged during the latter half of that period. Probably no severer test of loyalty and confidence has ever been than that to which the subscribers to and the friends of The Woman's National applied to the readers of any publication Daily, The Woman's Magazine and The Farm Journal have been subjected. Certainly something more than an ordinary interest must account for such steadfastness and support, and I confess that nothing less than the theory of an intelligent understanding on their part of the important principle involved and an earnest desire to show their approval thereof, and of the contest being waged in its behalf, seems quite adequate to me. If such is the case, judging the future by the past, it seems to me that the same intelligent understanding and the same sympathetic co-operation will cause your readers to perceive the advantages to accrue from the successful carrying out of the "University City Plan and make them prompt to do their part toward its consummation.

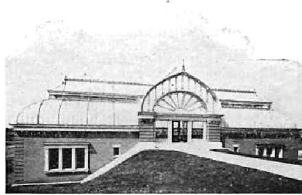
I therefore congratulate you heartily upon this latest product of your thought and labor in behalf of those who have placed such implicit confidence in your ability, integrity and courage, and predict for the plan success far exceeding that which has attended any of your previous efforts.

Yours very truly,
COLLINS THOMPSON,
Secretary to Gov. Francis.

Mr. E. G. Lewis.
Pres., The Lewis Publishing Co.,
University City, Mo.



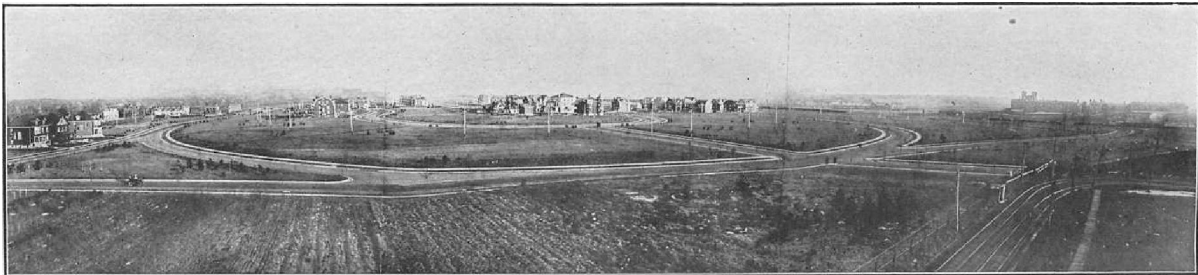
One of the principal "improvers"—steam roller for street making. Alderman Lamb's pet.



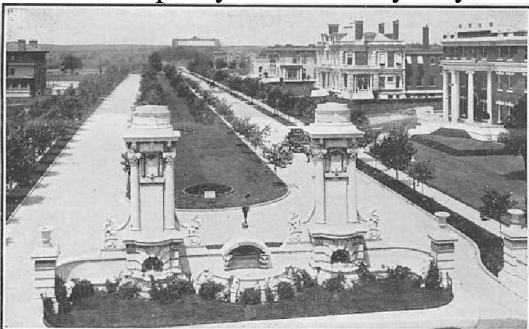
Great Conservatory of Lewis Publishing Company, for Plants and Flowers.



Grading and rolling a street with the mule teams of Alderman Lamb.



A view from the roof of the Park Hotel in University City, showing the Berideth Tract, partly in St. Louis and partly in University City. To the right is Washington University.



Kingsbury Place, one of the beautiful private streets just to the east of "University City.



Washington Terrace, the next street south of Delmar, to the east of University City.



The Park Hotel in University City, between University Heights and the Berideth Tract.

WHAT TO DO AND HOW TO DO IT

Any woman desiring to secure a membership in the League must first send in an application, stating her age and residence. If desired, the full \$52 may be sent with the application and an equal amount of subscription certificates will be sent her, together with acknowledgement of membership. These certificates may then be sold at leisure and the \$52 realized, or may be presented as gifts. If the applicant desires to secure her membership by first obtaining the subscriptions to the publications she has two years in which to do so. On receipt of her application, a record or pass card is at once sent her, together with sample copies of the several publications and subscription blanks. From time to time as she secures subscriptions to the publications, she forwards them direct to the publishing company, together with her pass card and receives credit thereon for each subscription sent in. When the total number of subscriptions secured reaches \$52 her membership certificate is issued and she becomes a full member, entitled to all rights and benefits of the League for life, according to the final plans of the Trustees.

Any number of subscriptions may be sent in at any time, or the membership may be gained by purchasing one or more subscription certificates per week or month, as the applicant may desire.

In the event that the applicant does not complete the requirement within the two years, or wishes to withdraw her application, a commission of 25 per cent is allowed and paid her on such subscriptions as she had already sent in.

Honorary membership is obtained in the same way, but the requirement for honorary membership is only \$20 in subscriptions, as an honorary member is not entitled to residence in the Retreat, or other privileges reserved to full members exclusively.

The subscription certificates are orders on the publishing company, (good in payment of subscriptions to any of its publications), for one dollar each, and may be sold or presented as gifts, and are for the convenience of applicants who do not care to solicit subscriptions to the publications and who may secure their membership by purchasing the required amount of these certificates, giving them to young friends to sell for them at a slight commission or presenting them as gifts. A membership may be presented by any person, friend or relative to any other person by securing it in the same way, by obtaining or purchasing the required amount of subscriptions to the publications, always subject to the final plans determined upon by the Trustees.

Securing Chapter Charters

The value of local chapter charters will become so great that those first securing them thereby obtain a valuable franchise. To secure the charter rights for a local chapter, any five or more persons may apply together for membership in the League, and the charter for a local chapter. The applications shall be accepted in the order of priority. When five of the applicants for a charter have completed their memberships in the League, the charter shall be granted and the territory assigned to the chapter set aside for it. Thereafter that chapter shall receive an income from the League of 25 per cent of the total income from its territory received by the publishing company from subscriptions and renewals to its publications each year, from that Chapter's territory, other than the original subscriptions sent in by the applicants for membership in the League, and on these original subscriptions it shall receive 25 per cent on the renewals thereof.

In applying for chapter rights, the territory desired for the chapter must be stated by the applicants. It may consist of a section of a city, an entire town, or a town and county, or of a rural route system. (See chapter organizations). And until the organization trust goes into operation the founder of the League, Mr. Lewis, will act in the matter of issuing charters.

Sit down today and apply for a membership in the League, for yourself, or your daughter, sister, wife or friend. The requirement for membership may at any time be increased or the

membership restricted in the number if found to the best interests of the League to do so. Those first applying for chapter rights have first rights. In case of two or more applications for a chapter charter from the same place, if not sufficiently large to justify two chapters, the applicants who first complete their requirements for membership will secure the chapter rights.

Call on four or more of your friends to join with you in an application for the chapter rights in your locality. These rights are certain to be rapidly taken up. It means a beautiful chapter house for your own town in the course of time under the plan, and the exclusive right to the subsidy or chapter income forever. These chapter houses will be made as handsome and enjoyable as possible, so that they may become the center of the enjoyment and social life of the neighborhood, as well as the local headquarters of the League.

Address all applications for membership and chapter charters to

**THE AMERICAN WOMAN'S LEAGUE,
UNIVERSITY CITY, ST. LOUIS, MO.**

PUBLICATIONS OF THE LEWIS PUBLISHING COMPANY

THE WOMAN'S MAGAZINE (MONTHLY)

This magazine, now in its eighth year, has gained the largest subscription list of any magazine in the world. Beautifully printed in colors, carefully edited, handsomely illustrated; it is about the cleverest, brightest, most entertaining and instructive magazine published for women.

IT TELLS WOMEN THE THINGS THAT WOMEN WANT TO KNOW. Each issue is filled from cover to cover with the very latest information on Fancywork, Embroidery, Fashions, Cooking Recipes, Curious Facts, Household Hints, Floriculture, Health and Beauty, Answers to Correspondents, AND THE BEST SHORT STORIES YOU EVER READ.

Every department is accurate and seasonable in its information and that information is given in a way that any woman can understand and use it. It is 32 large pages in size and the subscription price is

25 Cents a Year, Five Years for One Dollar

A NEW MAGAZINE

We are about to bring out a new magazine (monthly) for which we have been long preparing. It will be called

“THE HOME”

This magazine will be devoted to improving the home. Each issue will be filled with photos of the exteriors, interiors, cozy corners, gardens and plans of beautiful homes in all parts of the world, which have been built at a cost of from \$1,000 to \$16,000. The best results of the foremost architects in the world will be shown and the best taste of women who have made their homes beautiful, will be reproduced. Its information will be about things within the reach of the “common” people and not about millionaires’ palaces. Wherever a woman has devised a new idea in arrangement of her home, wherever an architect has worked out a better plan, there our photographers and correspondents will go so that OTHER women may benefit by it. A year’s volume of this magazine will make the most valuable book published to those who wish to make their homes more beautiful and comfortable. The subscription price PRIOR to publication is 25 cents. After the first issue it will be

Fifty Cents Per Year

THE WOMAN'S FARM JOURNAL (MONTHLY)

This journal, one of the oldest in the west, is devoted to the interests of
WOMEN WHO LOVE TO MAKE THINGS GROW.

It is beautifully printed and illustrated and its special departments give the most accurate and seasonable information on Floriculture, Poultry and Pets, the Garden, the Dairy, Dressmaking, and the Kitchen. It too, contains splendid short stories and so many things those who love their homes and gardens find of priceless value, that no woman can afford to be without it. The subscription price is

10 Cents a Year, Five Years for Fifty Cents

THE WOMAN'S NATIONAL DAILY

No daily newspaper ever published has so quickly sprung into national fame and importance. It is the only daily newspaper largely devoted to special news and articles of interest to women, but it numbers quite as many men among its subscribers as women. It is a CLEAN, FEARLESS and TRUTHFUL NEWSPAPER.

With a large staff of correspondents in Washington writing exclusively for it, headed by the well-known political correspondent, Arthur Dunn, the daily gives each day more exclusive inside information on national matters than any other newspaper published. It has special bureaus of information on all matters affecting pensions, army and navy, the postoffice and the great departments of the government, numbering some of the highest government officials among its contributors. Each day the telegraph news of the whole world is given in condensed, accurate, truthful and complete form, together with the nation's market reports, the latest fashion hints from Europe, a page of household matters affecting the "common" people (those not owning express companies or trusts). On Saturday a double size paper is issued, containing special articles by foremost correspondents, beautifully illustrated.

It is sent out each night through the fast mails and is on your breakfast table in the morning. Not being tied or biased by local influences, it holds an even honest course, giving the TRUTH, the WHOLE TRUTH and NOTHING BUT THE TRUTH.

This year its staff of correspondents will give its readers each day an inside view of the campaign from one end of the nation to the other, such as no other daily paper dare publish. It has no political ends to serve and hence watches all sides in the interest of AMERICAN HOMES and does not fear to speak. No matter how many other daily newspapers you take, The Woman's National Daily is one you can not afford not to take. It is also a paper your daughter can read from cover to cover.

The subscription price, delivered each day anywhere in America is

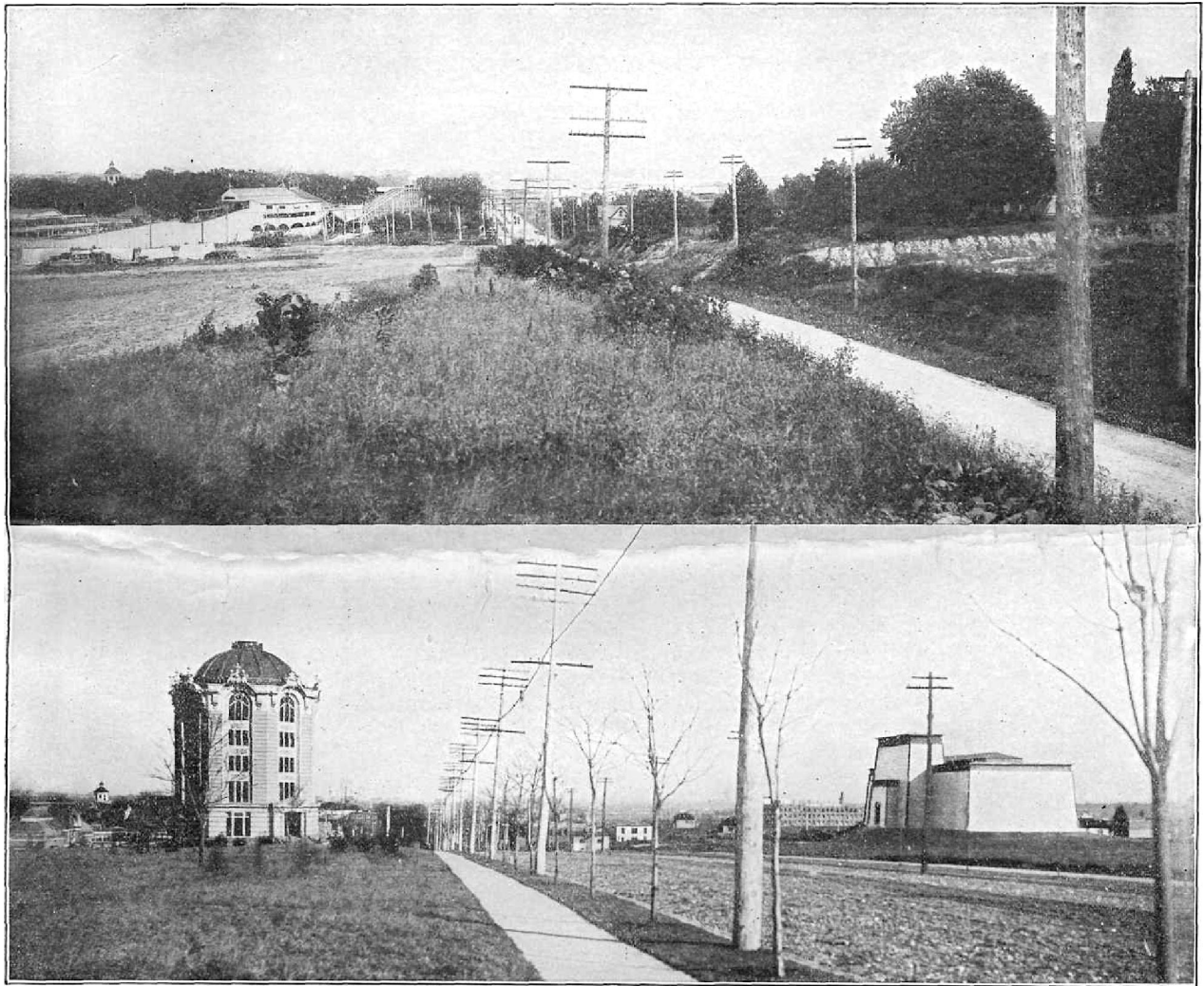
One Dollar Per Year

THE JOURNAL OF AGRICULTURE (WEEKLY)

This journal one of the oldest in the west, has under its present owners become famous as the best weekly paper published for farmers. Its special and exclusive articles on soils, stock and other matters of vital interest to every farmer have been repeatedly reproduced in book form. It is bright and interesting, but it is also valuable and instructive. No amateur farmers contribute to it, but practical hard sense, knowledge and actual experience fill its columns. Its subscription price is

Twenty-Five Cents Per Year

(Page 31 in original document)



The same views from the same spot in 1903 and 1906. Delmar avenue in University City looking east over St. Louis. In the upper view the ground on the left had just been cleared for the foundation of The Woman's Magazine Building.



DESOLATE