

\$1,300,000

Waterloo, Cedar Falls & Northern Ry. Co.

(Cedar Valley Road, Iowa)

First Mortgage 5% Sinking Fund Gold Bonds

Dated January 1, 1910. Due January 1, 1940. Callable on or after January 1, 1915, at 105 and interest. Principal and semi-annual interest (January 1 and July 1) payable at First Trust & Savings Bank, Chicago. Coupon bonds, with privilege of registration as to principal.

First Trust & Savings Bank, Chicago, Trustee

Capitalization

| | Authorized | Outstanding |
|---|-------------|-------------|
| Capital stock | \$2,250,000 | \$1,950,000 |
| Bonded debt: | | |
| First mortgage 5% gold bonds | 6,000,000 | 1,300,000 |
| Additional bonds can only be taken down at 82½% of cost of future extensions. | | |

Earnings

The Company's earnings for the past three years, as officially reported, were as follows:

| Years ending June 30 | 1907 | 1908 | 1909 |
|---------------------------------|--------------|--------------|--------------|
| Gross earnings | \$205,320.81 | \$217,102.83 | \$251,834.00 |
| Operating expenses, taxes, etc. | 113,424.03 | 109,526.09 | 125,055.15 |
| Net earnings | \$ 91,896.78 | \$107,576.74 | \$126,778.85 |

We have personally investigated the property and business of the Waterloo, Cedar Falls & Northern Ry. Co. and believe the large investment behind the bonds, the steadily increasing business of the Company, its strategic position and valuable connection with three trunk line railroads justify our recommendation of these bonds as an unusually strong and well-secured obligation.

Having sold a large portion of the above issue, we offer the remaining bonds, subject to prior sale, at 97 and INTEREST.

Ask for circular No. 387 containing full details, map, and copies of letters from our Engineers, J. G. White & Co., Inc., and L. S. Cass, Esq., President, Waterloo, Cedar Falls & Northern Ry. Co.

MCCOY & COMPANY

INVESTMENT BONDS

181 La Salle Street

(1)

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Church, Cambridge, and are worthy not only of being printed, but of being read by churchmen of whatever denomination.

Smith, Marion Couthouy. The Road of Life and Other Poems. 16mo, pp. 52. Seattle, Wash.: Alice Harriman Co. \$1.

Smyth, Newman. Modern Belief in Immortality. 16mo, pp. 93. New York: Charles Scribner's Sons. 75 cents net.

Stephens, James. Insurrections. 16mo, pp. 55. New York: The Macmillan Co. 40 cents net.

Stephenson, Henry Thew. The Elizabethan People. Illustrated. 12mo, pp. 412. New York: Henry Holt & Co. \$2 net.

Stoddard, William Leavitt. The Life of William Shakespeare Expurgated. 8vo, pp. 80. Boston: W. A. Butterfield.

Stoddard, Jane T. The New Socialism, An Impartial Inquiry. 8vo, pp. 271. New York: George H. Doran Co. \$1.75 net.

Sturgis, Russell. A History of Architecture. Vol. II. 4to, pp. 448. New York: The Baker & Taylor Co.

This posthumous volume of Mr. Russell Sturgis' monumental work has been printed from the manuscript which he left behind him, and in every way bears the impress of his artistic genius and learning. The author is still occupied with the builders of the past. He begins with a chapter on India and Southeastern Asia and takes the reader from the cave-temples of Karli to the marble shrines of Mount Aba and the fortress palace of Gwalior. He explains the origin of the curved roof in Chinese architecture and describes the magnificent arched gateway leading to the Hall of Classics. Pointing out that Japan derived her architecture from China, he instances the Bird Wall at Nikko and the famous mausoleum at Tokyo. After a short sketch of Persian architecture he discusses the Romanesque style as a result of decline in classical art. This leads him to a description of pagan and Christian basilicas, churches of the radiate plan and of the Byzantine style. The chapters on Moslem architecture are particularly interesting as introducing the reader to the little-known wonders of architectural construction in Syria, Egypt, Africa, and Spain. The later Romanesque churches of Italy and the Romanesque churches of Southern and Central France prepare the way for the wonders of Amiens and of Notre Dame de Paris. Some notice is taken of the Norwegian style of architecture and of later Italian Gothic.

The multiplicity of subjects comprized in this volume, and the flood of beautiful illustrations preclude anything but a brief and to some extent superficial treatment of the various topics. As far as we have been able to verify it, the instruction conveyed is accurate and the rationale of the work correct. The connection between the dome and the arched roof, between wood and stone construction, between Eastern and Western ideals is most intelligently dwelt upon, and the book must be looked upon as a mine of suggestive information.

Sulzberger, Mayer. The Am Ha-Aretz. The Ancient Hebrew Parliament. A Chapter in the Constitutional History of Ancient Israel. 12mo, pp. 79. Philadelphia: Julius H. Greenstone. 75 cents net.

Tappan, Eva March. European Hero Stories. Illustrated. 12mo, pp. 249. Boston: Houghton Mifflin Co. 65 cents net.

Tennyson, Alfred. In Memoriam. Pp. 184. New York: Sturgis & Walton Co. \$2.

This tasteful volume is a most appropriate contribution to Tennyson centenary literature. Many of Tennyson's exquisite lines may now be as well applied to him as to Arthur Henry Hallam, whose death was the occasion of the poem, one of the

noblest memorials in the English language. There are four stanzas to the page, enclosed in decorative borders. Twelve full-page illustrations in soft sepia tones, many of them classical in design, give an artistic and sympathetic interpretation to the familiar lines. The art work is by Clara M. Burd. The text is in heavy, easily read type and the gold-and-brown binding pleasing in its simplicity.

Tiffany, Esther Brown. *The Tocsin: A Drama of the Renaissance.* Frontispiece. 12mo, pp. 72. San Francisco: Paul Elder & Co.

Turrill, Sherman M. *Elementary Course in Perspective.* 12mo, pp. 71. New York: D. Van Nostrand Co. \$1.25 net.

Van Vorst, Marie. *The Girl from His Town.* Illustrated. 12mo, pp. 327. Indianapolis: Bobbs-Merrill Co.

Waugh, Frank A. *The Landscape Beautiful. A Study of the Utility of the Natural Landscape, Its Relation to Human Life and Happiness, With the Application of These Principles in Landscape Gardening, and in Art in General.* Illustrated. 12mo, pp. 336. New York: Orange Judd Co. \$2 net.

Weale, B. L. Putnam. *The Human Cobweb. A Romance of Peking.* 12mo, pp. 469. New York: Dodd, Mead & Co.

White, Grace Miller. *Tess of the Storm Country.* Illustrated. 12mo, pp. 365. New York: W. J. Watt & Co.

Whitman, Stephen French. *Predestined.* Pp. 464. New York: Charles Scribner's Sons. \$1.50.

Felix Piers, the central figure of this novel, starts out in life with decided literary tastes, but the handicap of an unworthy moral inheritance. In his efforts to become a great author, the better impulses of his nature war continually with his inborn tendencies, with the result that every struggle finds him the loser. His life is shaped largely by four women—a married temptress, a stage adventuress, a stupid, domestic creature, and his ideal, whose love he loses before he realizes its worth. He runs the gamut of all human experiences possible. The title of the novel strikes a despairing note at the start and the impression thus gained deepens rather than lessens as the successive grades of mental and moral degradation are described. But while the climax is early surmised, the implied suggestion that Piers is wholly irresponsible is neither elevating nor convincing. The book claims to be a study of New York life. It is, to a certain extent, of that feverish, garish phase of metropolitan existence that calls forth the query of the pessimist, "Can any good thing come out of New York?"

The story is well put together; indeed so well is it done that the reader wonders why the ability of the author has not been put to better use. The tone of the novel is far from wholesome and its cleverness hardly a sufficient excuse for its having been written.

Whitmore, Clara H. *Woman's Work in English Fiction. From the Restoration to the Mid-Victorian Period.* 12mo, pp. 309. New York: G. P. Putnam's Sons. \$1.25 net.

Williamson, C. N. and A. M. *Lord Loveland Discovers America.* Illustrated. 12mo, pp. 392. New York: Doubleday, Page & Co. \$1.20.

Wright, Emily Dudley. *The Child in our Midst.* Pamphlet. Pp. 22. New York: Cochrane Publishing Co.

Wright, Emily Dudley. *The Psychology of Christ.* 16mo, pp. 105. New York: Cochrane Publishing Co.

Why Jonah Won Out.—The whale had just swallowed Jonah. "Thank goodness the beast doesn't Fletcherize," cried he.

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