

Berlin Office:
W., Potsdamer
Strasse 10/11.

Telephone:
VI 1079.

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Dresden Office:
A., Struve
Strasse 5, 1.

Telephone:
1755.

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THE SUBMERGED.

(From our London correspondent.)

There is nothing quite so pathetic in all the civilized world as genteel poverty. In poverty that is not quite genteel, in gentility that is not quite poor, the tragedy of the thing manages to lose itself.

"A cottage with a double coach-house,
A cottage of gentility"

and all the familiar accessories of "the pride that apes humility" may be revolting on account of their meanness, but these shams are scarcely pathetic; nor is one moved to "pity and fear" by the floundering of snobs who are snobbish beyond their means. Genteel poverty must be the refined torture which springs from real pride before it can acquire the dignity of pathos. In England there are predisposing influences tending to create the genteel poor in a sense almost unknown abroad. The peculiar attitude of the English people towards aristocracy and class privilege arises from the elastic system which, a hundred years ago, made possible the wholesale creation of Irish peers and which today might make possible the creation of a majority in the House of Lords for the purpose of abrogating its own dignities. In a word, to put the matter brutally, English caste is based on property more than on birth.

A witty Frenchwoman once said to an English statesman, who was chaffing her on her exclusiveness, "Sir, you have never had an aristocracy of pride. You have an aristocracy of shopkeepers and a democracy of their children." The Continent knows, often to its cost, what it means to have an aristocracy of pride, of vain honour, and empty privilege. The system by which the younger sons of peers sink into the commonality is diametrically opposed to the system by which a title descends in an ever-widening stream through generations of collateral descendants. The practical temper of the English people resents an empty title, and sees something ludicrous in aristocracy at its wit's end for the next meal. Consequently the Englishman respects titles much more than the Continental plebeian, who knows that in most instances aristocracy and insolvency are synonymous terms. Yet on the Continent aristocracy, however poor, remains aristocracy; there is no effort needed to emphasize gentility, since the title is there as the hall-mark. The constant struggle of an English family, well-connected but poor, to keep up a position consonant with its original status can scarcely be paralleled in dilapidated palazzi or crumbling Schlösser. This arises from the simple law that money, and money alone, can maintain English gentility. Deprive an English family of money and it sinks in three generations to the level of its financial equals. After all, you cannot have a mechanism to accelerate social progress automatically without finding that it is just as easy to accelerate social decline automatically.

The genteel poor suffer acutely only so long as they retain their old refinement. Straited circumstances, when the bonds are not drawn too tightly, sometimes conduce to happiness much more readily than superfluous luxury. But when giving a dinner-party means a poorer dinner for a week to come, we may conclude that the bonds are cutting into the flesh. The sordid details of poverty soon corrode all sense of refinement except in men and women of exceptional resources, but while the struggle lasts it is an unceasing torture of the sensibilities. Women especially, to whom social life is the supreme thing, be they intellectual or not, undergo agonies from which the uncultured poor are happily exempted. Yet the system, as a whole, is as logically just as it is ruthless; it cuts away root and branch the Continental exclusiveness and, by sacrificing individuals, saves whole classes from ridiculousness and degeneration.

The picture is certainly unpleasant, though it is less so than that of some wealth in the first stages of emancipating its possessors. No doubt all conscientious people would be Socialists if Socialism meant that classification would be according to merit. Less sanguine people must be satisfied with the approximate justice of social transfers. But we are only examining a phenomenon. If we build our civilization on money we must admit that money has the power of transmuting the gross into the

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refined. On the justice or the injustice of our first principles moralists may differ, but it is certainly a fact that the sufferings of the cultured poor are infinitely more intense than those of the uncultured poorest. Let us, if we can, spare also a little sympathy for the former.

GENERAL NEWS.

KING EDWARD VISITS CARLSBAD.

Carlsbad, August 27.

King Edward arrived here at one o'clock today and dined with M. Iswolski, the Russian Minister of Foreign Affairs. M. Clemenceau was prevented by indisposition from accepting M. Iswolski's invitation, but Count Berchtold, the Austro-Hungarian Ambassador at the Court of St. Petersburg, was present. During the afternoon King Edward visited the Kaiserbad and the Alberg, and then returned to Marienbad by automobile.

London, August 27.

The *Daily News*, referring to King Edward's many visitors at Marienbad, observes: To say the least of it, the list is a remarkable one. It seems itself to warrant the semi-official reporter's comment that there was certainly a political discussion. Something more of reasonable publicity, to say nothing of Constitutional scruple, is to be desired in the regulation of the foreign policy of the great Powers, but we may be content for the moment to hope that the issue of these round-table conferences will tend to a settlement of open problems in the pacific spirit which all the statesmen concerned profess.

NEWS FROM ENGLAND.

MR. LLOYD GEORGE'S GERMAN IMPRESSIONS. AN INTERESTING STATEMENT.

London, August 27.

The full report of the statement made to a Press representative by Mr. Lloyd George, upon his arrival at Waterloo Station at noon yesterday from Southampton, is as follows. The statement is authorized:—

Mr. Lloyd George said he had returned with very pleasant recollections of his visit. He had been very much gratified by the friendly reception he met with both from the Government and from the nation. The tone of the Press throughout Germany was most friendly, he said, and discussions of relations between the two countries were all conducted with great good temper.

The Chancellor of the Exchequer remarked that he had already explained quite clearly that he did not go to Germany with any mission from the Government or the Cabinet, but to inquire into the whole system of old age invalidity and sick insurance, which had been going on in Germany for nearly 20 years. That inquiry he had carried out with great completeness, and he had been tremendously impressed with the perfection and finished character of the whole machine. He was of opinion that the non-contributory scheme of pensions as established in this country was best for old people over 70.

One object of his visit was to see whether a contributory system could eventually be grafted on to a non-contributory scheme in regard to invalidity and sickness. As to this he had come to no definite conclusion, as he wished to investigate the workings of the scheme in vogue in Belgium and Austria.

"Wherever we went," said Mr. Lloyd George, "we found a general complaint that prices had gone up practically universally in Germany during the last 20 years. Germany was one of the cheapest countries in the world 20 years ago. Now it is one of the dearest." He was (he went on) very much struck with the effect of ownership of railways and forests by various German Governments. He discovered that half the revenue of Prussia was derived from its railways, and throughout Germany forests and royalties on mines contributed largely to the revenue.

On the question of trade, Mr. Lloyd George said there was at present great depression in Germany, and it was increasing. At Hamburg he found many of the stocks in the shipbuilding yard were empty, and there were no ships to build. One large firm had 60 ships lying idle, and the same thing was to be found at Stettin. Shipowners all complained that both freights and cargoes had gone down.

Mr. Lloyd George had hoped to find some hints on the question of unemployment, but in this he was disappointed. The system of State ownership was, however, of assistance, for railways had been able to keep back orders, such as for rolling stock, and now they were able to find work for the unemployed.

Returning to the subject of pensions, the Chancellor said he found generally that both employers and workmen were satisfied with the system of contributory insurance, and all agreed that it had very much raised the level of health and life in Germany. The Minister of the Interior had given him figures showing that nearly thirty-four million pounds was raised annually in the whole country by contributions for sickness, invalidity, and old age, the State contribution amounting to little more than the working expenses.

THE MURDER OF MRS. LUARD.

(From our own correspondent.)

London, August 27.

The inquest on Mrs. Caroline Mary Luard, wife of Major General Luard, was opened at Sevenoaks on Wednesday, and later adjourned till September 9. It cannot be said that the enquiry has thrown much further light on this mysterious and atrocious crime, and already people are beginning to fear that the Ightham tragedy will add one more to the long list of fell deeds to which no solution has been found. The chief Constable of Kent has told a Press representative that "there is no clue at all," but this does not mean that the County police or detectives from Scotland Yard are relaxing their diligent investigations in the least. As was natural in view of the sensational circumstances surrounding the crime, all sorts of statements are being made by people wise after the event. It is said that a strange woman, dishevelled and distraught, had been seen in the neighbourhood on the day of the tragedy, and is thought by some to have fired the fatal shots. The police have taken the evidence of those who say they saw her, and the clue, if clue it be, is being followed up. The feeling is gaining ground that some other motive than robbery must be looked for, and the finding of the revolver might easily put the detectives on a trail they have so far searched for in vain.

NEWS FROM AMERICA.

THE LABOUR PARTY AGAINST MR. TAFT.

New York, August 28.

The American Labour Union has finally decided to use its influence against Mr. Taft in the Presidential campaign. This decision is causing a good deal of anxiety in Republican circles, where it was quite unexpected.

TERRIBLE FLOODS IN THE SOUTH.

New York, August 27.

Disastrous floods are reported from North and South Carolina, where whole districts have been inundated, and terrible losses sustained by the inhabitants. Forty lives are already known to have been lost, and it is feared that many more casualties have yet to be reported from isolated villages. Many of the towns were plunged into darkness last night owing to the failure of the electric light, as a result of the floods, and numbers of cotton mills, it is stated, will be obliged to suspend operations temporarily.

(Continued on page 2.)