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Special Libraries

Vol. 3

MARCH 1912

No. 3

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Ottawa Conference			
Philadelphia Commercial Museum			31
Select List on Compulsory Voting			. 32
Current References on Fire Insurance and	l Allied	Subjects.	36
Insurance Association Notes			. 39
Classified List of Books on Accounting			40
Current References			42
Boston Co-operative Information Bureau			43

OTTAWA CONFERENCE.

The Special Libraries Association will hold its annual meeting at Ottawa in connection with the American Library Association, June 26 to July 2.

The committee in charge of the program consists of John A. Lapp, Robert H. Whitten and Guy E. Marion.

The announcement made by the American

Library Association follows:

The annual conference of the American Library Association will be held this year at Ottawa, Canada, June 26 to July 2. The first and thus far only Canadian meeting of the A. L. A. was held at Montreal in 1900. The past twelve years have seen notable progress to the library profession both in the United States and Canada and those who attended the Montreal conference will doubtless find their minds reverting from Ottawa to the library situation when last we met with our northern members Indications point to a large attendance. The local committee is already at work arranging for our comfort and accommodation; the program, committees of

the A. L. A., and the various affiliated associations and sections are already engaged in framing the Ottawa program and are determined that with the assistance of contributing librarians and specialists it shall be no whit behind that of previous conferences; and the travel committee have travel plans sufficiently formulated to give all necessary preliminary information. Complete details may be expected in the May Bulletin

Preliminary Travel Announcement.

While application for a special reduced rate on account of the A. L. A. Conference has been made, it seems doubtful if such rate will fall much below the regular summer excursion round trip which will be in force to Ottawa from most points in eastern and central United States. This rate varies greatly from different points in comparison with the one-way fare. We advise all to consult their home railway agents regarding it, and regarding possibilities of a variable rate going and returning.

If the going trip does not pass through Montreal and you desire to take the post-conference trip, tickets should be bought if possible to Montreal, via Ottawa with stop-over privilege at Ottawa for the conference, and at Montreal for the post-conference trip.

From eastern Canadian points a roundtrip rate on the certificate plan will probably be granted us, on basis of one and three-fifths fares, or possibly one and a third—provided fifty or more certificates are presented at the meeting

Party Travel Plans

To accommodate those desiring to travel together and have all arrangements for their comfort made, the Travel Committee will operate three special excursions to Ottawa, one from Boston, one from New York, and one from Chicago.

Boston Party

(Includes Eastern and Central New England.)

Special sleepers will leave Boston early on the evening of June 25th, running probably via Boston & Maine, Central Vermont and Grand Trunk railways, due to arrive in Ottawa about noon June 26th, the opening day of conference.

The round trip fare Boston to Ottawa will probably be \$19.40 and lower berth \$2.50 one way.

Reservations for this party should be made with Frederick W. Faxon, 83 Francis St., Boston, and deposit covering Pullman will later be required.

New York Party

(Including Eastern Atlantic States.)

This party will leave New York on the evening of June 25th by Albany night boat, thus ensuring a restful night journey. From Albany special parlor cars will be used, the party reaching Ottawa about supper-time, June 26th, thus giving a pleasant daylight trip through the Eastern Adirondack mountains.

The round trip excursion rate will be about \$2200 from New York City, which includes stateroom berth on boat and parlor-car seat going.

Tickets will be good returning all rail. Rate from Philadelphia will be \$4,50 in addition to the above.

This party will be in charge of C. H. Brown, Brooklyn public library, and deposit covering stateroom berth and parlor car seat for going trip will be required later.

Chicago Party

(Including the Middle West.)

A special Pullman train will be run from Chicago to Ottawa without change, leaving Chicago the afternoon of June 25th, arriving at Ottawa on the afternoon of the next day. Round trip fare from Chicago to Ottawa will be \$20,00, lower berth \$5,00 one way. Reservations for this party should be made with John F Phelan, Chicago public library, and deposit covering Pullman will be required later

Attractive return trips with low rates by way of Boston, New York, Niagara Falls, Washington, Norfolk, etc., will be announced in the May Bulletin, Special rates from points west of Chicago will be made based on the round trip fare from Chicago to Ottawa.

Those returning by way of Niagara Falls will have choice either of all rail to Chicago, or boat from Buffalo to Detroit, without extra charge

Complete information regarding routes and rates will be announced in the May Bulletin.

Post-Conference Trip. (July 3rd to July 9th.)

A post-conference trip is planned on the St. Lawrence and Saguenay rivers, ending at Montreal on the morning of July 9th. The cost of this week-long river trip will be well within \$40-including stateroom (holding two persons), meals and side ex-cursions. An outline of this trip follows:

The party will leave Ottawa on Wednesday morning July 3rd, arriving in Montreal for lunch and will spend the afternoon and evening in seeing the city, visiting McGill University and the Westmount public library. On Wednesday evening, July 3rd, the party takes special steamer and proceeds down the river, passing Quebec the next morning, calling in the afternoon at the little French village of Les Eboulements, and later at Tadousac at the mouth of the Saguenay. Between Tadousac and Capes Eternity and Trinity occurs the very finest scenery on the Saguenay; and this part of the route will be traversed while the sun is setting and the late moon rising, so that the Capes themselves may be seen by moonlight. Early next morning the steamer will be at Ha Ha Bay, near Chicoutimi, and chosen instead of the latter as the turning-point of the excursion. Having ascended the Saguenay by night the descent will be made by day with a long stop at the Capes, and at Tadousac. Thence the steamer will cross the St. Lawrence here 18 to 20 miles wide, in order to give the party an additional taste of salt water and also to get the effect of the sunset on the northern cliffs. The next day will be spent at Murray Bay; the next (Sunday) at Quebec. Three Rivers at the mouth of the St. Maurice river will be reached on Monday morning, and there a landing will be made for a day's excursion to Shawinigan Falls. On Tuesday morning at 6 o'clock the Post-Conference trip will end at Montreal in time for all homebound trains.

C. H. Gould, McGill University library, Montreal, will make all arrangements for

this trip.

The A. L. A. Travel Committee: FREDERICK W. FAXON, Chairman, 83 Francis St., Boston, Mass.

CHARLES H. BROWN,

26 Brevoort Pl., Brooklyn, N. Y. JOHN F. PHELAN,

Chicago Public Library, Chicago, Ill. C. H. GOULD,

McGill University Library, Montreal, Can.

Ottawa Hotels

Headquarters will be at the Chateau Laurier, the new hotel which has been in course of construction for the past three or four years and which the management is planning to open Empire Day, the 24th of May. Rooms (without meals) will be from \$1.25 up to \$350. Table d'hote dinner will be served for \$100, other meals will be on European plan.

The New Russell Hotel, at present the best in Ottawa, is about a minute's walk from the Chateau Laurier. Rooms (without meals) from \$100 up to \$3.50. Meals on

European plan.

Grand Union Hotel, about five minutes' walk from Chateau Laurier, offers rate of \$2.50 a day, American plan.

Detailed information regarding rates and reservations will be given in the May Bulletin.



PHILADELPHIA COMMERCIAL MUSEUM.

John J MacFarlane.

The Philadelphia Commercial Museum is a public institution, developed and controlled by a Board of Trustees, created by an Act of Legislature and appointed by the Mayor and City Councils of Philadelphia. It is located along the Schuylkill River, in that part of the city known as West Philadelphia, occupying three buildings, with a floor space of 200,000 square feet. The institution is supported by appropriations by the City of Philadelphia and the State of Pennsylvania, and by nominal fees charged the manufacturers of the country making systematic use of its services.

The objects of the Philadelphia Commercial Museum are to promote the commerce of the United States with foreign countries, and to disseminate in this country a wider knowledge and appreciation of other nations and peoples. The Museum conducts its work through three administrative divisions: the Foreign Trade Bureau, the Commercial Library and the Scientific Department.

The Foreign Trade Bureau has for its sole object the development of the international commerce of the United States. It does this by encouraging individual manufacturers, who are properly equipped to handle the business, to extend the market for their wares to foreign countries, and then by assisting them in a very practical manner in inaugurating and developing that trade. The assistance given is in the nature of live and practical information on every phase of the export trade—its elementary features and its technicalities. Every means is employed to promote the interests of American exporters, and to make the contact between reliable exporters in this country and trustworthy buyers of American goods in other countries more intimate and direct. The Bureau is maintained by nominal fees charged the manufacturers using its facilities. All money so received is applied directly to conducting its work and enlarging and building up its equipment; there is no thought of gain or profit.

Because of its public character the Foreign Trade Bureau has made friends in commercial and official circles abroad and has had opened to it channels of information which would be closed to any private enterprise. By reason of its public character, and the great store of valuable information possessed, it is always appealed to for assistance not only by importers in foreign countries, but by foreign trade organizations, by heads of governmental departments abroad, and occasionally by heads of various bureaus of our own government. These inquiries are of a practical nature, and all

of direct benefit to the manufacturer to whom they are referred.

The service rendered by the Foreign Trade Bureau is designed to meet the needs of the individual manufacturer, each manufacturer receiving that help which his particular case requires. The privileges offered to members come under three main classifications: Information Service, Translation Service, Publication Service.

The Information Service covers subjects of a wide range and varying nature. Its value to the manufacturer depends largely upon the ability of the manufacturer to ask specific questions.

The manufacturer is supplied with live and practical information touching trade possibilities and openings for his line of goods; is advised as to what foreign countries are supplying a particular market; is told of the drawbacks and discriminations against American goods, and what steps must be taken to overcome these objections: is furnished with information concerning methods of packing goods, the best shipping routes and prevailing freight rates, the consular and shipping papers necessary on specific shipments, and the customs duties charged by foreign countries; is advised on the patent and trade mark laws of foreign countries and on the restrictions and taxes on commercial travelers and their samples. Foreign inquiries for American goods received by the Bureau are promptly forwarded to manufacturers likely to be inter-

The manufacturer is supplied with the names of firms in foreign countries importing and dealing in particular lines of goods, These lists are carefully prepared with particular reference to the end the manufacturer has in view-general circularization or correspondence with a limited number. An important feature of this Information Service is the assistance given manufacturers in making an intelligent selection and establishment of foreign agencies, not only in the choice of the agent, but in the point of distribution as well. The Bureau has gathered, during its fifteen years of existence, reports on the general character and business methods of over 300,000 foreign houses; these reports are invaluable in preparing lists of foreign merchants and of possible agents; and conversely they are doing good service in saving the manufacturer needless loss from the contracting of bad accounts. The Bureau also has been able to give much practical advice and help in securing the payment of bad or slow foreign debts.

The Translation Service is designed to put at the command of American manufacturers the Foreign Trade Bureau's permanent staff of thoroughly equipped translators for translating the business correspondence of houses i

engaged in export trade. While English is understood in the larger commercial houses throughout the world, it is hardly necessary to say that it is better to compliment a present or prospective customer by writing him in his own language. Some American exporters can afford to maintain their own translation departments, but the number that can do so economically is relatively small. The facilities offered by the Translation Service of the Bureau are being employed to an increasing extent by a larger number of manufacturers for the accurate, confidential and prompt translation of their business correspondence, both inward and outward. Any commercial language can be handled, and occasionally the service is called upon to interpret the local tongue of a would-be purchaser in an interior point far removed from the beaten path of com-

Letters received by American houses from firms abroad in a foreign language are forwarded by the recipients to the Translation Service, translated into English and returned to the manufacturer or exporter. The manufacturer then writes his reply in English, sends it to the department for translation into the proper foreign language, and after such translation the reply is either returned to the manufacturer for his signature or signed and mailed direct to the correspondent abroad. The Translation Service is frequently asked to undertake the translation of catalogues and circular matter, and it is frequently able to comply with these requests. But when the demands of the regular service make it impossible for the regular translation department to do this work, the Foreign Trade Bureau will undertake the supervision of such translation, placing the material in competent hands, overseeing it and giving it revision by expert commercial translators.

The Publication Service comprises a system of publicity and printed commercial information aimed to be of direct benefit to manufacturers and exporters of this country. Three publications—Commercial America, América Comercial and The Weekly Bulletin—are regularly published, and miscellaneous pamphlets and reports on commercial topics are issued from time to time.

Commercial America and América Comercial are distinct English and Spanish editions of a monthly publication circulating exclusively among foreign firms in a position to buy American goods and pay for what they buy. These twin publications are in effect if not in name "house organs" for American manufacturers and producers engaged in export trade The contents are largely descriptive of new and novel articles made in the United States suitable for export; another important feature is the publi-

cation of the cards of American manufacturers who desire agents abroad. Through the agency of information conveyed in Commercial America and America Comercial inquiries have resulted which have led to valuable trade connections for American manufacturers.

The Weekly Bulletin circulates only in the United States among the subscribers to some form of the service of the Foreign Trade Bureau; consequently, it is a confidential publication. The information contained consists of abstracts of letters received by the Bureau from foreign firms asking for the names of makers of specific American products, concise and practical items concerning business conditions in foreign lands, trade notes and suggestions received from foreign correspondents or culled from the foreign commercial press and from foreign consular reports; a schedule of steamship sailings from all ports of the United States to all foreign ports.

These publications, showing on the one hand foreign importers and merchants what American manufacturers have to offer, and on the other showing American manufacturers what foreign firms want to buy, thoroughly cover the export field in so far as it can be covered by publication work.

SELECT LIST OF REFERENCES ON COM-PULSORY VOTING.

(Compiled under the direction of H. H. B. Meyer, Chief Bibliographer, Library of Congress, with the co-operation of the State Libraries and State Legislative Reference Departments Contributions were received from the following: Illinois, Indiana Massachusetts, Pennsylvania, Wisconsin and Kansas (the latter indirectly). The list of State Bills and the list of Newspaper Articles are taken from a study prepared by Miss Bertha R. Bergold for the Legislative Reference Library at Madison, Wisconsin.)

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Wisconsin state legislature. Assembly bill

No. 224. 1909.

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INSURANCE ASSOCIATION NOTES.

(By D. N. Handy, Librarian, Insurance Library Association of Boston.)

The Fire Insurance Society of Philadelphia has recently begun evening courses in fire insurance, following the outline study course suggested by the Educational Committee of the Insurance Institute of America. 150 men have enrolled. The examination of the Institute will be held probably in June. This Society is now established in a building of its own. While the social feature has always been prominent, it has not neglected its library, to which additions are steadily being made.

The Insurance Society of New York has been making an effort to increase its membership to 1000. At last reports it was about 800. The library of the Society, which now numbers over 4000 volumes, is growing rapidly and is already feeling the need of more room, which is being provided by the addition of one of the adjoining rooms in the building in which the library is located. The library with the addition will have something over 750 square feet of floor space. The Society conducts a very successful lecture course and a round table order, at which current subjects of interest to fire underwriters are discussed. A loan system also has recently been established, by which books may be drawn from the library.

The Insurance Institute of Hartford has begun the publication of a Bulletin, which will contain among other things the addresses delivered before the Institute. The Institute maintains evening study classes, following the course outlined by the Insurance Institute of America.

The Fire Insurance Club of Chicago begins the current year with a membership of 655 and is reaching out to the 800 mark. The Club maintains a lecture course covering topics of current interest, publishes a Bulletin in which the lectures are printed and has the beginnings of a good working insurance library. Mr. Louis A. Tanner, who has long been active in the affairs of the Club, is the President of the Insurance Institute of America. The Insurance Institute is composed of representatives from the various insurance societies and clubs, and is a permanent body which has undertaken to develop educational work of interest to underwriters.

The report of the Fire Underwriters' Association of the Northwest, which has just come from the press, contains among other things an interesting report from the librarian, Miss Abbie B. Gantz. Miss Gantz' report shows that the library contains nearly

a thousand volumes and that during the year visitors to it have numbered 387. Books are loaned from the library to members, and Miss Gantz reports an increasing disposition on the part of members to take advantage of this privilege. The librarian notes also an increase of inquiries for information from persons outside of the Association's membership and recommends that inquirers be encouraged to make use of the library. It is somewhat regrettable, however, to find from the appropriation made for the library's maintenance, that there is still much to be done in the way of missionary work before insurance libraries will receive the support that their usefulness undoubtedly entitles them to.

The Insurance Library Association of Boston has completed a successful year and one of somewhat varied activities. membership of the Association now numbers 468, which is drawn from some 35 towns outside of Boston and 5 states. A book loaning system established a year ago has rendered accessible to members much that heretofore has been shut out from them. The use of the books shows a gratifying desire for the kind of information that the library can give. There has been a marked increase in the use of the library outside of its members and in mail requests for information on fire insurance and related subjects. A feature of the year's work which was particularly interesting because it was pioneer work was the institution of evening courses in fire insurance This, last spring, followed the course recommended by the Insurance Institute of America, and this fall and winter, inasmuch as the committee of the Institute had not at that time reported, a line of study drawn up by its own Educational Committee. In the spring there was an average attendance of 75 men, while during this tall and winter there have been nearly 100 students coming from several states. The lecturers in all cases have been men of standing in their profession and students have been encouraged by the issuing of collateral reading lists to make extensive use of the library. The trustees of the Association are at work upon a plan for enlarging the library rooms now badly crowded. The Association has authorized the publication in book form of lectures given before the evening classes during the season of 1911-1912. The book when complete will contain a considerable amount of valuable information presented in a form useful to students desiring to look at the subjects from a practical standpoint. The subjects covered with include Rates and Rate Making; Fire Protection, Fire Hazards. particularly the hazards of Electricity and Shoe Factories; Policy Clauses and Forms; and Local Agency Organization and Management. It is expected that the book will be issued about the first of May.

The Association of Life Insurance Presidents has issued its fifth annual report which is in the nature of a memorial to the late Paul Morton The reports of this Association, discussing as they do vital phases of life insurance, are increasingly valuable. The library maintained by the Association is in every sense a working library.

The library of the Equitable Life Assurance Society in the Home Office of the Equitable Life Assurance Society in New York was practically destroyed by fire and water January 9, 1912 The law library of the Equitable was one of the most complete of it kind, containing some 15 000 volumes. The insurance library, numbering 7,000 volumes, was notable as having for its nucleus the famous Cornelius Walford collection. This collection brought together by the late Cornelius Walford of London, author of Walford's Cyclopedia of Insurance, contained many rare publications relating to all branches of insurance and was especially rich in quaint material and statistical literature having to do with life insurance calculations.

The International Association of Casualty and Surety Underwriters has published the Proceedings of its first convention, held in New York city Oct. 17-18, 1911. This new association is formed by the merger of three already existing and prominent insurance organizations of similar activities, the International Association of Accident Writers, the Board of Casualty and Surety Underwriters and the Liability Insurance Association, dating from 1891, 1904 and 1907 respectively. The sessions of the meeting were largely taken up by discussions of questions incidental to the merger of the three bodies. The first annual report on Legislation, submitted by the Burcau of Publicity of the new Association, is included in the Proceedings It summarizes the insuance Legislation of 1911 (p 151-156).

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Contagious diseases-Registration, Public health bulletin, No. 45, July. 1911, of the U.S. public health and marine-hospital service is devoted to a "Digest of the laws and regulations of the various states relating to the reporting of cases of sickness, by J. W. Trask, with a brief introduction discussing the necessity of reports of sickness. 191p.

Employer's liability. An address, by John Burke, Governor of North Dakota, on "Employers' liability and workmen's compensation acts," delivered before the Iowa state bar association, June 30, 1911, has been reprinted in a separate pamphlet of 29 pages. The history of the growth of the problem and the legislative enactments and constitutional decisions on the subject are treated and a brief resume is given of the way in which foreign countries have met the situation.

liability --- Michigan. Employers' Michigan Commission appointed by the General Assembly of 1911 to investigate and report a plan for legislative action to provide compensation for accidental injuries or death arising out of and in the course of employment, printed its report before Jan. 1, 1912, the result of meetings and investigations extending from June 17 to Dec. 10, 1911. Present conditions are summarized and a bill providing for workmen's compensation is submitted with an analysis of its provisions. The appendices contain the minutes of the Commission's meetings, a study of the cost of the present interpretation of the law and relief plans in operation in Michigan. 152p. (The Michigan legislature is at present convened in special session and may act upon this report.)

Indeterminate sentence. The March, 1912, number of the Journal of the American institute of criminal law and criminology contains the Report of Committee F. of the Institute, on "Indeterminate sentence and release on parole," submitted by Albert H. Hall. The committee was charged with a three-fold investigation of the subject including (1) the results of measures hitherto used; (2) the organization of boards of pardon and parole; (3) the co-relation of such boards and officers with courts and court methods A tabulation of existing indeterminate sentence laws is included, and an analysis of the new Minnesota law, for the enactment of which the Committee was responsible. 11p.

Industrial education. The Indiana department of public instruction has issued as its Bulletin No. 6, Dec. 1911-Jan. 1912, a pamphlet discussing the question of "Industrial education" and containing also a brief account of the Indiana commission on industrial and agricultural education, appointed by the Legislature of 1911. 7p.

Milk supply-Municipal control. The 13th Bulletin of the Milwaukee bureau of economy and efficiency which appeared Jan. 30, 1912, is devoted to the Health Department of the city government in its relation to the city's milk supply and gives the report of a careful investigation into the sanitary asspects of the production, transportation and distribution of milk. A leastet inserted in the pamphlet contains the endorsement of the bulletin by the Milwaukee milk committee of the Child welfare commission. Maps, 48p.

Moving pictures. "Nickelodeons: a boon and a menace" by H. C. Spurr is the leading article of Case and Comment for March, 1912, and contains a summary of local laws covering moving picture theaters. Other articles on different questions relating to theaters and the theatrical profession follow.

Municipal research. In a pamphlet of 80 pages "Six years of municipal research for greater New York, record for 1906-1911" the Bureau of municipal research of New York city sums up the methods and results of its six years work, and gives account of the expenditures of the \$402,900 contributed to its support by public-spirited citizens. It includes a brief review also of municipal research in other cities, pp.62-63.

Ophthalmia neonatorum. The laws and regulations relating to ophthalmia neonatorum in force in the United States are analyzed in Public health bulletin No. 49, Oct., 1911, of the U. S. public health and marine hospital service, by J. W. Kerr, and a digest of these laws is also included. 20p.

Presidential primaries. A digest of the "Laws of the various states relating to presidential primaries" is a timely publication from the Legislative reference department of the Michigan State Library. The States providing for presidential primaries and the direct election of delegates to national conventions are: California, Nebraska, New Jersey, North Dakota, Oregon, South Dakota and Wisconsin. 25p Feb., 1912.

Prison labor. The Ohio State bureau of labor statistics has submitted a Special report on prison labor covering the year 1910, in accordance with the Ohio statute which limits the number of prison inmates who can engage in any form of manufacture not to exceed 10 per centum of all persons outside the prisons, reformatories, etc., who manufacture the same article, as shown by U. S. Census, state enumeration or annual or special report of the State Bureau of Labor statistics. Illus., tables, 45p. 1911.

Short ballot. The Short ballot organization, in distributing on Jan, 13, 1912, a pamphlet entitled "The need of a short ballot in Ohio. a report prepared and printed by the Short ballot committee of the Municipal ass'n of Cleveland for the Short ballot movement in Ohio, Dec. 1911," calls attention to it as "the first comprehensive set of

suggestions for the application of the principle to any state." 26p

Taxation-Baltimore. DeC. W. Thom, President of the Just representation league of Maryland, prepared last June, with the approval of the Executive committee of the City wide congress held in Baltimore earlier in 1911, a "Study of the gross under-representation of Baltimore city, Baltimore co., Allegany co., Frederick co. and Washington co. in the Legislature and the consequent and continuous disaster to them all, but particularly to Baltimore city, in regard to state taxation and expenses." This has been printed for distribution. 23p. Another pamphlet dealing with the same subject and bearing the title "Comments supplemental to the Report of the Committee on taxation of the City-wide congress" represents the point of view of that Committee but has not been considered or passed upon by the Board of directors of the Congress. 19p.

BOSTON CO-OPERATIVE INFORMATION BUREAU.

The first number of the bulletin of the Boston Co-operative Information Bureau appeared Mar. 1st. It gives in outline the plans of the bureau and some articles and letters descriptive of the proposed work.

The New York Sun, Jan. 14, 1912, said of the Bureau. "To compile an encyclopedia of men in town who have special knowledge is part of a scheme for a 'Boston co-operative information bureau.' It aims to make it possible for the individual member to find out at shortest notice over the telephone or otherwise anything on any subject under the sun about which he is doubtful.

Headquarters is expected to be able instantaneously to put such a questioner on the track of the desired information, whether it is contained in one or more of the libraries of the district or is carried in the memory of some specialist who is willing for the common good to impart his knowledge to others.

The card cataloging of individuals who are known to have expert knowledge and to have expressed willingness to assist properly accredited inquirers is believed to be something new in library extension. Membership in the new association costs nothing except the expression of readiness to serve all the other members whenever able to do so. Payment for a bulletin service which is expected to furnish the very moderate funds necessary for maintaining the scheme is purely optional."

The officers of the bureau are:

President, Robert P. Bigelow, Librarian, Mass, Institute of Technology.

Vice President, Paul P. Foster, Librarian Youths Companion.

Secretary-Treasurer, G. W. Lee, Librarian Stone & Webster.

Editor of Publications, Thos. J. Homer.