New Haven, Conn., Oct. 23, 1889.

Prof. C. A. Briggs, D.D.,
New York City.

My dear Sir,

You will find enclosed (1) a copy of the Constitution and By-Laws of the American Institute of Sacred Literature containing the names of the Directors of the Institute; also, (2) a list of the names of the gentlemen who have been elected Associate Members of the Institute; your name is in this list.

I write in behalf of the Directors to ask your consent to this election. The organization has been shaped in this manner in order better to expedite the business of the Institute. We are confident that you will sympathize with the proposed work. Surely, in these times the need of Bible study of the highest order is recognized.

The purpose of the undertaking is to aid and supplement every kind of work now in operation, and to interfere with nothing that is being done. The names of the Directors will be a guarantee to you of the general character of the work which is to be undertaken both from an intellectual and a religious point of view.

In asking your consent to this election we do not impose upon you any burdens except those which you of your own accord may assume; but we do ask for your sympathy, your moral support and your prayers. Will you not give us these?

It is desired to publish the names of the Associate Members with the Prospectus of the Institute which will be issued within a short time. Will you do me the kindness to reply at your earliest convenience.

In behalf of the Directors of the Institute,
Yours truly,
Dear Mr. W. A. Bunting,

New York City

My dear Mr. Bunting,

You will find enclosed (1) a copy of the catalog of the American Institute of Graphic Arts, containing the names of the officers and their headquarters; (2) a list of the names of the associations and their addresses; (3) a list of the names of the officers and their addresses.

I write to bring your attention to the business of the Institute, which you can get better acquainted with by inspecting the catalog. In these times of hard work, it is easier to appreciate the value of hard work when you are acquainted with the associations and their headquarters.

Yours truly,

[Signature]
My dear Dr. Harper:

I want to bring up again the question of a communication from you to the 2000 people toward whom you stand in the teacher's relation. I must send an official communication to them with announcements left. I am sure that a personal word from you would be warmly welcomed and needed.

Here is (to me) the situation: (1) a general spirit of unrest everywhere and a conviction that more knowledge of the Bible is needed to solve the most common questions coming up even in the daily press, (2) the natural desire of people to have an opinion of their own and to settle things at first-hand, (3) their inability, to go about getting the requisite knowledge in an intelligent manner. (3) the lack of sensible teachers.

On the other hand here are 2000 people who have learned to enjoy the study of the Bible under your tutelage, who have lost their fear of it, many whose faith has been increased in proportion to their knowledge. They need (1) to be stimulated to maintaining, (2) to have enough out of the study of the nature and their responsibilities toward the reckless attitude who would just when they have found you must that your example could be the crowning factor, your words, and the finger pointing what you would say in your classes, standing before them, knowing that they had gained the inspiration from you, and that through them you could reach so many more.

As a teacher have you not a message for an opportunity like that? - a five minute ten minute address at the most, but with you yourself and your own spirit as a teacher in it. Please think hard about it.

Yours sincerely,

[Signature]
is decided upon I shall promptly resign and give an opportunity for real judgment according to the best plan.

I write (it is not a custom which I intend to adopt) because an interview without interruption is so difficult to find, and unless I say these things while the spirit is upon me they are never said. I have not been anxious to press an interview either for to tell the truth it is only within the last day or two that I have been able to throw off the mental and physical depression which has pursued me for the past few weeks. I am quite myself again now and ready to face its future.

If I have seemed to you of any future relation of my work to yours personally, I have not intended to do so. When any such relation is but I am sure that the work will want me and I it, and we need feel no anxiety about it now.

Pray to me and yourself the favor to give no more thought to my work farther than it shall be in the natural course of your own plans indication of usefulness for me may appear. I am confident that it will come to this full limit of my power which I may possess. Meanwhile I am in all my work, as ever, yours & command

queen ti. chamberlin

They dear Mr. Staples,

The word "problem" which you asked last Sunday has been making me uncomfortable since.

Perhaps if I tell you just how things lie in my own mind the "problem" will solve or postpone itself. The situation has changed since our last talk and I have been brought face to face with the serious fact that in all probability I shall have very few years to provide for. I have never until now felt that it was necessary for me to earn money except as I had chosen an independent except as I had chosen an independent

life. Now, those who are left me are few, those who are left me are few. I have come to see that in the order of nature, my home cannot be mine many years longer.

All the tired words and deeds of the past few weeks show me that I have many friends here, and true ones, and that at some future time this place may be more of a home
of me than any other. Thinking
the matter over carefully therefore
I have decided that there may be
a better opportunity for me to work out
a future here, which will in some
measure redeem the seeming failure
of the past, than in any other place.
I am sure that there is work in the
world and perhaps here for me and
we alone to do. The question is just
what it is to be is not one which exists
you or I will be left to decide. If
it is my work it will be shown to
us both.

Looking at the matter in this way,
if my usefulness in any direction seems
broad now it is only an indication that
for the present that is not my field.
At all events I can be happy in my
work even when it is with whom I come
into contact fully, trust and believe in
me, and enjoy working with me. I am
confident that the number who do not
have this attitude is small or at least
can be reduced to a minimum.

If this not feel this I should be
utterly discouraged.

I am not anxious about the future
except that the thought for it shall not
add to your burdens. It seems to me
that your responsibility in it is limited
to the obligation of my Institute salary
and that is an obligation to the work and not
tow personally. I am not creating
a moment of my time and whether
I was more practical in the
situation not, the training will increase
my general efficiency in whatever
direction it may be applied at some
time or other.

In relation to the Institute too, I want
you to feel that I could not wish you
to consider me and my relations to
above the level of the work. Should
you decide that the New Bethel School
Scheme makes some combination
advisable which would do away with
my Office I am perfectly willing to
take any share in its work which
seems wise. As soon as any step
My dear Dr. Harper:

The coming summer calendar is immense. I refer of course to the courses, which I have just perused with much interest and pleasure. The literary department is fine, but so are all the others. More in detail about it later.

I am surprised to hear that the summer term will not be given. This is an essential idea in the whole scheme, a rather an important idea.

I am greatly disappointed that you cannot decline to put a black eye on several of my plans.

Early in October, when we get very busy, I think I can advance from my own pocket for the Institute so that we can do some aggressive work.

That will give me at least $125.
as a working basis for Old Stream.
I hope that it can be made

near $300 one time in that manner.

We opened next week.

Smith has made a move to Smith,

and so I do not think we will
attempt much this year. I cannot
give a large amount of time to Smith's
work, my own chair calls for so much
attention.

Hastily and heartily yours,

[Signature]

P.S. I'm afraid that $5 in is too small a
matter to handle J.D.R. with. Perhaps it seems
little to him, but it's as big as a mountain
from my standpoint.
My dear Doctor:

I send today by express to your address at the University quite a bundle of material which has accumulated here, consisting of reviews, publications, etc. I have included in it a small amount of Institute matter which was on hand there and which I did not need any more. This material should go to Mr. Wood. All of it that belongs to him I will have in a separate package inside the large package, so if you will kindly have it opened when it comes, he can take at once the package which should go to him.

I have discovered to my surprise that I am some sixty dollars out of the way in my bank account, and it is possible that I may not be able at once to do what I suggested doing in regard to Miss Chamberlin's work. I shall hope to do it within two or three weeks however. This has also delayed me in sending the check which I had promised, but I shall surely go as soon as I get my own matters straightened out—probably within two or three days.

I have been looking over and pondering the Arabic problem.

I see that the Arabic course has not amounted to much of anything,
Financially to the Institute ever since it was started. There is no money in it really, nor will there be until it is thoroughly pushed. Now I believe that it can be pushed with success. I have delayed perfecting the course under your own instructions until the new book should come out, which you yourself wished to prepare. I would like to ask whether you honestly think there is any likelihood of your getting the book out within the next eighteen months or even twelve months? If not, it seems to me that it would pay to remove the gaps in the old course, some of the lessons of which are entirely out of print, reconstruct it considerably and then push it. Now in order to make it a success, it must be made a specialty. I will make a proposition that I will assume the expense of refurbishing the course, completing it, and pushing it, provided the receipts for the year shall be credited to me. I will then go to work at once on completing the course, and then get out a special circular and send it to five hundred or so possible candidates and see if I cannot get twenty or twenty-five students. I believe that they can be gotten; at least I am willing to try it. What do you think of the scheme in general? Of course I do not want to give a large amount of time to this unless there is some reasonable prospect of its being continued for a year or more. When your book comes out, the course ought to be adjusted to that, but with all the schemes that you have on hand it seems to me that it is as likely to wait a year or two more as to come out immediately.

Very truly yours,

[Signature]

I have a travel scheme in mind to push in a day or two. Can very much count on you.
Miss Chamberlin a request to check from the associate member list the names of those associate members who had been appealed to for financial aid. She added that you were going to send out from the office at Chicago a request to these to become sustaining members. Would not such a course be rather unwise? It seems to me all requests which have to do with the increase of our endowment should go only from one source, and I understood that all that matter was to be left in my hands to work up this year, inasmuch as I had such a start in it. If you wish to do it at head-quarters, it is all right, only in that case it seems to me that I should transfer all interest in the matter, and if I am to have charge of it, then it would seem to me better that such appeals should go out from me.

I have carefully planned a scheme which is working now and is going to work right along and which included doing this very thing. I told Miss Chamberlin, in reply, that I would write you about the matter, and that if you decided that the appeals for finances should go out from Chicago, then I would send the list and the material in my possession to her; but you remember that last
summer we mutually agreed that it was wisest to leave all that in my hands.

I trust that I shall hear from you at once upon the matter. If you think it would be better to handle it from Chicago, it will be all right. I have no feeling in the matter, but my own judgment would be against it, in view of what we already have in hand.

Sincerely yours,

F. H. Sanders.

Re: Dear Mr. Harper,

I received your letter of April 1st and am very much interested in the matter. I am afraid that I cannot help you in any way, as I have never been in Chicago, and I have heard nothing from your correspondent. I have been in Chicago, and I am very much interested in the matter.

F. H. Sanders.
Of course becomes a feature of the Chicago or Chatanooga universities. My heart also is always in helping you in anyway that I can. But you need me no longer.

It is only my regard for you that leads me not most positively & decisively to sever my connection from the Institute. You see how I stand in regard to the matter. If you will accept my resignation I shall be very glad.

My dear Harper, I must con-gratulate you at your wonderful success & achievement in respect to the Chicago University. But I write especially in reply to the letter respecting the Institute of Sacred Literature. I do not care to continue on the Board of Directors.
After the meeting held in N. Y. last fall I realized that the Institute was you or you were the Institute. Save as you galvanize it, it has no life. It becomes now practically an adjunct as it ought to, of the University of Chicago. I see no way for it to escape its indebtedness save through appeals to your personal friends. I, of course, save its The work done in connection with our Writer Institute in Chicago, have been a mere figurehead on the Board of Directors. I have no strength nor heart to do anything for it now. I would much prefer to have my connection entirely severed from it. When I say heart I mean that then seems little place for its work save that of correspondence, which
Century.

Mrs. Curtis & I heard with real grief & pain that you lost a little babe last summer. We often speak of our happy time together at Morgan Park.

Well, my dear fellow, may the Lord ever continue to bless you.

Affly,

Your friend

Edward L. Curtis.

Mrs. Curtis joins me in congratulating & best wishes sending her love to Mr. Hatcher. Can you not arrange to visit us when you come east?
was an old one which
had to be to a certain
degree rebuilt. This
has occupied me all
summer. I have stayed
in New Haven. The re-
sult is that I have
a most comfortable home
of eleven good rooms not
counting bath, laundry
etc., all obtained at
a price which makes it
a desirable or safe invest-
ment. Of course, it is
not all paid for but

my indebtedness is that
of the Institute. Filling
up the house has cost
considerable in furnishing
so if the O. H. I. Stu-
dent would pay me
the $17.50 due for article
& editorials it would be
acceptable.

If you can put me
in the way of earning
anything more by my
free I shall be grateful.
An article of mine will
soon appear in the
Milwaukee, Wis.,
July 22, 1893

Dear Dr. Harper:

After taking leave of you on the 19th., Mr. Crandall and I arranged the best scheme for getting a gilt-edged list of names that I have ever had to do with.

To insure its complete success it required clear headed supervision, such as Crandall could give. It also requires considerable preliminary letter writing and subsequent clerical work.

He feels—and I think reasonably—that he cannot do this alone by himself. He

- must have the necessary
- the necessary
- must have the necessary
- a small amount of money
- the use of
- the use of
- the use of
- the use of

He desires to have these guaranteed before assuming any responsibility. I see no
reason for not granting them. His time is well taken up, nearly to his limit of working strength. I have nearly $100 due me indemnity which is bound to be coming me at once and will be available for such work.

One more point. The weakness of our present system is that it is not possible for one who is not now has been a student of Latin, Greek or Hebrew to put himself in the position of a student. Hence, e.g., Miss Chant is not likely to be as successful in wheeling in reluctant students as in doing other branches of our work. How would it do to give Crandall responsible charge of the Hebrew and Greek correspondence with Soares as his assistant? Crandall is a good teacher. He put me into shape very quickly when I began. Crandall will then make the most of the work we shall get by this advertising and will start we shall get by this advertising and will start. What do you think?

Please reply at once to me at
Whitehall, Wisconsin.

Truly yours,

Frank K. Sanders
Dear Dr. Harper,

I don't expect to starve, but I don't know that one should wait till then before trying to get a little money. I have twelve dollars & no more. My rent is due and unpaid. Nobody will sell anything except for cash, not even groceries. I hadn't dreamed that it was going to be such an awfully serious matter for you to raise $35 or I would have made arrangements somehow to get some money somewhere else.

I am very sorry that University matters continue to give you great anxiety. I have no news anything at all approaching the state of affairs here. I haven't the faintest idea where I can even hope for another ballot on salary, so letting his money gradually circulating,

Yours, 

McKe
had to be taken in. Would not have troubled you if I had known where else to send for the lectures.

Yours in X.

G. H. Wittet
Bapt. Pastor
Naseca Min.

Naseca Min.
Moh. 15/94

Dr. Harper,
Dear Sir,

If you can send me copies of your lectures on Genesis, lately delivered in Chicago, at a small price please do so. I am anxious to read them. In '91 I heard your lectures on "Revel" of Jonah," Daniel's Earliest Prophecies," "3rd of Joel" &c. with much interest & profit, but felt grieved that in the name of Christ Dr. Briggs should have been brought there...
to insult Christian men by putting them in the same category with Spurgeon rather than fellow unto the Romanist.

I have never been able to feel reconciled to the act of the Congress as it was done by the Senate. It is singular that it should be in Chicago to instruct us in the Word of God. It always seems impossible to free oneself from the suspicion that there was sympathy with the position somewhere in the Congress. Surely scholarship was not so short that it...
My Dear Dr. Harper:

If you still desire to close up the affairs of the Society of the American Institute of Sacred Literature, the course to be followed is this:

You should at once take steps to buy in the stock as far as possible, thus reducing the number of possible objections. You should resign from the presidency and directorate and have these places filled by friends of yours. This is necessary because a sale of corporate property to an officer or director is presumed to be fraudulent, if attacks by any stockholder.

A meeting of stockholders should be called to consider winding up the affairs of the corporation. At this meeting the directors should be authorized to sell the property of the corporation at public auction, and to pay the debts and divide the proceeds.
among the stockholders, pro rata.
At this auction, which must be advertised
in the city papers, you could bid, and
could set off what the Corporation owes you
against the amount bid.
At the above meeting a resolution should
also be passed, declaring that it is the
wish of the stockholders that the corporation
be wound up, and instructing the direc-
tors to pass resolutions declaring the corpo-
ration dissolved, and the charter surren-
dered.
A Directors meeting should then be held,
the proper resolutions passed, and a certificate
of the facts prepared and placed with the
Recorder and Secretary of State.
Every effort should be made to have all
the stock voted in favor of these resolutions,
and great care and formality in notices
will be necessary in view of the probability
of this being impossible.
Yours respectfully,
C. T. B. Goodspeed
Chicago, Sept. 2, 189

W. R. Harper
University of Chicago.

Dear Dr. Harper: I have at last completed the steps necessary to the dissolu-
tion of the Society of The American Institute of Hebrew.

As you know the absence of the officers, and the large number of directors and stock holders have made it neces-
dary to hold several meet-
ings and find out many notices. As I have inform
Chicago, 189

ed The duties of Secretary
the matter had taken con
siderable time.

I have made my charge
as reasonable as the amoun
of labor expended would allow.

Your favor enclosing $102
reached me on my vaca
tion. I had asked for only
$50, receipts for which I enclo
de. I have used $12 of the
remainder to pay the last in
of costs and credited the re-
mainder on fees.

Hoping that this will be satis
fied I remain yours truly,

C. T. B. Goodspeed
Chicago, Sept 2nd 1898

H. R. Harsh

C. T. B. Goodspeed, Jr.

To legal services rendered during 1897 & 1898 in dissolving the Society of The American Institute of Hebrew, also for performing duties of Secretary of same, attending meetings of stockholders and directors, etc.

$40.00

Credit by Cash $4.10

Due $35.90
JOHNS HOPKINS UNIVERSITY,
Baltimore.

December 2, 1896.

My dear Miss Chamberlin:

My boys have received the printed instructions and are eagerly at work. There is more Bible reading going on nowadays in the Historical Department than ever before. In past years my college students have done good work in Hebrew Sociology or Institutional History. They have prepared codes, arranged by topics, and have really learned a lot about ancient manners and customs.

Yesterday we had two lectures from Joseph Jacobs, one at the University on "English Style", the other in a synagogue on "Judaism". Jacobs attracted my attention some time ago by his book called "Studies in Biblical Archaeology" where he says, xii,
"Literary criticism seems now to have come to an end of its tether with regard to the 'slicing' of the Hexateuch; the reconstructions of Genesis by Fripp and Bacon and of the whole Hexateuch, by Addis, and the exhaustive work of Holzinger, all serve to show this. They all confirm my contention that on this line of research we cannot further go. Literary research per se cannot solve the problem of the Hexateuch, so far as that problem is concerned with the development institutions of the ancient Hebrews."

Thank you for your bibliographical suggestions. Genung and Davidson I have. Kent and Griffis I shall send for. Very cordially yours,
Dear Dr. Harper,

We have a notion to quit. We lost $500 on Scott and over $80 about the same on Pride.

We not only lost money—we risked few people. And our treasury can't stand losses always.

If your University Extension fellows refuse us Montreal next year, it will be in a pitch.

The truth is you & Montreal have got people heads as high they can't touch common fodder. I'm all out of sorts.

And Rogers! Don't know what to do about him. Can get 4 lectures for $150!"
Dear Mr. Prophet,

We are a nation of people.

We will lose hope on faith and

Christ. We who know our God.

We can only know experience.

We not only know experience but

become that experience.

Can you please stand near

of their centrifugal election number. Follow

for no applicable very dear to itself in

fight to show a wonderful

And thankful. For profit husbands to help with care.

Common for further...

Can you please listen to 12.

Manhattan
President W. R. Harper,

University of Chicago,

Chicago, Ill.

My dear Dr. Harper,

I am writing to the University Extension authorities today, asking that we be allowed to control Mr. Moulton's time for literary as well as Biblical work in his visit here, February and March, 1897. The facts are simply these: The Institute brought Moulton here in the first place at great expense of time and energy and introduced him to the people. The position is such at present that it is possible to make money out of his visits. We are anxious that The Institute shall be allowed to profit by this situation. We can enter into an arrangement by which a share of the profits can come into our treasury.

If the matter comes to your attention, kindly give us what help you can. From some points of view, it would be vastly better to have all the work done here under one management. I have not explained the situation at all to Mr. James but have simply written requesting that we might control all Professor Moulton's time.

I have received a copy of the Journal of Theology and have looked it through with great interest. Briggs seems to be as disagreeable as ever, but I am pleased to see that he has an indirect compliment for the University in saying that a great theological seminary is possible only in connection with the great University.

I am either unusually stupid or Bruce's article on Agnosticism is not as clear as his work usually is.

Purves' review of Gould's Mark is a searching one, but I cannot
Mr. Harper: President W. R. Harper,
University of Chicago,
Chicago, Ill.

My dear Mr. Harper,

I am writing to the University Extension authorities today, asking
that we be allowed to contract Mr. Montgomery’s time for instruction as well as
speech. The recent work in the art of public speaking and debate, 1929.

I estimate the Institute produces Montgomery here in the first place at
simply three: The Institute produces Montgomery to the people. The
great expense of time and energy of the people. The
position is such that by means that it is possible to make money out of the
alleviation. We are sure that the Institute will be allowed to bring
profit.

I am under an arrangement with a man of
the business can come into our present

If the matter comes to your attention, kindly give as much help
you can. From a certain point of view, it would be vastly better to have it
the work gone here under one management. I have not explained the situa-
tion as yet to Mr. James, but have simply written him a line that we might
contact Mr. Montgomery’s time.

I have received a copy of the Honorable’s report of the University of Chicago.

I am interested in connection with the great University.

I am after amusing myself or perhaps a little more on Americanism
is not as clear as the work necessarily

Pursuant, renewed of Goudie’s Mark to a remarkable one, but I cannot
W. R. H. #2.

help believing that Gould's view in the main is the true one.

I am delighted with Coulter's good criticism of Adams' book. From all that I can gather, Adams deserves rather severe treatment.

In general, the Journal seems to me to be the finest specimen of work of this class that I have ever seen. I am rather of the opinion, however, that you have struck high water mark in the first issue and that others will not be able to reach the present standpoint. However, almost anything is possible at the University of Chicago.

How does it happen that the names of the editors are not given? It is one thing to have no editorials. It is quite a different thing to try to make us believe that there are no editors.

Very cordially yours,

Secretary.
Dear Mr. Harper:

I thought, possibly you might like some definite reports from Chautauqua before you leave on Thursday.

I enclose an official statement from which you will see that things are looking up.

The College and the School of Pedagogy are still growing quite rapidly, although the State teachers who have returned.

About three hundred or three have come and one hundred and forty-five

Sincerely yours,
Georgie L. Chautauqua
have been too much for responsibility. Hence Sunday
was the day assigned to it.

I have just been listening to Mr. Fairley, Hall on
Muscular education. He said "The condition of
every merit, and virtue, and excellence is to be
well. Health is life. Out of the joy of healthful
physical life all good must come, and no clear
inspiration can come without it." Morale—Get well!
You should have heard Mr. Bishop this afternoon. His subject
was "Verse and professional preparation for a Bible lesson."
His points were fine. It is better at Sunday School
Pedagogies than anyone I have heard yet. If you
could have heard him talk about the American Institute
CHICAGO, Nov. 2, 1897

PERSONAL

Dr. E. F. Ingals,
34 Washington St., Chicago.

My dear Dr. Ingals:

You will remember having made a contribution to the work of the American Institute of Sacred Literature in times past. Good actions are sometimes repeated. I come again. I have set out to raise $5000 for the Institute, $3000 to be used for paying the deficiency of the past two years, and $2000 for carrying on the work during the present year. I have made no effort during the past year to do anything on account of the financial situation. I am having reasonable success in my effort. Yesterday, in the city, I secured subscriptions amounting to nearly $1000 in sums of $50 to $300.

Before going abroad last summer I borrowed from Mr. Hutchinson for the Society the sum of $2000 in order that its affairs might run smoothly until autumn. This note falls due next Thursday, and I am anxious to liquidate it. If in your fund set aside for benevolence, and if you feel that liberalizing all our good people in and out of the churches is a worthy cause, I should be glad to have your help.

Yours very truly,

[Signature]

Endorsed: This meets my views exactly E. T.
Dr. E. H. Ingalls,

The Board of Regents of the University of Chicago,

February 8, 1929

Dear Sir:

I have the honor to address you in the capacity of a student of the University of Chicago, and to make a contribution to the work of the American Institute of Geophysical Research in the field of geophysics. I have been interested in the work of the institute for some time, and I am pleased to learn that the institute will continue its operations in the United States.

I have recently been elected to the board of governors of the institute, and I am looking forward to working with the other members of the board in furthering the aims of the institute.

I would be grateful if you could provide me with any information you may have regarding the work of the institute, and I would be happy to contribute to it in any way I can.

Yours truly,

[Signature]

President, Board of Regents

Office of the President

[Address]
President Wm. R. Harper,
University of Chicago,
Chicago, Ill.

My dear President Harper:

As you already know, your statements regarding the value of both the Institute of Sacred Literature and of the Correspondence Courses carried on by the University find a ready echo in my mind. What little I have been able to do (and it has been very little) has been done con amore for that very reason. The work is seldom out of my mind, for the reason that I see around me here so wide room for its employment.

I shall try to raise the two subscriptions of ten dollars each, and enclose one of them herewith, accompanied with a Merry Christmas for the Institute. I hope to hear from another subscription within a few days.

Now may I make another suggestion with a view to the work of next year? In talking over the work of the Institute with a recent graduate of this institution, the following remark was made by my friend: "There is one course and only one that has not been very satisfactorily in our study in the Seminary. That one is the Social Teachings of Jesus. Now I should like to see offered a course say on the History of Philosophy with a squint at its bearing on Christian Theology." I reminded him that such a course is offered in the Correspondence school of the University. His reply was: "Yes, but those courses cost more, and with my very meagre salary I cannot afford it and the necessary books." His suggestion seems to me a good one. Such a course would be a very taking one, and hardly outside the limits of the aims of the Institute, as it seems to me. Another topic that would, as I look at it, be a most profitable one is the History of Nations contemporary with Israel. No treatment of the History of Israel is possible without this, and it is a necessary pedagogic to such a history. Again, I am by no means sure that a course on Logic would not be a most profitable offer. The detection of fallacies is hardly possible to a large proportion of the ministry.

I am sure you will pardon my venturing these suggestions. But they are the result of discussion of the work of the Institute with men who are canvassing its possibilities for their own advancement in knowledge.

With my heartiest wishes for the success of all your work, I am

Most cordially yours,

Geo. W. Gilmore.
Preventative Report

University of Chicago

Chicago, I11.

A great Preventative Report

I am Attesting your Officerecurrence for the value of

appoint the Preventative of General Interference on the Conference.

W. W. I. have seen a few (and I am very little) the other ones and some

for great reason.

For great reason, I do not refer to the conference.

I applied to the two Superintendent of the conference and said

one of their Preventatives recorded a great number on the account.

I am about to cease the Bureaucrats of the conference and promise

now to see another Preventative with a view to the work or next year.

In submitting the work of the Preventive with a recent statement of

To the Preventive, I am about to see a Preventive on the conference and

and only one that was not seen any statements in our office in the

now I should like to thank you for the Preventive of the conference.

see another a Preventive on the conference and promise to attend

prevent on it a Preventive Preparatory. I recommend this for a course to attend

the Preventive Preparatory. I must now say no course can be dropped in any
course does not, and I must now say no course can be dropped in any

course does not, and I must now say no course can be dropped in any

Both are seen to me a good one. The conference Preparatory to the conference Preparatory to the conference Preparatory to the conference

I must now say no course can be dropped in any course to attend

A Preventive Preparatory to the conference Preparatory to the conference Preparatory to the conference

I must now say no course can be dropped in any course to attend

The Preventive Preparatory to the conference Preparatory to the conference Preparatory to the conference
Hyde Park, Chicago, January 16, 1900.

My dear Dr. Harper:

I want to give you the several reasons why I feel so strongly that any money secured for the Institute would better be placed in the care of the University. Please note that I think the Institute should not lose its name or its body of Councilors. I simply mean that the endowment should be in the name of the University, and the appropriations should be made by the University.

1. Because it will be easier to secure the money on these conditions.

2. If the Institute should in time outlive its usefulness, the money will be where it can be used perpetually for the advancement of Biblical work.

3. Because as I understand from Dr. Barrows, Mrs. Haskell's ten thousand dollars was given for this purpose, and that would be an excellent start toward a hundred thousand, which would be sufficient for all the needs of the Institute as it is now conducted, and would also allow for some enlargement upon the present work.

4. Because just now any money secured in this way would help in the two million fund.

5. There are reasons which I have had no opportunity to explain to you why I am liable at any moment to be called upon to give up my connection with the work. Please do not misunderstand me. They are only natural reasons, and the occasion may not arise, and yet we have to face its possibility.
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My successor would necessarily be a man willing to work for a small salary. He would be a man with at least two interests, the good of the work, and his own advancement. As things now stand there is no University rank or element of personal advantage except this same small salary. While you might easily find a man of sufficient ability to carry on the work if he were guided by appropriations and regulations from the University, I do not think you could find one who would be able to assume all the responsibility, financial management included, for a small salary. Moreover if the man be a live one, he will stay in such a position only until he can do better, and it takes years of experience to learn where and when it is wise to expend money in such work.

Again if the secretarialship were to change frequently, as it has in the correspondence department of the University, for instance, it might be good for the work, but it would be death to any successful administration of funds, provided such administration depended, as now, upon the secretary.

I think I appreciate very fully the fact that there is no such word as "indispensable" as applied to human beings of such mediocre calibre as myself, but at the same time I should feel much better satisfied of the permanent power for good which any endowment might give the Institute if it were held in trust by the University.
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Professor Ezra F. Gould, Protestant Episcopal Divinity School, Phila-
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THE AMERICAN INSTITUTE OF SACRED LITERATURE
Under the direction of
THE COUNCIL OF SEVENTY

Hyde Park, Chicago,

-3-

with the Institute, I feel that it would be much better for the University to appropriate the funds. The responsibility of the practically unlimited freedom which I have is one which wears upon me continually, and I feel that I cannot much longer carry it.

8. While we need very much the sum I mentioned last evening, for present use, it would be far better policy to try for the larger sums and get along as best we can for a few months longer.

9. I believe that I understand the difficulty of this task. It would be an utterly hopeless one to me, and yet I do not think you need to undertake it wholly alone. There are at least four other men who could and would I think help you a little if you were to outline a plan for them. These are Messrs. Burton, Mathews, Willett and Votaw. Each of them might be able to get at men whom you could not reach. But as representing the University as well as the Institute, and working for the future welfare of the work rather than the "dead horse" past, both they and you would have far more courage.

I write this now because I do not know how long it may be before we can talk the matter over fully, and I wanted to give you my point of view. You with your inside knowledge of University conditions will doubtless see at once the fallacy of some of these points, but I shall trust you to weigh each one separately, and to give it such serious consideration as it is worth.

I need not assure you that not the least of my difficulties is the compulsion which is upon me to press these matters upon you.
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who are already weighed down with burdens which you cannot in turn thrust upon me.

Always truly yours,

P.S. Is there any possibility that Mr. Carnegie might be interested along the line of his library fancy in the library side of the Reading guild? - A great circulating library, theological and biblical, circulating as our little loan library, in all the country towns, and remote corners of the earth, up in Manitoba for instance, where one of our members lives and receives books. $50,000 would do it magnificently.
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My dear Dr. Harper:

You asked me how far behind our work for this year was compared with last year. I inclose a little statement which will give you some figures. It seems to me the inference from these figures is just about what I have year after year maintained, namely, that two thousand dollars a year of extra income would clear us on each year, and keep our liabilities and assets about even, and enable us to do the work on its present basis with enlargement. Five thousand dollars a year would enable us to do much more.

If it were possible to make any alliance with publishing interests, would not value of our constituency and the advertising which it would bring, together with the endorsement and backing of our Council, be worth to any publishing house an appropriation of five thousand dollars. I do not know whether you appreciate the influence of the Institute in the recommendation of books as much as I, for you have been out of touch with the correspondence for so many years, but the one example of Mr. Burton's Harmony seems to me a good one. The publishers issued an edition of five thousand. Of this number we have taken 800 and have sold them nearly all. They made contracts with six or eight other publishing houses, so you see we probably sold a larger proportion of them than any other house, and I believe it was simply because our recommendation carried them. In any alliance which could be made with publishing interests it seems
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an appropriation to me such as I have suggested should be made for the independent carrying on of the Institute work, leaving the profits to be gained from the publishing of journals, books, etc. I believe in such publication there would be money enough to allow profits for publishers and royalties as salaries for the editors, provided it were kept on a high plane, and absolutely nothing published which could not be endorsed and recommended by the men who have associated in this Institute and Council work so long. It seems to me that there is everything for a publishing house in the authority and confidence which its publications would receive if backed by such a body.

You have doubtless all this in mind but the figures. I simply write because I can better put the matter before you in this way.

Very truly yours,

[Signature]

This statement is chiefly noteworthy for its suggestion and it seems to me that you will find a basis for an opening which is approachable.
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sisco, Cal.
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<table>
<thead>
<tr>
<th>Date</th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dec. 1, 1878</td>
<td>Liabilities</td>
<td>3160.80</td>
</tr>
<tr>
<td>Jan. 1, 1879</td>
<td></td>
<td>4776.40</td>
</tr>
<tr>
<td></td>
<td>Excess of Liabilities</td>
<td>1614.60</td>
</tr>
<tr>
<td></td>
<td>Note: account of this year amount later than last.</td>
<td></td>
</tr>
<tr>
<td>1878</td>
<td>Received</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Endowment</td>
<td>1610</td>
</tr>
<tr>
<td></td>
<td>Council Fine</td>
<td>395</td>
</tr>
<tr>
<td></td>
<td>S.S. June profit</td>
<td>200</td>
</tr>
<tr>
<td>Total Extra money in '78</td>
<td></td>
<td>2205</td>
</tr>
</tbody>
</table>

Had we received in 1879 the same amount of extra money we should have reduced our indebtedness below that of any previous year, or 4776.40 - 2205 = 2571.40. In other words, we have both $2205. in endowment &c. and are only 1614.60 further in debt.
August 16, 1900.

Mr. H. H. Kohlsaat,


My Dear Mr. Kohlsaat:

Allow me first to thank you once more for the very pleasant evening spent with you last night. I can assure you that I enjoyed it exceedingly. I think it better to write this letter and state the matter I have in mind in this form rather than to present it to you in conversation as I might have done yesterday.

You will remember the American Institute of Sacred Literature, concerning which the Times-Herald had a very nice, calm statement last Sunday. This has been my pet for twenty years. The whole purpose of it is to inculcate a larger, broader and deeper knowledge of the Bible. The work has been conducted right along and has accomplished very great results. During the last three years, however, while I have been raising money for the University I have not tried to secure any help for the Institute and the consequence of it all is that I am now today personally obligated for about the sum of $5,000. This I am carrying in two or three notes which must be paid within the next four or five months. You can understand that this situation

[Rest of the text is not legible due to the handwriting and condition of the paper.]

[Handwritten note on the bottom of the page: Just a brief one. Need to state this matter in this form rather than in conversation.]
worries me not a little. I do not think it wise to ask any direct help in providing for this amount of money. I am entirely willing to meet the obligation myself. I have wondered, however, whether you would give me some assistance in an effort which I should like to make to earn this sum of money. You will remember that we talked sometime ago about my preparing a number of syndicate articles to be published in certain daily papers. I am very confident that I can prepare these articles and that I could keep up the rate of one article a week for a year. I understand that the thought not to be long. I believe that in the several fields of Higher Education, Lower Education, Sociological work, Theological work, I can produce some statements which would be serviceable and at the same time attract wide attention. I think that the events of the last three or four months have made it all the more possible for this plan to be carried out. I would like exceedingly to make an arrangement to furnish fifty such articles as long as would be desirable at the rate of $100 apiece. This would furnish me the $5,000 needed to pay up the debts of the Institute of Sacred Literature and put everything into shape. If ten papers were to take hold of this it would cost them only $10 apiece and this would not be a high rate. Is it feasible?
Can it be done? If so, what steps should I take to bring it about. I confess that I am quite desperate in reference to this money and must either adopt this plan or go into the lecture field. I am determined not to ask my friends to help out.

Hoping that you will give this matter a little of your attention and promising to drop in and see you after you have had time to study it over, and with the understanding that you need not answer the letter, I remain

Yours very sincerely,

W. R. Harper
Get it to the bank. I've got some money I want to place
in stock. I can't lose the money my aunt left me. It's
necessary to put some money away for a rainy day. I've
been asked to go to the bank and make the necessary
arrangements. I've got to earn my living in this
unpredictable world and I cannot lie in wait for
something to fall into my lap. I'll have to work for
what I want. I'll have to struggle to get what I want.

Yours very sincerely,
[Signature]
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inclination to ask for money for this particular purpose is concerned. Don't make me reflect upon your past simple reminding you that in your judgment the time has never been ripe for genuine work in this direction. If the time is ripe now, then it is a safe and wise thing for us to make this loan. If not, then I do not want to take the risk for I simply cannot stand the strain in facing too much obligations at the Bank. The old Press account has been such a nightmare that I cannot — then not the courage to plunge into another.

I will do, of course, whatever you think best in the matter, but if we assume any great obligation to the Bank you must pledge yourself to stand by me effectively in discharging it. If you wish to discuss the matter, I am at your command. If not then I will follow whatever instructions you give feeling that you understand my dependence upon you on this matter.
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Chicago, Nov. 27, 1901

Miss E. L. Chambolin Sec'y,

Dear Madam,

Though advances paid

not. As to considering another loan at

present, we would prefer not. The demands

for loans exceed our available funds and

we are obliged to deny good customers.

I am always decent of accommodating

you and Mr. Harper, but if not inconvenient

receiving you, should rather not consider

this.

Very Truly,

[Signature]

D. A. Peirce
Hi,

Mr. and Mrs. Smith,

I am writing to express my sincere gratitude for your warm welcome and hospitality. I thoroughly enjoyed my stay at your residence and was delighted to meet new people and discover the charm of your city.

Please accept my deepest thanks for your kindness and generosity.

Sincerely,

[Signature]
Dear Dr. Harpam,

This expression dash, reminds me of the small girl in the faculty families who said "Say mamma, is it just as bad to think damn as to say it?" Don't let both feel that way at the same time! It's so monotonous!

Yours,

[Signature]
My dear Dr. Harper:—

The accompanying is the Principal's letter for the month of January. You remember that you suggested that we use something that someone else had written as a quotation. I have found exactly what I wanted in the introductory chapter in Briggs' Study of the Holy Scriptures. My only hesitation in taking it was that it would be simply impossible for us to name Mr. Briggs in connection with it. You will see that I have quoted it as from a contemporary biblical scholar. Of course if we were asked where it came from we should tell the truth, but I did not think it would be at all safe for us to announce that we took it from Mr. Briggs. It is not a consecutive passage at all, but a series of brief paragraphs, so that we are not infringing on any copyright or anything of that sort. I think the plan is a very good one for occasional use and will help us out until you are able to produce some new material along the same line. I have already sent the copy to the printers, since I could not wait for your return.

Very truly yours,
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A question which comes to all of us as we realize our part in the great progressive movement in the field of Bible study is: Why should this movement have come about? There are many reasons for this recent revival of interest in the study of the Bible. One of these is the necessity of a reaction against certain elements which had become obstructions in the way of any true study of the book.

The following statement concerning some of these obstacles has been so admirably put by a contemporary Biblical scholar that we quote from him: "The Bible has been hedged about with awe as if the use of it, except in solemn circumstances and with special and prescribed devotional feelings, was a sin against the Holy Spirit. Men have been kept from the Bible as from the holy sacraments by dread of the serious consequences involved in any fault in their use. The Bible has been made an unnatural and unreal book, by attaching it exclusively to hours of devotion, and detaching it from the experiences of ordinary life. The study of the Bible will inevitably lead to holy and devout thoughts, will surely bring the student to the presence of God and His Christ, and will certainly secure the guidance of the Spirit of God. But it is a sad mistake to suppose that the Bible can be approached only in special frames of mind and with peculiar devotional preparation. It is not to be covered as with a funereal pall and laid away for hours of sorrow and affliction. It is not to be placed upon an altar and its use reserved for hours of public or private worship. It is not to be regarded with feelings of bibliolatry. It is not to be used as a book of magic, as if it had the mysterious power of determining all questions
A question which comes to all of us as we realize our part in the Great Progress of the Age of Human worth is, Have we come soon enough to this movement? There are many reasons for the recent revival of interest in the study of the Hilde. It seems to the writer of this paper, a factor of the Middle Ages, one of the means to the realization of a certain element which has become more apparent in the way of my race, the study of the

poem.

The following statement concerning some of these aspects has been the object of some of the most interesting discussions in the last few years. It demonstrates how the Hilde has been neglected not only in a common manner but in a very important way. me as it is. It is to me the most powerful power of realization of the

question which comes to all of us as we realize our
at the opening of the book. It is not to be used as a cabalistic
book, to determine from its words and letters, the stricture of the
sentences, mysterious guidance for the initiated alone. It is
not to be used as an astrologer's horoscope, to discover from its
wondrous symbolism, through seeming coincidences, the fulfilment
of biblical prophecy in the events transpiring round about us or
impending over us. The Bible is no such book as this. It is a book
of life, a real book, a people's book. It is a blessed means of
grace when used in devotional hours, it has also holy lessons and
beauties of thought and sentiment for hours of leisure and recreation.
It appeals to the aesthetic and intellectual as well as moral and
spiritual faculties, the whole man in his whole life.

The study of the Bible is obstructed by sectarian partisanship. A sin against the Bible is often committed by the indis- 
criminate use of proof texts in dogmatic assertion and debate.
These texts are hurled against one another by zealous partisans in
controversy with such differences and inconsistency of interpre-
tation as to excite the disgust of all openminded persons. It has
become a proverb that anything can be proved from the Bible.
The Bible gives the concrete in the forms and methods of literature.
Its statements are ordinarily relative; they depend upon the context
in which they are imbedded, the scope of the author's argument,
his peculiar point of view, his type of thought, his literary style,
his position in the unfolding of divine revelation. There are
occasional passages so pregnant with meaning that they seem to pre-
sent, as it were, the quintessence of the whole Bible. Such texts
It is not to be read as a complete book of the doctrine of the word and letters. The situation of the
sentences 'material and mundane' for the initiated alone. It is not to be read as an erraticoter's procedure, to flounder from the
momentary imaginings through seeming conditions, the intermittent
phases of phlegmatic absorption in the senseless transmigrating roundabout as an
impermanent ever. The ripple to no more book as this. It is a book
of life, a real book, a people's book. It is a vehicle meant to
give new ways to development horizons. It has also both lessons and
parties of thought and sentiment for home of learner and description
belonging to the sentence and intellectual as well as money and
spatial condition, the world men in the whole life.
The study of the ripple is adopted by sectarian party
seemingly. A myriad sent the ripple is often commoner by the
infant.
Three facts are purely significant one another by sentence paralleling in
contrast with many differences and procedural of interpreting.
Lest confusion as to scope the answers of all denominations be lost. I am
becoming a boring fact synopsize can be known from the ripple.
The ripple gives the concrete in the form and methods of interpretation.
It is not merely the material reflection; they gaping how the context
in which they are imbedded, the scope of the sentence's arrangement,
the beautiful point of view, the type of thought, the inferred antitheses.
The concept of the nothing of giving revelation. There are
occasional passages so pregnant with meaning that they seem to be
sent as it were, the dimensions of the whole ripple.
were called by Luther little bibles. But ordinarily, the texts can be properly understood only in their context. To detach them from their place and use them as if they stood alone, and deduce from them all that the words and sentences may be constrained to give, as absolute statements, is an abuse of logic and the Bible. Such a use of other books would be open to the charge of misrepresentation. Such a use of the Bible is an adding unto the Word of God new meanings and a taking away from it the true meaning. Against this we are warned by the Bible itself.

The study of the Bible has been greatly hindered by the use of it as an obstruction to progress in knowledge and in life. In every generation men arise who claim to be the champions of orthodoxy and the guardians of ecclesiastical authority. They assert the authority of the Church and hold up texts from the Bible as the supreme test of every new thing that is proposed for the improvement of mankind. They presume to oppose the discoveries of science, the researches of philosophy, the unfolding of theology into fresher and better statements, the improvement of religious life and work, and even the deeper and more thorough study of the Bible, by holding up isolated texts and insisting on antiquated interpretations. Every advance in the study of the Bible has been confronted by these enemies of the truth. The Divine Spirit leads into all the truth in spite of every obstacle erected by Christian dogmaticians and ecclesiastical assemblies. The later theologians correct the earlier theologians, and later ecclesiastical assemblies always eventually give their voice on the side of the Truth of God.

It is the duty of all lovers of the Bible to break up the
were called py interest. The little people... set out on a journey. To reach the same goal, three forces can... carry place and space in the same fashion, and because from them... set the words and sentences may be contradictory to give, as a... absolute statements, in a sense of logic and the figure... of another book might be open to the opposite of metaphorization.

...of the little people. As an example, the story of the new nation or the new way of the little people. Replace the... into a reading way of the little meaning. Also, that we can... meaning of the little people. The study of the little have been quietly misplaced in the... it is an observation to progress in knowledge and in life.

...each generation new arise who aims to be the apologists of rhetoric or... grow and the emergence of metaphorization authority. They assert the... authority of the news and both the forces from the little as the same... become part of each new thing that is brought for the improvement of mankind. They presume to obscure the acquaintances of science, the... dependence on philosophy, the motivation of fictional into prose and... better statements, the improvement of literature, life and work, and... new and more romantic study of the little, by holding up... isolated texts and insisting on understanding interpretation... many advances in the study of the little have been contributed by... study of the figure, the divine spirit leads into all the... essence of the story... the little people correct the... and the little people correct the... essentially give their voice of the taste of the truth of God...

It is the craft of all lovers of the little people to exercise of the
superstitions that cluster about it, to expose the false polemic use of its texts, to prevent dogmaticians from using it as an obstacle to progress in civilization, and to show that it favors all truth and every form of scholarly investigation. The Bible is an honest book in all its parts,-it is the Word of God, and every sincere disciple of wisdom will find in its pages not only the real and the highest truth, but will be stimulated and encouraged to press forward under the guidance of the Holy Spirit unto all truth."

How far have we ourselves, especially the older ones among us, been kept from a large and abiding interest in the Bible by these very things? Shall we set ourselves now to do our best to compensate for this loss, not only by our own earnest work, but by a vigorous campaign in behalf of true and honest work in Bible study everywhere?
May 31, 1902.

My dear Dr. Harper:

I submit the inclosed list as suggested, but I do not regard it a good list. It is selected at random and most of the people I know only by name.

You alone will know whether you can ask them for even small sums of money.

Are we not going at this thing at the wrong end? Would it not be better to:

1. Get the consent of the trustees to take the Institute under the University wing provided
   (a) that the $5000 can be raised,
   (b) that annual subscriptions can be secured sufficient to cover any deficit? (It could not be over $1000 at the outside).
   (c) that in case it should seem expedient to form a

   School of Religious Education later this would be a part of it.

2. Then we could select men who would be interested in the larger scheme and get the $5000 from them in such subscriptions as they would give, letting them understand that it to the advantage of the University to have this department as a stepping stone to the resident work for lay students to be provided for as soon as possible by a School of Religious Education.

3. Is it not possible that Messrs. Burton, Mathews, Votaw,
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The Purpose of the Council is (1) to associate more closely those who desire to promote the study of the Bible from the historical standpoint, and of other sacred literatures as related to it; (2) to induce properly qualified persons to undertake this work either independently or in connection with another calling; (3) to extend through the American Institute of Sacred Literature a wider acquaintance with the right methods of Bible Study and their results; (4) to direct the affairs of said Institute.

The Platform of the Council. The Council does not stand for any theory of interpretation or school of criticism or denomination; but for a definite endeavor to promote the knowledge of the Word of God as interpreted in the best light of today. From this point of view also the contributions of other religious literatures are sought by the Council, that through the study of these literatures the teachings of the Scriptures may be more clearly understood. The Council is organized on the belief that the Bible is a unique revelation from God, and strives in a constructive spirit to investigate its teachings and to extend its influence among the people. While, therefore, a large liberty is allowed to the individual teacher, the position occupied by the Council is altogether evangelical.

The Work of the Council includes all the work conducted by the American Institute of Sacred Literature, viz.:

2. Reading Courses including (1) The Outline Bible Club Course for Christian Organizations, (2) The Bible Students' Reading Guild.
3. Summer Schools held in connection with Institutions, Assemblies, and independently.
4. Lectures in Extension courses, at Colleges and Local "Institutes," at conventions, and under independent auspices.
5. Examinations (1) in Hebrew, New Testament Greek, and the English Bible, open to College Students, (2) upon the International Sunday School Lessons, open to everyone.

*A body of representative biblical teachers which controls and directs the work of the American Institute of Sacred Literature. The direct management of the Institute isentrusted to a Senate composed of the general and special officers of the Council, the Principal of the Institute, and its Executive Secretary.
Goodspeed and Willett would know of men who might be interested in the larger scheme. Would it be impossible for me to talk it over with them on the basis of the above plan of adoption, and get suggestions of names from them while you are away? Mr. Burton was very successful in raising money for the church. I believe he has possibilities in the line of money raising.

4. I am pretty certain that we should not need to depend entirely upon you to raise deficit money after squaring things. If it were for the University I am almost sure that I could get some of it myself. I might occasionally meet some of these rich people and get into touch with them. I think Miss Blatchford will help me in that respect when she returns from England with her family in the autumn. I appreciate fully the delicacy of such business, but I think that I could in some cases interest people in the work.

People respect the University, and are confident that the money they give will be well used even if they do not quite understand the details of its use. The American Institute has no financial board, and the results of its work are too intangible to the eye to command money except on grounds of personal friendship for you, and that is a motive which should not frequently be pressed in such a direction. The work must command its own support if it is to hold any permanent place in the interest of wealthy men, or women. Is not this the business-like way to look at it?
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