## \$163,197,125 GIVEN IN 1910 FOR PHILANTHROPY

Andrew Carnegie Leads the List with Gifts of Over \$20,000,000---

John D. Rockefeller Is Next, Giving Over \$15,000,000---

spite of much talk about the concentration of wealth in the hands of the few, it would seem that there is little danger of such a condition menacing America so long as its people are filled with philanthropic purposes. The year just ended reveals the fact that \$163,197,125 has actually been given back to the people, not by enforced taxation or Governmental regulation, but voluntarily and presumably happily, with no purpose on the part of the possessors of wealth beyond a desire to relieve and up-15t the condition of those less fortunate than themselves. Of this total, \$76,006,478 was contributed to education, \$30,475,798 to religion, and \$56,714.850 to general charities, including Mr. Carnegie's peace

> This was the year, too, when the world was stirred to hope that the fortune of John D. Rockefeller, in its entirety or in grat part, will ultimately be devoted to the common good. On March 22 a bill was introduced into the United States Senate by Senator Gallinger of New Hampshire for the incorporation of the Rockefeller Foundation under the laws of the District of Columbia. The object of the Foundation, as stated at the time, is "to promote the well-being and adwince the civilization of the peoples of the United States and its territories and possessions and of foreign lands in their acquisition and dissemination of knowledge, in the prevention of suffering and in the promotion of any and all the elements of human progress." The incorporators named were John D. Rockefeller, John D. Rockefeller, Jr., Frederick T. Gates, Starr J. Murphy, and Charles O. Heydt, Mr. Rockefeller's endowment of his less comprehensive benefaction, the; General Education Board, was \$50,000,000, and his gifts during the past twenty years, according to his chief almoner, /Trederick T. Gates, have exceeded \$150,-1.00,000. How much will ultimately be invested in the Rockefeller Foundation, provided it is authorized by Congress, is a matter of conjecture. But if it should transpire that Mr. Rockefeller intends thus to dispose of the greater part of his. fortune, the year 1911 will outdistance in the amount of its philanthropic gifts any previous years by millions on millions.

If one looks beneath the uninviting aspect of the cold figures and the bewildering statistics associated with the gifts to pkilanthropy there is seen a psychology which makes for optimism. The heart, and mind are thrilled with the revelation. Since the civil war, less than fifty years ago, statistics prove that more than one billion dollars has been given to our educational philanthropic, and religious institutions. America's men and women do not build for themselves great mausoleums as did the Kings and Queens of old, thereby sacrificing human life and using vast sums of money which forever after was unproductive. Instead they give of their possessions, both during their lifetime and after their death, that the people may thelp themselves to higher and nobler

.The compilation of the benefactions for the year 1910 should be read the known benefactions. People familiar with the methods of many of our conspicuous givers admit that the amounts given would multiply this total by two were many donors not actuated by modesty and religion, literally refusing to let "their right hand know what their left hand doeth." For instance, Miss Helen Gould, who is known throughout the world for the large and varied character of her charitable gifts, is credited with the small amount of \$12,000. If she permitted her beneficence to become public no doubt she would rank among the "million class," but she and her co-workers refuse to give any information to the press upon this subject Another similar case will help to sub-

stantiate the truth of the statement that the known benefactions are not, by any means, the only ones. The magnitude of the charities of the late Hugh Inman-Georgia's wealthiest man-was revealed only when his papers were examined after his death, last November, Mr. Inman left a specific bequest of \$100,000 for charitable uses, but his private papers disclosed the information that he had given in the last few years over \$1,000,000 for similar work. Yet, Mr. Inman's name was never listed among the world's givers.

## A Bequest of \$10,000,000.

Andrew Carnegie leads among the living givers, with the sum of \$20,516,000, counting his \$10,000,000 peace gift of December at its market value when made, \$11,500,-000. His next largest gift, amounting to \$3,500,000, was made to the Carnegie Technology Schools in Pittsburg. This was the manner in which Pittsburg's philanthrophist celebrated his seventy-fifth birthday anniversary, he previously having given \$20,000,000 to found the same institute, including a library, museum, and concert hall.

Of Mr. Carnegie's 1910 philanthropies \$3,000,000 was distributed among ten cities ' (including Pittsburg) for the benefit of their public school teachers, who are re-Heved from want in their old age by proper pensioning. Colleges throughout 'America (but in most cases the smaller and poorer ones) benefited by another million, while libraries and general charities received the remainder. Mr. Carnegle has returned to the people through his philanthropies approximately \$200,-000,000.

The leader in the year's bequest by will was Isaac C. Wyman of Salem, Mass., whose great fortune of \$10,000,000 was left to Princeton University, from which institution he was graduated in 1848. Mr. Wyman did not surround his gift with

any throttling restrictions, but stipulated that the money was to be used as the trustees direct, "to maintain, develop, or assist in any way that will increase the power and usefulness of the university." This sum places Princeton near the front of American universities in point of wealth. The Wyman bequest Marie Bar ale de la compansión de la com

The United States Steel Corporation made the fourth largest gift when it, dedicated \$8,000,000 to the establishment of a fund with which its superannuated and disabled employes might be pensioned. This fund has been consolidated with the \$4,000,000 fund created by Andrew Carnegie when he sold his holdings in the Carnegie Steel Company to the United States Steel Corporation. The new fund, therefore, will amount to \$12,-000,000 and will be known as "The United States Steel and Carnegie Pension!

Fund." John D. Rockefeller has made a remarkable record in the field of giving in the last twenty years. Previous to this time, he was only known as the world's? greatest money maker, seemingly dominated by the desire to accumulate wealth. Those whose opinion may be trusted say that Rockefeller has already returned to the people a sum approximating \$155,-1 000,000. The University of Chicago claimed his first great gift, enabling it to take rank among the world's great Institutions of learning. Since then ais institute for Medical Research has ab-

Lagrand this greatest interest.

A Long List of Generous Benefactions.



John D. Rockefeller. (Copyright, Underwood & Underwood.)

Mr. Rockefeller's donations for the past year amount to \$15,132,000, making him the second largest wift giver of the twelve months. This is counting in the \$10,000,000 that he gave to the University of Chicago in December, fulfilling his original intention of giving that seat of learning \$35.-000,000. This \$10,000,000 Mr. Rockefeller had previously placed in the hands of the Rockefeller General Education Board, and in a sense it does not constitute an orginal parting with the money. Mr. Rockefeller's largest original gift of the year was \$3,-820,000 for the endowment of the Rockefeller Hospital for Medical Research in New York City. Mr. Rockefeller also contributed \$540,000 to the Young Men's Christian Association's World Wide Expansion Movement; \$500,000 to the Harriman Hudson River State Park; \$162,000 to Dr. Aked's Fifth Avenue Baptist Church, New York City; \$125,000 to William Jewell College at Liberty, Mo.; \$100,-000 to the Young Men's Christian Association Building, Cleveland, Ohio; \$50,-000 to the Blue Ridge Reservation, near Asheville, N. C., for a National Playground, and \$35,000 to the Young Men's Christian Association at Tarrytown,

Andrew Carnegie.

(Copyright, Rockwood, N. Y.)

Gave His Fortune, to Die Poor. David Rankin, Jr., of St. Louis, Mo., is a conspicuous giver of the year. In order that he may die poor Mr. Rankin

has given his fortune of \$3,000,000 to the

with much opposition and ridicule in the State Legislature, although the bill incorporating it was finally passed. The millionaire sponsor of the bill states that his fortune amounts to \$5,000,000, and as he has but one son to inherit this, he thinks the sum is far too large for the young man's good, so he took this method of applying half of his wealth for general State charities. The object of the corporation is "to receive and maintain a fund or funds and to apply the principal and income thereof to economic, altruistic, artistic, scientific, and educational pur-

Mrs. Russell Sage.

By the will of Thomas Murdock, wholesale grocer of Chicago, who died Dec. 25, 1909, his estate of \$2,500,000 is left to the Presbyterian Hospital of Chicago, the American Sunday School Union Philadelphia, and the Young Men's Christian Association of Chicago.

Charles Francis Wright of Brookline, Mass., who died Sept. 27, 1909, left the bulk of his estate of \$2,100,000 to be divided between the New England Peabody Home for Crippled Children of Boston and the Free Hospital for Women of Brookline. Mr. Wright's will provides that a fund of \$70,000 be set aside for the care of his horses and dogs and \$25,000 to be distributed among his household servants.

The gifts to Columbia University during the year amounted to \$2,357,979. The National Council of the Congregational sociation. New York City, \$100,000; the Home for Old Men and Aged Couples, \$100,000; the American Bible Society, \$100,000; and the remainder will be divided among a score of New York City churches and charities.

Mrs. Mary Hunt Loomis, prominent in Chicago for half a century, left her estate of \$1,250,000 to the Loomis Institute of Windsor. Conn., which was founded by the family of Mrs. Loomis's husband. Mrs. Russell Sage is continuing her work of returning to the people \$70,000,000

accumulated by her husband by the strict-!

est economy. Mrs. Sage's gifts for the rear total \$1,170,200, the largest amount, \$650,000, being given to Yale for the purchase of the Hillhouse property on Prospect Street, New Haven. This gift is the second largest ever made to Yale, the only one exceeding it being the milliondollar donation of John D. Rockefeller three years ago. In Mrs. Sage's trip through the Southern and Pacific States last Winter, hospitals and other institutions were enriched by her bounty to the

extent of \$200,000. Mrs. Sage in November gave \$150,000 to Vassar College for a new dormitory. Princeton received \$150,-000 to enlarge a dormitory previously given by Mrs. Sage, and the Harriman Palisades Park, the Audubon Society. schools for domestic arts, the women suffrage cause, and the Federation of Women's Clubs were substantially remembered by this most sympathetic of women.

maintain the Protestant Episcopal Cathedral now being built in the District of Columbia. The fund is to be known as the Kasson Endowment Fund, and an interesting phase of the gift is that Mr. Kasson emphatically desires that no portion is to be spent for mere ceremony or formal rites.

Mrs. Harriman.

Frank B. Cotton of Brookline, Mass., bequeathed his estate, amounting to \$1,000,000, to erect and support a trade school for girls and women, and Martin A. Ryerson, President of the Board of Trustees of the University of Chicago, gave a similar amount to that institution for a physical laboratory. Thomas F. Ryan set aside \$1,000,000 for

the purchase of the sculptured masterpieces of Rodin, which are to be presented to the Metropolitan Museum of Art in New York, and Mrs. Flora L. Dotger. widow of Andrew W. Dotger of East Orange, N. J., left her million-dollar estate to the Tuskegee Institute.

A man who withholds his name offered to one of the country's big life insurance companies ninety acres of land (the value of which is not given) and \$1,000,-000 in cash for the establishment of a sanitarium for the treatment of all employes of the company who may be afflicted with tuberculosis.

Horace B. Silliman, the textile manufacturer of Cohoes, N. Y., bequeathed his entire estate of \$1,000,000 to beneficent purposes. One-half goes to William ed to various other charities of that place, including the building of a library. A remarkable scature of Mrs. Hunt's will, which disposes of \$500,000, is that, although Miss Hunt was an invalid, by her careful investment and remarkable business ability she was able to quadruple children and animals.

The late Prof. Goldwin Smith made Cornell University his beneficiary to the extent of \$689,000. The gift was made unconditionally, Prof. Smith saying: "I do this to show my affection for the university in the foundation of which I had the honor of taking part; to pay respect to the memory of Ezra Cornell, and to show my attachment as an Englishman to the union of the two branches of our race on this continent with each other and with their common mother." Mr. Smith

the estate which was left her by her father. Miss Hunt, like Mrs. Mason, distributed her wealth among churches, hospitals, homes for aged people, homes for incurables, insane asylums, and societies for the prevention of cruelty to The founder of the Western Union Telegraph Company, Belden McAlpine, bequeathed \$800,000 to various charities, among them the Rochester Home for the Friendless, the Rochester Orphan Asylum, the Association for the Relief of Respectable Aged and Indigent Females of the City of New York, and the New York Society for the Relief of Ruptured and Crippled Children.

> Among other givers in this class were the late Arthur Hill, Regent of the University of Michigan, who left \$420,000: C. W. Post of Battle Creek, Mich., \$400,-000 for a home for widows and orphans; Mrs. Hoke Russell of Providence, R. I., \$380,000 to various Rhode Island charities; Thomas L. Addis of New Haven, Conn., left his property, valued at \$376,000, to New England hospitals and orphan asylums; an anonymous New Yorker gave \$350,000 to Columbia University for a school of philosophy; James A. Patten of Chicago, parted with \$325,000 for a chair in the Northwestern Medical School for the study of tuberculosis; Mrs. R. C. Dun, widow of the founder of the Dun Commercial Agency, left her collection of paintings, valued at \$250,000, to the Metropolitan Museum of Art and \$25,000 to orphan asylums, and Alexander Smith Cochran of Yonkers, bequeathed \$250,000 for a tuberculosis hospital.

the Agnes and Louisa Patten Fund. for

the endowment of the Evanston Hospital

Of Darius Ogden Mills's fortune \$500,060

went to charitable purposes. The Museum

of Art, the Museum of Natural History

the Home for Incurables, and the Botan-

ical Gardens, all of New York City. re-

ceived \$100,000 each. The National Red

Cross and St. Luke's Hospital, San Fran-

cisco, also received benefactions. The

gift to the hospital was not stipulated in

Mr. Mills's will, but his children, know-

ing his wishes in the matter, set aside

John Everett Smith, a wealthy printer

of Norwood, Mass., made Tufts College the legatee of his half-million-dollar es-

tate, and James Scott of Detroit willed a similar sum to his native city, directing

that the amount be used to erect a foun-

tain upon Belle Isle which should be a

life-sized statue of himself and bear his

J. C. Trees of Pittsburg gave \$500,000

to the Western University of Pittsburg for a stadium and gyninasium. Mr. Trees

was graduated from this institution in

1893, declares that he owes his wealth to

football, and wishes thus to show his

Miss Anna Melazina Spring of New

York City, who is the last surviving

grandchild of Ebenezer Denny, the first

Mayor of Pittsburg, presented a twenty-

five-acre park surrounding the old Denny

mansion of that place, to be used for

clubhouses where the boys and girls of

Pittsburg may be given patriotic educa-

tion. The value of this gift is estimated

A gift of \$500,000 to Dartmouth College

from Edward Tuck of the class of 1862

makes a total of more than \$1,000,000

given by Mr. Tuck to this institution in

the last ten years. New York City com-

pleted its subscription of \$500,000 appor-

tioned to it for the \$2,000,000 endowment

fund of the American Red Cross Society.

Mrs. Emma Flower Taylor, daughter of

the late Roswell P. Flower, once Gov-

ernor of New York, erected at Water-

town, N. Y., a library valued at \$500,000

Many Gifts of \$100,000 and Over.

There is a long list of givers between

the \$100,000 and \$500,000 class. Mrs. C. P.

Huntington presented to the Hispanic

Society of America Velasquez's famous

portrait of the Duke of Olivares, which

was purchased by her a year ago for the

James K. Polk Taylor, a former slave,

seventy-one years old, and his wife gave

four hundred and eighty acres of land

near Colorado Springs to the Charles

Sumner Tuberculosis Association as a

site for a sanitarium for negroes. The

Through a gift of \$250,000 by Mrs. A.

D. Juilliard of New York City the West

Side Young Men's Christian Association

of New York will erect new dormitories.

value of this gift is over \$300,000.

and a parish house worth \$60,000.

appreciation to his university.

at \$500,000.

sum of \$400,000.

\$50,000 from their share for this charity.

Alfred G. Vanderbilt gave \$250,000 to Yale University for an endowment fund, (Mr. Vanderbilt's family has given \$3,000,-000 to this institution:) Mrs. Julia Champlain of Brookline, Mass., gave \$250,000 to Boston churches and charities; Henry Clay Frick gave the old Third Presbyterian Church of Pittsburg to the Salvation Army, a gift estimated to be worth

Mrs. Mary Brinkerhoff of New York City and Hastings-on-Hudson rementbered New York City charities to the extent of \$250,000. The children of the late Samuel Mather of Cleveland, Ohio gave & like amount to the Western Reserve University, and Howard Melville Hanna \$250,000 to the same institution. Adolphus Busch of St. Louis gave a similar amount to the Germanic Museum at Harvard University; John W. Gates, the financier, contributed \$250,000 to the University of the Methodist Church, and George G. and William S. Mason of Evanston, Ill., a like amount to Yale for a laboratory of mechanical engineering. The Woman's Auxiliary of the Protestant Episcopal Church collected \$242.-

000 for foreign missionary work. Some Out of the Ordinary Small Gifts

Among the smaller gifts (although it seems like ingratitude to refer to gifts varying from \$5,000 to \$200,000 in such terms) certain ones are conspicuous on account of some oddity in connection with them. Among these S. E. King of Ottawa, Kan., sets aside \$200,000 for the education of young men, stipulating that they do not study for the ministry. William K. Vanderbilt astounded the French by changing the course of a public road that ran by his barns at Poissy. Automobiles were thus diverted from the thoroughfare used by the French people and their horse-drawn vehicles, and the expense to Mr. Vanderbilt was \$200,000.

Joseph Hull, regarded as a miser, who

lived the life of a hermit for a number of years in Cheshire, Conn., surprised all his neighbors by leaving \$100,000 to the Baptist Association of Connecticut: Neils Poulson gave \$100,000 to the American-Scandinavian Society to further educational intercourse between the nations: Charles Botsfor left \$100,000 to enable any Christian young man in Idaho or North Daketa to obtain a free collegeeducation, provided he agrees to abstain as long as he lives from intoxicating liquors, tobacco, or other narcotics: Hamilton Carhart, a Detroit manufacturer, made a gift of \$100,000 to the new home for aged and disabled railroad employes at Highland Park, Ill. Mr. Carhart says that railroad men-helped him to make his fortune and he wanted to show his appreciation in this manner. Harriet A Brown, one of Boston's noted dressmakers, left \$75,000 to be used to aid the working girls of the Hub; J. Ogden Armour, \$70,000 to the Armour Institute of Technology for its class in aviation, while Greenleaf K. Sheridan left \$55,000 to be distributed among his employes in his cotton firm. Ernest Simmons dispensed \$50,000 among his employes, saying that as he had had a prosperous year he wanted all his helpers to share in his success. Mrs. Spencer Trask, whose husband was killed in 1909 on the New Tork Central

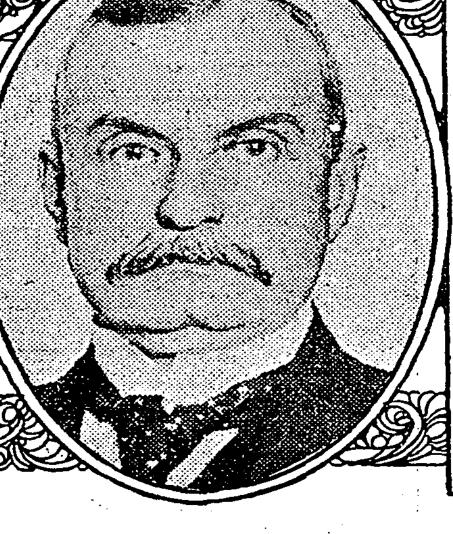
Railrord, gave \$30,000, or half the amount

of his damages collected from the Inail

for civic improvement.

death, to the village of Breatmen

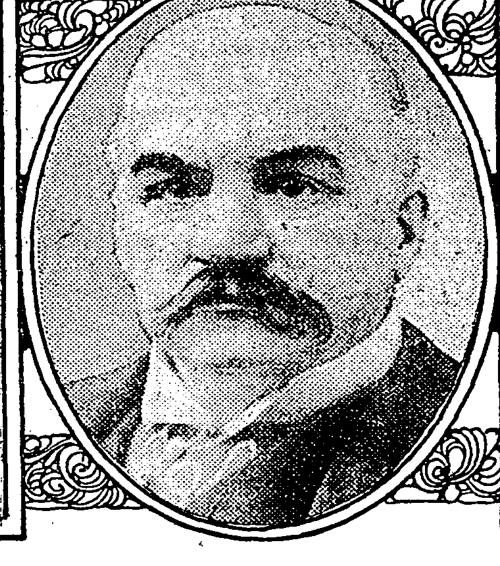
Henry C. Frick. (Photo by Underwood & Underwood.)



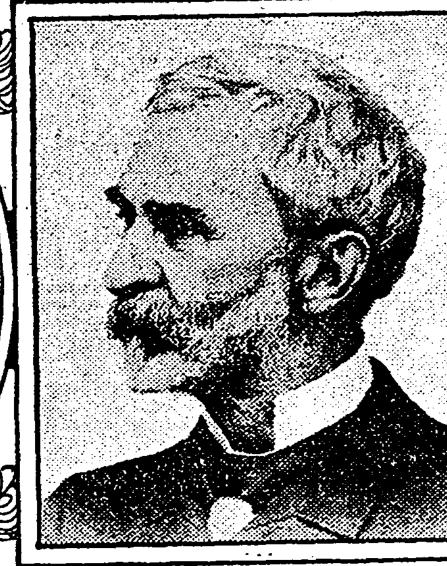
Thomas F. Ryan.



Mrs. Eddy.



J. Pierpont Morgan. (Copyright, Pach Bros., N. Y.)



Isaac C. Wyman.

support of the Rankin School of Mechanical Trades Few people, even in St. Louis, know Mr. Rankin personally. He avoids publicity of every nature, and is never in the limelight. He is a bachelor, born in Ireland seventy-five years ago, and he amassed his fortune in real estate and stock deals. He is an advocate of the simple life, and makes his home unpretentiously over a grocery stôre. J. Pierpont Morgan is credited with giv-

ing \$2,500,000 to various institutions, although his gifts, if fully known, would undoubtedly reach a far greater sum. Mr. Morgan was one of the largest contributors to the Harriman Palisades Park; fund, and the City of Hartford, Conn., was enriched by a \$250,000 memorial building as a tribute to his father. Junius Spencer Morgan. Mr. Morgan was a donor to the amount of \$100,000 to the Protestant Church Unity Fund and of a simlilar amount to Trinity College, Hartford, Conn. His other benefactions were a collection of Indian costumes, weapons. and utensils (valued at \$80,000) to the Museum of Natural History, New York; 850,000 to the University of the South. and the balance to the French flood sufferers, a tuberculosis hospital at Aix-les-Bains, a chapel for St. George's Church, New York City, and the New York Zoological Society.

A rather unusual giver is the anonymous New Yorker who contributed \$2,500,000 to the "Economic and General Church collected for foreign missions \$1,225,000

The leader among the women givers of the year is not one whose name is prominent in the philanthropic world. She is Mrs. Amanda W. Reid of Portland, Ore., who gave \$2,000,000 to her native city to establish a college to be known as the Reid Institute.

Henry Curtiss Elliott, a mine owner who was killed by a snowslide in Alaska Jan. 4, left his fortune of \$2,000,000 for a home for friendless children in Chicago. Thomas Forsythe of Boston, in his bene-

faction, departed somewhat from estab-

lished custom. He is the first man to recognize the importance of children's teeth being properly cared for. He thinks (and his opinion is substantiated by dentists) that much of the poor scholarship and delinquency among chil-Gren-to say nothing of their physical welfare—is the result of imperfectly cared-for teeth. With this in view, Mr. Forsythe stipulates that the teeth of Boston children shall be looked after by the "Forsythe Dental Infirmary," at which every child from birth up to six teen years of age may receive free dental

The will of Henry Dexter of New York City, who died July 11, disposed of \$1,500,-000 to various institutions. Among them the Salvation Army receives, after the death of Clarissa Treadwell Dexter, \$250,-(8)0: the Midnight Mission, New York

It is doubtful if there exists in New York to-day any worthy charity in which Mrs. Sage does not play some active part. A Park Given to the People.

Closely following Mrs. Sage in the magnitude of her philanthropy is Mrs. Mary W. Harriman, widow of Edward H. Harriman. Her first gift is a unique but truly splendid one. By it 10,000 acres of beautiful mountain woodland overlooking the Hudson are secured to the people for a wonderful park. In addition to the land, the value of which is not given in figures, Mrs. Harriman contributed \$1,000,000 to purchase additional necessary property. Her rext benefaction was the paying off of the mortgage of \$113,000 upon the poys' Club of New York City, the favorite charity of her husband, and one to which he gave much of his time as well as money. The village of Turner, N. Y., where the Harriman estate is located, received \$31,-000 from Mrs. Harriman for the building of a new railroad station and for general town betterment. The stipulation which accompanied this gift was that the name Turner should be changed to Harriman, a condition which aroused a great deal of discussion, but which was finally decided in accordance with Mrs. Harriman's In December Mrs. Harriman gave \$100,-

000 to endow the chair of forest management in the Yale School of Forestry in memory of her husband. John A. Kasson, who died in Washing-Iton, D C., in May, left \$1,000,000 to

R. Moody, son of the late Dwight Moody, the evangelist, to aid in conducting his religious institution at Northfield, Mass., and the other half is divided among colleges, missions, Presbyterian churches, and Young Men's Christian Associations, in sums from \$6,000 to \$13,000 each. Mrs. Mary Baker G. Eddy, founder of Christian Science, willed \$1,000,000 of her estate to various Christian Science

the work of that denomination. George L. Fox, the Brooklyn lawyer who also died in December, left \$1,000,000 to Brooklyn societies for the relief of crippled children and the blind. Mr. Fox ignored all considerations of race, creed, and color in his benefactions, remembering all those who seemed to be in

churches and for the furtherance of

This splendid list of million-dollar benefactions is completed by Mrs. Harriet Coles of New York City, widow of John B. Coles. The bulk of her estate reverts to the Female Guardian Society of New York City and the Presbyterian Hospital of the same city receives \$75,000 to found a bed in perpetuity.

Two Big Estates to Charity.

The two largest givers in the class just below the \$1,000,000 mark were Mrs. Mary A. Mason of Pittsfield, Mass., and Miss Martha R. Hunt, who died in Somerville, Mass., March 15. Mrs. Mason willed her \$850,000 estate to Great Barrington, Mass., directing that \$750,000 be used to build a hospital and the remainder to be devot-

also left \$60,000 to various charities. By the will of Mathias Hollenback Arnot of Elmira, N. Y., that city benefited to the amount of \$605,000. Mr. Arnot left. his beautiful home, with his art gallery, to the city, with an additional endowment fund, which makes the gift valued at \$600,000. The Arnot Ogden Hospital, which was largely supported by Mr. Ar' not's generosity during his lifetime, received \$35,000.

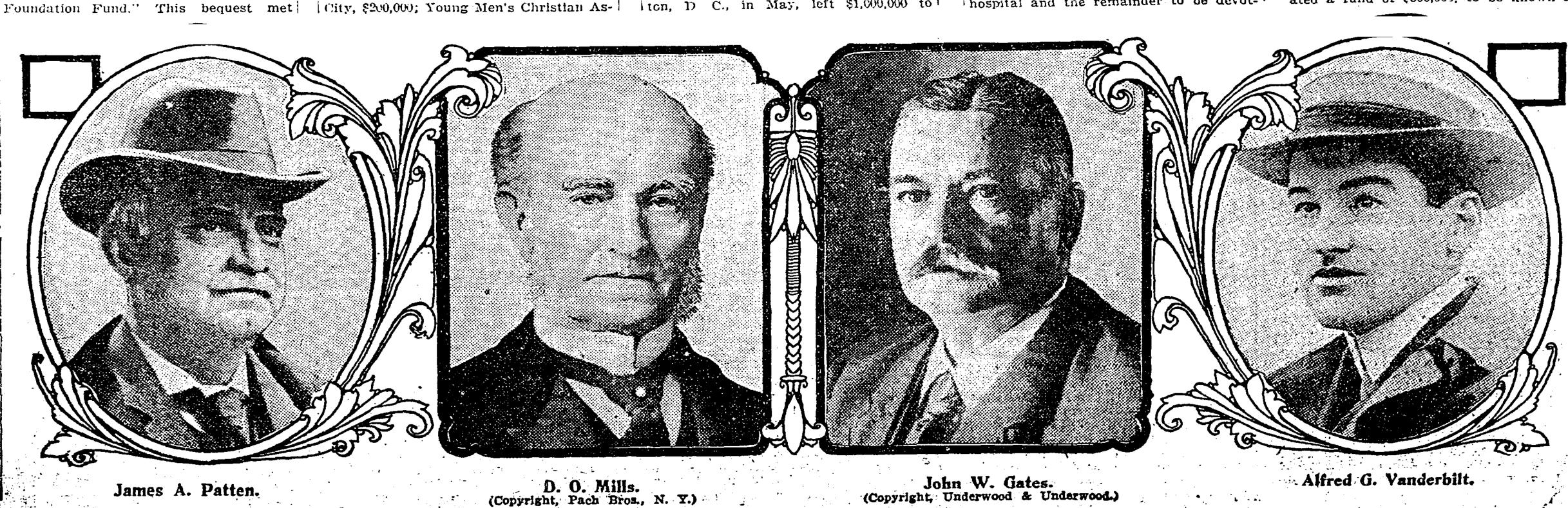
\$636,000 to the following institutions: Columbia University School of Mines, \$250,-000; Mount Sinai Hospital, \$130,000 for a pathological laboratory, and the Hebrew Sheltering School for Girls, \$125,000. Mrs. Phoebe Hearst, who has given \$6,000,000 to the University of California and has largely endowed five kindergartens and a manual training school in San Francisco, several similar institutions in

A:thur Lewisonn of New York City gave

Washington, and given considerable sums to the American University at Washington, presented a further \$500,000 to the University of California for an anthropological museum. Henry Phipps added to his other generous contributions to medical research another \$500,000 given to the University of

campaign against tuberculosis. George W. Patten, the millionaire grain operator, who died Sept. 8, left a fortune which it is expected will be used in aid of the anti-tuberculosis campaign. Two weeks before Mr. Patten's death he created a fund of \$500,000, to be known as

Pennsylvania, the money to be used in a



Copyright © The New York Times

 $(x_i) = x_i + (x_i) + (x_i)$