

What to do? The head of the Park Department and the Poor Soul figures –

- 1 The "Spirit of Cincinnatus" plaque should not be there;
- 2 If Sink were behind this unauthorized "addition" to public property, it would be too much of a slap in the chops for the old boy to rip his plaque off; and
- 3 Father Time would soon take the civic minded insurance peddler to his reward, and then the bronze graffiti could be yanked.

So after Sink's death, his plaque was discarded. And the authorized explanation of the story of Cincinnatus was dug out of the surrounding brick walk and put on the granite base.

The Cincinnatus statue has never reached the prominence in City life that the Poor Soul had hoped for. If you hunt, you might find a picture post card with a small picture of L.Q.C. In 1992 the Cincinnati Bar Associate put his head on its Legal Directory.

The Poor Soul, now older and wiser and chairman of no committees whatsoever, last saw a picture of the Statue in the March 16, 1997 Enquirer. Lucius Quinctius Cincinnatus was up to his knees in the flooded Ohio River. The authorized plaque, then property affixed to the granite base, was under water.

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#### BUDGET

February 22, 1999

- 1 – Well, Well. . . . . George Gibson Carey
- 2 – Blessed Assurance. . . . . Charles H. Long

- 3 - Sir Arthur Wellesley and the  
Battle of Gildersleeve. . . . Robert H. Allen
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Well, Well

In the summer of 1962, my wife and I convinced ourselves that the time had come to buy a home of our own. And not just any home, but - if humanly possible - a small farm, out in the country, beyond Cincinnati's suburbs. We had three children at the time, and had been renters long enough. So, we started out on the search.

It turned out to be a piece of cake. Within a week we had found the farm of our dreams: out in the country, but not too far. . . a very old stone and frame house surrounded by towering elm trees, with multiple bathrooms and 40 acres of woods and weedy fields, owned by an older couple who were ready for a less challenging home. Almost before we knew what we were doing, we had made an offer on the place and it was accepted.

I called my father to tell him what we were up to. I somehow hoped that he might be pleased - he and my mother had raised their family on an old farm not unlike this one - and he just might be moved to offer some help. But he didn't. Not financial help, anyhow. He heard me out and then asked one single question: "Have you tested the water?" I told him it was a shallow dug well, known throughout the area for its unflinching flow even in time of drought. But no. I hadn't actually tested it. "Do it now," he said, and that was the end of the conversation. I had, by this time, learned that my father usually knew what he was talking about, and so I called the county health department.

In less time than it takes to tell, back came a preprinted postcard saying, as best I recall, "Your

well has been tested and found to be. . ." and there followed five blanks, ranging from "potable" to "lethal." And the block checked was the penultimate: "unfit for human consumption." Whoa! Here was a problem! I called the health department hoping it was an error, and to find out how bad it was, really. They assured me it was bad, though the man grudgingly acknowledged it might meet U.S. Army standards for battlefield conditions. But it was full of something I'd never heard of called e. coli; presumably, the man speculated, from the intestinal tract of farm animals. But, I said, the elderly couple living in the house seemed the very picture of robust health. The health department man said "I can't account for that. . .but if you have young children I wouldn't let them bathe in that water, much less drink it." Good grief! What to do?

So my realtor and I called on the sellers to discuss this nasty development. I well recall it was the night that Russian missile ships destined for Cuba turned around and headed home. Seated in what I hoped would someday be my library, we listened together to Kennedy's report. The sellers were truly distressed about the well. They had used it for years and they speculated that surface water may have gotten into it, causing a temporary contamination. They had the test redone. . .same results. . .then they had the well cleaned and the test done a third time. The news was still bad. But they were honorable people. He was a member of this Club, which meant nothing to me at the time. . and they graciously offered to share the cost of drilling a new deep well. I gratefully accepted.

And now I needed a well driller. It came down to two choices, and the names of the two are key to this unfolding drama, so pay close attention. At one end of the scale was Joe Koehne: a fat, loud, coarse, vulgar, and smelly cigar chewer. And he was by far the most expensive: some \$18 a foot to drill, plus, of course, the cost of the casing, pump, and so on. At the other end of the scale was Deuce Malter. Deuce was young, cleancut, in business for himself, courteous to my wife, his children were polite and respectful, said "Yes sir" and "No Sir" when they answered the phone, and they looked you square in the eye while they shook

your hand with a firm grip. And Deuce charged only \$12 a foot. . .a fraction of Joe Koehne's fee. It was, as they say, a no-brainer. Remember, this was 1962 and these were significant cost differences.

I called Joe Koehne to tell him he was not getting the job. He was philosophical about it: "That's okay," he said, "but I just hope you didn't give the job to Deuce Malter." "Well," I replied smugly, "Mr. Malter is going to be drilling the well." After a long pause, he replied "Be seeing you," and hung up. I thought he was saying goodbye.

So Deuce Malter arrived on the scene, witted just the right spot, and started drilling. By this time, the sellers had moved out and we only waited for the new well to be finished before moving in. Down, Deuce drilled. Down, down, and further down. I was sweating bullets. Every day another two hundred dollars which I didn't have disappeared into that hole in the ground. I saw the entire house of cards collapsing as he probed the bowels of the earth looking deeper and ever deeper for water. It was the depth of despair. And then. . .he found it! Four gallons a minute at 166 feet: not a huge hit, but sufficient even for a swimming pool, he assured me. All he had to do now was install the pump, pipe the water into the house, and we could move in.

But first, Deuce said, I would have to come out and measure the well. I didn't understand this, and asked him why. "Well," he replied, "you're paying me by the foot: how do you know I'm not cheating you? You need to see for yourself that the well is 166 feet deep." I found this an embarrassing idea. I had total faith in Deuce. But he insisted. He assured me that this was the way these things are done. So, the next day I left my warm, dry downtown office and drove out to measure the well.

It was a February afternoon, and a cold rain was falling. There beside the house was a sea of slipper grey goeey mud, fifty feet wide and about a foot deep, with a twelve inch pipe sticking up in the center: that was the well. It was daunting. "Is this really necessary?" I asked Deuce, as the rain ran down my collar. "I'm fully prepared to take your word." But

he insisted, so I rolled my grey flannel trousers up to the knee, sloshed through the grey goo in my polished black shoes, and peered glumly down the well.

"Now, here's what we're gonna do," said Deuce. And he produced an enormous nut of a size that might have come from a railroad track, with a big ball of twine tied to it. "The knots in this string is twelve inches apart. I'm gonna drop the nut down the pipe, and you're gonna count them knots until the string goes slack, which means the nut is at the bottom." I nodded in reluctant agreement. "But wait," said Deuce, "you're wondering if them knots is really twelve inches apart." I assured him, truthfully, that it had never crossed my mind. The rain picked up and was starting to freeze. "I've got a 12 inch ruler here," said Deuce, "and you're gonna stop me whenever you wanna check them knots. Or, you can use your own ruler if you want." Feeling exquisitely uncomfortable with this whole business, I assured him that his ruler was fine by me.

And so he dropped the nut down the pipe, rattle, rattle, rattle: I can hear it now, after these years. "Don't you wanna check them knots?" he asked. And so I did, time after time, until 165 knots had disappeared and, sure enough, the string went slack. I was more than satisfied, and headed for warmth, dry shoes, and bourbon as quickly as I decently could. The next day, Deuce piped the water into the house and that weekend we moved into our new home. All was well.

Or was it? A week later my wife called me at work. "You might want to talk to Mr. Malter," she said. "There seems to be some sand in the water." So I called Deuce, who assured me there was no need for anxiety: new wells needed to "cure" he said. It was all part of the process. This sounded plausible. He came out and tinkered with it and all was soon well. For a week. And then, more sand. Back came Deuce and fixed it again. And then, still more sand. Every week we were calling him. . .and to my dismay, Deuce was getting very hard to contact. I began to suspect he was evading me.

The situation was dreadful, and it only got worse. There came a day when there was no water at all, and Deuce could not be found. I had a thirsty family with teeth to brush, toilets to flush, diapers to wash (this was years before Pampers), and no water. My back was to the wall. I was going to have to call Joe Koehne. Try though I might, I could see no alternative. I lay in bed all night, dreading it. It was the hardest call I've ever made. "Mr. Koehne," I began, "you don't remember me but. . ."

"Sure I remember you," he said. "Deuce Malter drilled a well for you out in the Little Miami valley five weeks ago. I've been waiting for your call." This sounded very bad. "I'll come out and see how bad Deuce took you." It sounded even worse. And out he came, coarse and vulgar as ever. But if he could bring water back into my life, I was prepared to love him. He walked around the well two or three times, like a dog about to lie down. "There's really only one thing to do," he said. "We've got to pull that well up out of the ground, and start all over again. And I think I've got a surprise for you." I was appalled. I let out a gasp of dismay. "You don't have much choice, do you?" he asked. And he was right. My happy home and family were at stake. In the end, I agreed.

So Mr. Koehne backed his truck up to the well, put a chain around the pipe, revved the donkey motor, and lifted. And up out of the ground came not 166 feet of pipe, but 45! I simply couldn't believe it. We probed the hole in the ground: sure enough, it was only 45 feet deep. Joe Koehne smiled at me: "Did Deuce pull that old bit with the nut and the ball of string on you?" Yes, he did! "How many feet did he stick you for?" One hundred sixty-six! "He really got you good!" said Joe (note that we were already on a first name basis). "But how did he do it?" I protested. "Nobody knows," said Joe. "He's been doin' it for years. He'll drill you a decent well if he finds water easy, but if he can't, then he pipes a hole fifty foot deep and surface water trickles in to fill the pipe, and chances are you'll never know it ain't a proper well. But you got all that sand down there, so Deuce was up to his old tricks."

Perhaps you can predict what happened next. Honest Joe Koehne drilled an all-new well. He became a family favorite. My daughter called him "Uncle Joe" and had daily lunch with him under the elms, and played in the grey goo from his well. Alas, his well didn't work either, and we ultimately returned to the original polluted dug well, laced with chlorine until the e. coli seemed to have gone away. I got a judgment against Deuce but he had no property in his name. I had been cheated by a master. But it made a good story, and I told it to my friends. Months passed.

And then one day my phone at P&G rang, and a cultivated voice said, "Mr. Carey? This is Mr. McElroy's office calling." Sure, I said; who is this really? "No," she said, "this really is Mr. McElroy's office. Could step up to this office?" I was the littlest Indian at the time, so many levels below godlike Chairman Neil McElroy that you couldn't even count them. But I remember thinking as I went up in the elevator to the 11<sup>th</sup> floor for the first time ever, "So this is how it happens! I've been noticed! It's the fast track for me!"

I was ushered into the great man's office. He was cordial, gave me a seat, and closed the office door behind me. This was going to be good. "Mr. Carey," he said, "I have heard the most remarkable story about you and a well driller named Deuce Malter in Clermont County." My heart sank to the soles of my shoes. This was no promotion. What an incredible letdown. "Well, sir", I said. . ."what you heard was probably true."

"Mr. Carey," he said, I have just had a well dug by Deuce Malter on my new place in Clermont County, Long Branch Farm. And my well isn't working either." Now, this was more like it! I could at least salvage something from this interview. How many feet did you pay for? I asked, risking just a touch of conspiratorial informality with the great man. "Two hundred and eighteen," he answered, "and the hole is only 53 feet deep!" Now, it was my turn: Did he pull that old trick with the nut and the ball of string? "He most certainly did!" said Mr. McElroy: "How did he do that?" How sweet it was!

And the tale pretty much ends there. Mr. McElroy asked me what we could do about this swindler. Reassuming a proper degree of respect, I told him I had done everything in my limited power, and he – with far greater resources than mine – would doubtless find a way to get Deuce. But he never did. Joe Koehne had to come to his rescue too.

But wait, you protest! You are undoubtedly asking yourselves: how did Deuce Malter do the trick with the nut and string? I still don't know. For a long time I thought the big nut might have contained a spring-loaded reel that wound the string into it: unlikely, I know, but it was big enough to do this. More recently, I spent a day with a friend who fishes for lake trout in very deep water, and who uses fishing line with a lead core to reach down to them. It is very heavy stuff which would collapse down into a hole in the ground of its own weight. I never actually held Deuce's string: maybe it was lead core line. I'll never know.

A postscript. Thirty-nine years later we are still drinking from the polluted dug well. I did move the cattle out of the field above it many years ago, and after the water cleared up I stopped the hateful chlorine. It's okay now. At least, I think it is. Most of you drank it at our outing last June. How have you been feeling?

G.G. Carey

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Blessed Assurance

It was a cold day in January when my first child was born. All had gone smoothly but I was young and, after that long night, it seemed amazing that she and her mother had survived the ordeal. Alone in a foreign



country and overwhelmed with a sense of parental responsibility, I immediately took out a \$500 life insurance policy in her name, with myself as beneficiary. She seemed healthy enough and loud enough, but one never knew. Anything could happen. When we had paid the doctor and the hospital bills, certainly we would have no money to bury her. That's the purpose of insurance, isn't it, to guard against unexpected disasters? It may sound peculiar to you but at the time it seemed the wise and prudent thing to do. I've always taken pride in my ability to look ahead and to plan for any eventuality. We were soon hooked on the importance of insurance. It was more reliable than God.

As I held the squirming little baby in my arms, I thought how lucky we were to have her and how lucky she was to have a father who cared for her and would live with her and pay the bills as a father should. Not every child can count on that. It meant some financial sacrifice and loss of independence, but my work obliged me to travel a lot, at company expense, so it wasn't too bad.

As other children came along we bought policies for them too, the variable kind so that, if they didn't die, we could convert the cash values for college expense. The premiums didn't amount to much. It's the thought that counts. I remember the old man who used to come to the back door of my parents house every week, to collect seventy five cents (three silver quarters) due on the policy my father had taken out on my life. It is said that after the Flu Epidemic of 1917 drove many to a pauper's grave, even the poorest of the poor did their best to save up burying money. Trade unions recruited members by offering death benefits as did farmers' societies and many social clubs for working men.

When the family was young we moved a lot and wherever we moved we first bought a piano, the foundation of domestic culture, and then an insurance policy, another brick in the castle of security. We seemed to acquire a tower of books, too, more books than cutlery. In Switzerland, that most bourgeois of countries, we found people obsessed with insurance, all

kinds of insurance. They took out separate policies to guard against every conceivable hazard, including glass insurance, in case an enemy might throw a brick into your living room. By then life insurance had become our principal form of savings and virtually our only financial security. When we bought a car we realized that we needed accident and liability and other kinds of property insurance. And that was only the beginning of our search for a life of perfect security. When we had no accidents and nobody died, we began to make modest investments in mutual funds. Diversification, we were told, was a kind of insurance against the insecurities of the securities industry. Oh we were hooked alright.

Glass insurance was no more strange than the American custom of hole-in-one insurance or purchasing insurance against the uninsured. The point is that successful Americans learn, paradoxically, to expect the worst. Even if there is no guarantee of security, if you have a low tolerance for risk and need a quick fix, you can always buy more insurance by getting together with others who faced similar hazards. That's how Hartford grew wealthy and many lawyers as well. If you want to collect on someone else's insurance, you often have to sue and that means paying for legal assistance. Lawyers on both sides of the contest are sure to get their share. It leads one to ask, what is the real cost of this addiction and could we do without it? Let me say at once I'm not about to give up my policies, precious policies, but I still wonder.

Like other additions, this one has become big business, one of the largest segments of the American economy, a major force in politics and advertising and perhaps the chief means of capital accumulation to keep the economy growing. We've come a long way from burial money and mutual aid societies. To criticize the insurance industry is to criticize capitalism and the American way of life. Horrors. A recent cartoon in the New Yorker illustrates the point. The scene is the entrance to a rural village. Three signs. The first says Speed Limit 10, the next warns the visitor: No fireworks, seat belts required, no tree climbing, bike helmets required, no skating or running, no swimming, no smoking, no ball playing, no alcohol, no fires, no

power tools, no ladders, no sharp objects; and the third sign says: Welcome to Insuranceville, USA!

The land of the free? Baloney. Insurance is not only part of the American way of life. It is constantly reshaping it, and not always for the better. No activity is harmless but we are no longer free to take our own chances. Any activity can be forbidden if it can be shown to be, statistically, possibly, harmful to others and therefore some insurance policy may have to pay for it. It's a new world of suffocating constriction, controlled by the actuaries - and, of course, self appointed defenders of the innocent.

We have not even mentioned the power and influence in recent years, of government sponsored social insurance, many forms of which are grouped under the misleading title of Social Security. This now offers to most, though not all, Americans a degree of protection against life's normal risks they never knew before. Old age and survivors, disability and health insurance programs and many other benefits for special groups on a national scale are a recent development. The welfare state was first created in Germany under Bismark in the 1880s, and soon spread to all the industrialized countries of Europe, but it only came to the USA much later. The first Social Security Act of 1935 was opposed by both business and labor, for different reasons, but a rare instance of their working together. It would never have happened but for the profound suffering of the unemployed and uninsured during the Great Depression and the inability of states and local governments to cope with the problems. Some of us can still remember that political struggle but it is hard to recall now what life was like without Social Security. It has been reformed and enlarged by almost every administration since Roosevelt but whatever our politics, there are few who would care to go back to the helpless rural poverty and the deep insecurity of the Depression years and WWII.

In conclusion, two observations. First it is clear that our dependence on insurance, both private and governmental, has made it a fundamental, organizing principle of our culture and society, a set of assumptions absorbed with our mother's milk and seldom

questioned. Should we not examine these assumptions more closely? The unexamined life is not worth insuring.

Secondly, our dependence on insurance has in many ways replaced our dependence on God and become a kind of secular religion. Historically, in fact, the development of the insurance industry parallels the decline of traditional religion and the growth of secularism. Both have come gradually and it can be argued which was the chicken and which the egg. Both are phenomena of the modern age. Fire insurance was invented in England after the Great Fire of London in 1666 and most other forms of insurance began in the 18<sup>th</sup> and 19<sup>th</sup> centuries, along with urbanization, industrialization and the age of Enlightenment. Deism, so often identified as the faith of our Founding Fathers, allowed men to continue to believe in God as a Creator who kept his distance while his creatures really relied on the new science and their own reason to explain and resolve the vicissitudes of life.

Traditional faith attributed every public and private disaster to the Judgment of God or the direct intervention of Providence, usually linked to some moral lapse by the victim. Modern people found these explanations less and less satisfactory. Whose was the sin that caused the Fire of London, the earthquake in Lisbon or the plague of smallpox? Why do the wicked prosper and the innocent suffer? These age old questions still had theological answers counseling meek endurance and humble faith. But maybe religion as a system of moral bookkeeping was itself in need of reform. Is religion really about me and my eternal welfare or about God and his eternal glory?

In any case, the invention of insurance offered an alternative that seemed more reasonable and more just. By taking forethought we could become, to some extent, masters of our own fate. Disability, disease and death, all the slings and arrows of outrageous fortune, would not of course be eliminated but their effects could be mitigated in any one instance by people banding together in advance and sharing the potential costs. Personal virtue was not required. Rich and poor, black and white, all had equal risk and equal

opportunity. Actuarial science was more certain and certainly more verifiable than theology. No wonder that some have become addicted to the certainties of insurance. Why wait for pie in the sky when you can have a real Golden Calf here and now?

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Sir Arthur Wellesley and the Battle of Gildersleeve

Sir Arthur Wellesley was dispatched to Portugal in 1808 to assist the Spanish in resisting the French installation of Joseph Bonaparte as King of Spain. The war was to develop into a bitter conflict; the British and Portuguese allies spent some time getting ready. The French, knowing the British were there, sent troops southward to reinforce their hold on their Spanish possession.

The struggle began at a point just behind and south of Torres Vedras. The crucial battle at the very beginning of the war was the Battle of Gildersleeve. (This odd name for a Portuguese village, near a gap in the hills, was only one of many the linguistically deprived British applied to places they had never heard of before.)

The Battle of Gildersleeve is extremely interesting because it demonstrates the swift intelligence and flexibility of Sir Arthur Wellesley, which (in addition to later French involvement on the Russian front) was the key factor in the outcome of the war.

Wellesley had spent much time in getting himself situated and integrating his Portuguese allies into his operation. The Battle of Gildersleeve started when a French column under the command of Colonel Gaspard Bonaparte, advanced southward. At Gildersleeve, Wellesley found a ridge banked up on either side by higher hills. He deployed his forces on this ridge when scouts informed him that the French column of

several thousand was approaching. The English and Portuguese forces available at this particular site and time were no where near as large. Wellesley deployed his forces along this ridge. He planned to rake the French column with fire, drawing them into attacking a virtually impregnable position. He placed British troops at the center; the two flanks on the higher hills on either side were occupied by Portuguese riflemen.

As they awaited the French column's approach, Wellesley had an idea. In those days it was customary for rifle companies to fire in order. That is to say, one company would fire then the next and then next, while the previous groups reloaded.

Wellesley directed his company commanders to disperse their men so portions of each were intermingled across the entire line of battle and thus whole companies would not be subject to enemy attack while reloading. Later on, more sophisticated schemes to achieve this end would be developed, but on this day the unprepared French were completely unable to reply intelligently. They sent wave after wave of riflemen racing toward the British lines. The Portuguese fire from the hills rising at each end of the ridge added to the slaughter. Within a brief half hour the battle was over. French dead and wounded covered the field and exceeded the capacity of their resources to rescue or help them. The French Colonel rode out under cover of a white flag carried by his aide. The Colonel presented his sword to Sir Arthur, weeping as he did so.

We have mentioned that the French commander was Colonel Gaspard Bonaparte. He was a nephew of the Emperor and had been an aspiring young chef-in-training in the hometown of the Bonapartes, Ajaccio, which was to become capital of Corsica in 1810.

The aide de camp, inglorious carrier of the surrender flag, was Lieutenant Jean Francois Champollion, the same man who as a young cadet had been present at the discovery of the Rosetta stone. Later he was to be the first to pierce the mysteries of Egyptian hieroglyphics through study of the stone.

On examining the field, Wellesley's staff found there were over eight hundred French either dead or wounded. British and Portuguese losses were three dead, eleven wounded and thirteen riflemen rendered deaf by the noise of continuous firing. Medical personnel went promptly, if dangerously, to work on the wounded from both sides.

Colonel Bonaparte proved to be of little interest to Sir Arthur, but found a friend in the officer in charge of the headquarters mess. Wellesley, on the other hand, was charmed by the scholarly young aide. He had a number of conversations with Champollion which improved his French and added to the store of Jeopardy answer material which later so charmed the young Queen Victoria.

Each of the French officers made a different contribution to the arrangement. Champollion undertook to work with the thirteen deafened soldiers. He devised a simple sign language for them and for an uninjured sergeant charged with their care.

Gaspard rolled up his sleeves and, encouraged by the Mess Officer, undertook a training session for the headquarters mess workers. He introduced them to such improvements as a salmigondis (which when made with chicken, he called capillotade) and a delightful, sweet salambo.

After a couple of weeks, Sir Arthur, having gained a large store of weapons and supplies from the battle, decided to allow the two French Officers to keep their personal arms and mounts and to return to their own country. Under parole Bonaparte and Champollion made their way north to the Pyrenees. We know about Champollion's future career as an Egyptologist. Gaspard Bonaparte, after the battle of Waterloo, emigrated to America, eventually becoming head chef for the retired Jefferson and his family at Monticello. The salmigondis, was a great hit there and recipes may be found in the delightful "Monticello Cuisine" which captures a little known side of Jefferson and his tastes.

Many years later, the Duke of Wellington, hero of Waterloo, Prime Minister of the United Kingdom, was enjoying a leisurely stroll along Piccadilly, when a gentleman approached him saying, "Mr. Robinson, I presume?"

The great Duke drew himself up to his full height and, staring down at his interlocutor, replied, "My good fellow, if you believe that, you'll believe anything. Then he proceeded on his walk, perhaps amazed by the encounter, or perhaps reminded by it of the now famous Battle of Gildersleeve.

Robert H. Allen

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IN THE ZONE

March 1, 1999

Herbert C. Flessa

For at least a decade sports announcers have been using the term "in the zone" or "took it to another level" to describe performances beyond the norm, even for super stars. These memorable experiences, well documented in athletes, occur --albeit infrequently -- in other performers including writers, artists, musicians -- and for that matter all of you in the listening audience tonight. Such experiences, called the optimum human experience, or "flow," has several dimensions. These, as outlined by Mihaly Csikszentmihalyi, include "deep concentration, highly efficient performance, emotional buoyancy, a heightened sense of mastery, a lack of self consciousness, and self-transcendence." It is worth noting that there are no specific biochemical or physiological parameters which announce or measure the arrival "in the zone". I have chosen this evening to present some details of the optimal experiences which have occurred in several individuals whom I have observed, read about or interviewed.