INSURANCE MEN ARE MILLIONS AHEAD.

Year Just Past Has Been a Favorable One for Them-Amount of Property Consumed in the Twelve Months Will Not Exceed \$130,000,000.

Total Income Not Diminished.

The officers and stockholders of the fire insurance companies doing business in the United States can look back upon the year 1896 with satisfaction, for it was one of unusual good luck and prosperity for them. At the beginning of December, men who had kept tab upon the fire losses for the year felt safe in predicting that unless some very big fires occurred before Jan. 1, 1897, the insurance companies would have had a great year for profits.

The losses from fire in the United States during the year will probably not amount to more than \$130,000,000, and large as this sum is, it will be the smallest since 1890. The losses in that year footed up \$108,993,792. In 1891 the sum rose to \$143,764,967, in 1892 it grew again to \$151,516,098, and it reached its highest 500,000, and in 1895 to \$84,500,000.

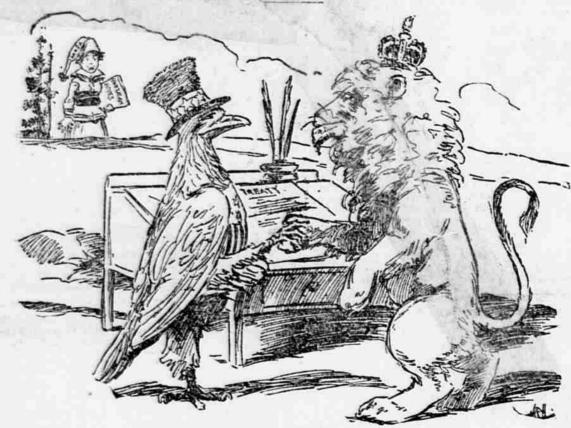
either to dividends or surplus in hand.

premium charges of the companies may and destroy the embassy. His position is have fallen behind during the year on ac- | something like that of a man sitting on a count of hard times, the natural increase keg of gunpowder with a lighted candle in in income from investments have probably his hand. If there is an explosion he may kept the total incomes of the companies up | be able to get out of the way in time and to about the same sum as last year.



For the first time since last May our minister to Spain, Hannis Taylor the other night met the Queen Regent. It was at figures in 1893, when the total of our fire a banquet at the palace that the meeting losses was the enormous sum of \$167.544,- occurred, and it was watched with deep 370. Since then the losses were \$140,006, interest by European diplomats present. 484 in 1891 and \$142,110,233 in 1895. Of After the dinner had been concluded, the these sums the insurance companies have | Queen spoke cordially to Mr. Taylor, and had to make good considerably more than | conversed with him for some time, avoidhalf. In 1892 the losses to the companies | ing, however, all mention of either the amounted in round figures to \$93,500,000; Cuban problem or any question of politics. in 1893 to \$105,000,000; in 1894 to \$89,- Hannis Taylor is from Alabama. He receives twelve thousand dollars a year, but The total of the losses in these four does not enjoy a wholly pleasant position years was \$601,000,000, and the total paid as things stand. Although he fully acout by the insurance companies was \$372.- | cepts Mr. Cleveland's policy and theory of 000,000. This amounts to about 62 per presidential irresponsibility to Congress cent of the total losses, and applying this in foreign affairs as stated by Olney, yet, same rule to the losses of 1896, the insur- as the visible representative of the Unitance companies' share would be about ed States in Spain, he has to bear the \$80,000,000, and it may fall below this. This would leave a margin of \$4,500,000 | tempered by such police protection as the extra profits to be added by the companies authorities are able to afford. It is certain enough that were it not for such pro-The experts declare that although the | tection the mob would tear him to pieces he may not. Dr. Taylor was born in New-Hard times, these same experts declare, 1 bern, N. C., in 1851. In 1869 he removed

THE LIUN MAND THE EAGLE AGREE TO ARBITRATION.



And what will poor Canada do now, poor thing?—Chicago Tribune.

usually have a disastrous effect, however, to Mobile, and was admitted to the bar. upon insurance profits from another cause | The University of Alabama conferred on incendiarism. No one questions that him the degree of doctor of laws in 1890. 1896 was a "hard times" year, and yet Mr. Cleveland appointed him minister the fire losses have fallen off.

POPE LEO'S DELICATE HEALTH,

Death of Cardinal Saufelice Has Greatly Affected His Holiness. In spite of official denials, the reports

that the health of the Pope is very delicate are confirmed by private advices. According to news from Rome received by Cardinal Richard, the Archbishop of Paris, the condition of Pope Leo is very disquieting. The death of Cardinal Sanfelice greatly affected his Holiness, as Sanfelice was Pope Leo's probable successor to the pontificate and regarded the Dreibund as a possible means of bringing about a reconciliation between the Quirfinal and the Vatican. Emperor William when he visited Naples last spring, asked Cardinal Sanfelice what attitude he would take up if elected Pope, but the distinguished prelate declined to be drawn out.

In view of Pope Leo's present condition of health it is stated that some of the Powers have already signified their wishes regarding the succession, France, Belgium and Portugal favoring Cardinal Parochi, the Vicar General of his Holi-



hess, while Spain, Austria and Russia support Cardinal Vannutelli, the Prefect of the Congregational Index.

A bill is about to be introduced in the New York State Legislature limiting the height of buildings to 175 feet. It will ties of New York and will probably be passed. The fire department, the board objection to smoking cigars or pipes. of public works and the real estate men are opposed to sky-scrapers.

has introduced a resolution instructing the place in charge of his 12-year-old son, California's delegation in Congress to Elbert, and his 12-year-old daughter, work against all Pacific Railroad refund- Mary. While both were asleep the flames ing bills.

plenipotentiary from the United States to Spain on April 6, 1893.



Sparks from the Wires.

A new ocean-going yacht is to be built for Queen Victoria in place of the Victoria and Albert, the present royal yacht.

The plate and sheet mill of the Cleveland Rolling Mill Company, which has been closed down since 1893, will resume operations, giving employment to probably 200 or 300 hands.

Charles E. Campbell, a constable, fell down a dark stairway while evicting a which he cannot possibly recover.

editor, left no will. His estate, now in the hands of the public administrator, lost. will be divided between seven sets of heirs, part of whom live in Dublin, Ire-

The plate and sheet mill of the Cleveland, Ohio, Rolling Mill Company, which has been closed down since 1893, will resume operations within a few days, giving employment to probably 200 or 800

An order has gone into effect at the Union depot at Atchison, Kan., prohibiting persons from smoking cigarettes in the waiting room. The depot master has have the indorsement of the city authori- orders to eject any person who refuses to obey the mandate. There will be no

The dwelling of Rev. M. L. Jones at Pickens, S. C., was destroyed by fire and two of his children were burned to death. In the California Assembly, Belshaw The father was away from home and left broke out.

## **EDUCATIONAL COLUMN**

NOTES ABOUT SCHOOLS AND THEIR MANAGEMENT.

Problem to Come Before the Southern Educational Association-Need of Reform in the System of School Punishments.

Race Froblems.

The education of the negro race will no doubt be one of the leading questions before the Southern Educational Association again this year. President Phillips, in his last year's address, struck the key-note when he said: "It is a fact that cannot well be called in question, that white teachers in negro schools can never realize, even approximately, the ideal relation that should exist between the teacher and pupil. This is forcibly true in elementary schools. That relation requires love. not philanthropy; affection, not charity; sympathy, not pity. Occupying planes so widely separated, spheres of activity so diverse; without common blood or social ties, common history or common interests, common origin or common destiny, a white teacher and a negro class will never realize the ideal school. In such a case the teacher cannot appeal to the inner life of the pupil, and the craving consciousness of the child finds no responsive chord in the teacher. They must meet, if they meet at all, upon the cold abstract plane of reason. The instinct of race identity, as strong in the one race as in the other, as strong in the pupil as in the teacher, intervenes as an insuperable barrier. Between teacher and pupil must ever remain this chasm of race difference, as deep as human consciousness itself. Call it prejudice if you will, but it exists as a God-implanted instinct, of which the teacher cannever divest himself-but of which the pupil can never be educated. Although it be tempered by philanthropy, sweetened by religion, or even smothered by fanaticism, it still exists, and will continue to exist as long as humanity."

Many educators of the North do not yet understand the conditions confronting the people of the South. We hope many of them will make the trip to Mobile, meet with the teachers there, and after mingling with the people and seeing things as they are, they will return better prepared to understand the educational problems of our whole country.-American Journal of Educa-

School Whippings.

The brutal beating administered to a 12-year-old pupil by a teacher in a public school the other day suggests the need of reform in the system of school punishments.

In some States corporal punishment of public school children is prohibited by law. It is noteworthy that this prohibition has not weakened the discipline or in any other way reduced the efficiency of the system. On the contrary, reports from two or three States where teachers are not allowed to whip pupils indicate a higher standard of the

schools and more encouraging results. The aphorism, "Spare the rod and spoil the child," is about as inapplicable to conditions to-day as are so many others of its kind that were quoted with "unctuous rectitude" by the graybeards of the past mainly for lack of a sound reason for their conduct. The child of to-day differs from the child of fifty years ago as the man and woman differ from their prototypes of a past epoch. The home training of children is now superior, because parents are better civilized and have a clearer insight into child-nature. Possibly the public school is largely responsible for this progress, in that it has placed the advantages of educa-

tion within the reach of all. Probably there was a time when to curb the barbarian that is latent in all juvenile natures a vigorous application of the birch was necessary. But it can be asserted as a fact, borne out by the records of public school management. that very few school children now need whipping in order to be brought under discipline. Of course, there are still some incorrigibly bad children who are utterly impervious to moral suasion, but these are too few to justify the toleration of corporal punishment in the public schools. Such pupils should be set apart where they will not demoral ize the rest of the school. The exceptions will not then be an excuse for the maintenance of a system which is sure to prove baneful rather than beneficial in its operations.—St. Louis Republic.

Docked a Cent a Minute.

Milwaukee is the only city in the country which runs its school on a penny basis. Probably no school commissioners in the land of the starry banner are more ingenious in inventing ways by which the salaries of the teachers of family at Dayton, Ohio, and sustained a the public schools can be pared down fracture at the base of the skull from | The latest exploit in this direction is a rule whereby any teacher who is tardy Joseph B. McCullagh, the St. Louis a single minute loses a cent of her salary and another cent for each minute

> The teacher herself is made to report the tardiness to the principal of the school, who in turn reports it to the school board, and the secretary docks the unfortunate victim of an open bridge or a broken trolley wire a cent for each minute she has been delayed.

There is no excuse accepted. It is a cent a minute without mercy. The time is taken by the school clock, with | however, and soon showed a clean pair which the teacher's watch must agree. There is no allowance for difference of watches, as on the railroads. If a teacher is a minute late at the first opportunity she must walk up to the principal's office and request that he see that she has a cent's worth of absence placed against her name. In case the unfortunate has been a minute and a half late there is a great how d'ye do. The committee has to meet and

shall suffer a 2 or a 1 cent deduction, and there are few recomendations for

merey. It is to the credit of the teachers that in spite of the ridiculousness of the matter and the implied insult every time they have to play the spy on themselves every one has promptly reported any absence. Most of the commissioners are ashamed of the rule; but, through some occult influence it is allowed to remain.-Cleveland Plain

Schools on Indian Reservations. Schools are maintained in New York State on six Indian reservations. These are at Salamanca, South Onondaga, Hogansburgh, East Moriches, Akron and Suspension Bridge. The schools on the reservations have been supported at the expense of the State for many years, and since 1856 have been under the charge of the State Superintendent of Public Instruction. The populations of the several reservations in 1892 was 4,923. The number of children of school age on these reservations in 1894 was 1.478. The number of children attending school some portions of the year was 973, with an average daily attendance of 394. The Indian schools were in session thirtyfive weeks during the year, at a total expense of \$12,301.29. There are twenty-nine school districts on these reser-

vations. A State Flower. The public schools of some States have adopted a State flower. The golden rod is claimed by Nebraska, Oregon and Alabama; Colorado has selected the wild columbine; Delaware, the peach blossom; Idaho, the white syringa, sometimes called the "bride's flower;" New York and Iowa, the rose; Vermont, the clover; North Dakota, the wild rose; Maine, the pine cone and tassel; Minnesota, the moccasin flower; Montana, the bitter root; Utah, the lily; Oklahoma, the mistletoe; and Rhode Island and Wisconsin in lieu of flowers have chosen the maple tree.

The Class in Physiology.

The following remarkable physiological statement ocurred in the examination papers of a student in a Western school not long since: "The human body is divided into three parts-the head, the chist, and the stummick. The head contains the eyes and brains, if any. The chist contains the lungs and a piece of the liver. The stummick is devoted to the bowels, of which there is five, a, e, i, o, u, and sometimes w and y."

Must Not Accept Fresents.

The Pottstown, Pa., School Board has adopted a resolution forbidding the acceptance of presents by teachers from their schools. The directors took this action because they believed that many poor children are embarrassed at their inability to contribute along with the other children to the gifts. They also regard the practice as tending to influence the teachers' relations with the pupils.

A Tiger's Spring.

The strength of a tiger in its dying struggle is said to be almost fabulous writes Miss Marryatt in a letter from India, and she goes on to describe a very distressing occurrence which took place in the Bandypoor jungle, by which Captain H-, aide-de-camp to the Governor of Madras, lost his life.

Captain H-, while staying at the bungalow on a journey to or from the hills, heard that a large tiger which had done great mischief in the neighborhood was still lurking in the surrounding jungle. This was grand news for a sportsman, and he lost no time for sallying forth in search of the beast. According to the statements of the natives who accompanied him, the captain soon found himself face to face with this monarch of the Indian forests.

The tiger was on one side of a small stream, and Captain H--- on the other and it was afterward ascertained that he had actually fired at the brute thirteen times before it sprang with amazing strength across the stream-amazing, when it is taken into consideration that Captain H- was in general a most successful shot.

Seizing the unfortunate man before he had time to elude the attack, the brute crushed him so frightfully that he was only carried back to the bungalow to die. A doctor was procured as soon as possible, but nothing could save his life. The tiger must have fallen back almost instantly and died, as he was found on the spot with the thirteen shots in his carcass.

Broke Up the Band.

The success of a boy in silencing a street band is recorded by the Philadel.

phia Record. A German band of four pieces started to play "Annie Rooney." A crowd of urchins, attracted by the music, soon gathered around. Then a mischievouslooking boy appeared on the scene sucking a lemon. He waited until the band was in the midst of the tune and then squeezed through the crowd, and, standing in the midst of the musicians, began sucking the lemon with all his might.

The effect was instantaneous, the sounds issuing from the brass instruments became feeble, and at last they ceased altogether, and the four Germans, whose mouths were dripping moisture and all puckered up, made a break for the little fellow, threatening him with a terrible punishment. The boy made his way through the crowd of heels.

Like a Bird, Smith-You told me your friend sang like a bird. I think he has a horribly

hoarse voice. How can you say it is like a bird's? Jones-Well, the bird I meant was a

crow.-Judy. It is an indication of a "disappointment" for a woman to class all men undebate solemnly whether the teacher | der one head.



HARD TIMES LINGER.

There is a feeling almost amounting to despondency that seems to pervade would start up. It was a good political of 10, 15 and up to 40 years. dodge, and had the desired effect. men who are so impatient to have pros- rate of interest and loan it again at perity return, who are out of work usury. and out of money to meet the necessities of a long winter. And it is only banks is so apparent that it does not surprising that they are as patient admit of dispute. It insures the deunder the dreadful burden as they are positor absolutely against loss, and at showing themselves to be. But it will the same time gives every citizen that be wise for the leaders of the Republaves a direct interest in the perpetualican party to bear ever in mind that tion of his country and its institutions. these promises stand against them, and The assertion is ventured that with-The situation at present is summed up own. in a few words. It is a money period of industry, and that alone is active; all other industries are absoutely lifeless. The money changers are the only ones who are doing business. They have it to loan on gilt-edged security to any one who dares to venture into busihas the hardihood to engage in trade or manufacturing under the existing conditions. It may be that their good judgment ceases there, and that the time may come when they will wish that a more liberal policy had controlled their actions, for if there is not a change for the better there will be one for the worse to such a degree that no man can tell what the consequences may be. There is a limit to starvation and suffering. When that limit is reached by an individual the end is that of suicide or crime, and the end with a multitude is open rebellion and civil war. We might as well look this squarely in the face, as to try and deceive ourselves into the belief that these things will not come about.-Utley's Weekly.

The Old Year and the New.

The year 1896 has been a disappointment to pretty nearly all the world, and notably to the people of the United States. The prediction had been made that if we would elect McKinley Presi- ship, one way or the other, in the dedent prosperity would quickly enter our doors, but the dame is yet tarrying and many of us have almost given up hope of again receiving a visit from her.

ing that the next year-1897-will see as the opponent of silver coinage and the real ation of at least some of the the champion of the gold standard. He good things that were expected from naturally feels less interest in that isthe dying one. To be sure, we cannot sue, now that the election is over, than tell just what our Republican political in the struggle for high taxation, to masters will try to do with us, but the probabilities are that they will be careful not to arouse any further enmities against themselves. They may even try to relieve the financial stringency by adopting some of the ideas of the Democracy which were denounced during the last campaign, but the reasonableness of which is becoming clearer | befog and delude the nation. every day.

It may also come to pass during the new year that the tyranny of the trusts will be smashed, although there is no likelihood that the monopolies which fought so fiercely for McKinley's election will be disappointed in their expectations of higher tariff duties and bigger profits for themselves.

Of one thing we are reasonably sure, and this is that we will find a good market abroad for our breadstuffs, and this means more money for us, even if Congress fails to act as it should on the financial issue. There is a slight war cloud, to be sure, in our sky, but it is a small one, and is almost certain to be dissipated. Spain does not want to fight us, and we do not care to fight her. We bid 1896 good-by without regret, but we can welcome 1897 with a cordial handshake and the wish that it will do better for us than its predecessor.-New York News.

Postal Saving Banks.

In Great Britain the postal savings bank system has proved an unalloyed success. It is a boon to the workingman of frugal habits, and, besides, creates a foundation upon which that "sure thing" dear to English hearts, the annuity, is built. Savings banks do but that the germ is so modified in not suspend in England, leaving depos- most cases that a monstrosity will be ftors nothing to show for their years hatched.

of thrift and self-denial. And the system is as simple as it is satisfactory.

Interest is paid at the rate of 21/2 per cent. When a depositor's total acthe entire country because the expect- count exceeds £200 no more deposits ed revival of business that was prom- can be made, but buying consols ised during the campaign has not come | through the postoffice, investing any about, and the wheels of the factories sum from one shilling upward at the are still idle. There were many who current price of the day. The postactually believed that the changing of office will also sell stock obtained the names of the Presidents, leaving through it, charging a commission of the conditions remaining the same, ninepence for the purchase, or sale of would bring back confidence; that as stock in amounts below £25. Thousoon as it was settled that McKinley sands of working people thus become was to fill the executive chair for the owners of government stock, while savnext four years the dormant industries | ings banks under private management would awake from their slumber and do not endeavor to compete with the activity would take the place of the government banks. Life insurance can torpor that had prevailed. That this be obtained in amounts of from £5 to was a foolish expectation any one of £100. The £5 insurance is for childrensense might have known, and none between the age of 8 and 14 years. The better than the men who were most ac- policies can be made payable at death. tive in proclaiming that the day after on the attainment of the age of 55, 60 McKinley was elected the factories or 65, and on the expiration of periods

Sporadic attempts have been made: Those who were influenced to vote for from time to time to establish a similar McKinley because of the promises and system in this country, but they have vituperation will have ample time dur- failed through the powerful influence ing the winter to sit down and do some | brought to bear by bankers, who borthinking. But one cannot blame the row the people's money at a nominal

The advantage of postal savings

that they must fulfil them or that party | in five years after the establishment of and all that it signifies will be swept such depositories practically all the away like chaff before the breath of small hoardings of America would be the hurricane when the time shall have attracted to them, and the federal govcome for the people to again decide ernment could secure quite a revenue who shall be the chief executive of the by becoming a money lender on a large nation and what the policy shall be. scale to nations less favored than our

Tariff, Not Currency.

Hon. William Lindsay, United States Senator from Kentucky, whose defection in the late canvass was such a disappointment to his friends, and such a discouragement of Democratic effort ness, but they are careful not to invest in a State so closely balanced as was it in business themselves. And therein his, is of the opinion, now, that a redo they show good judgment, for no one union of all real Democrats in Congress is among the probabilities of the winter. He thinks:

"There will be such a clamor on the part of the manufacturing trusts for increased and inordinate protection as to force all the Democrats into one solid, compact body, shifting the issue from sound money to protection, amalgamating all disintegrated elements and bringing together that which has been torn asunder. You will have scandals growing out of the greed of the protected interests that will fill the newspapers before July, superseding every

other sensation." What Senator Lindsay expects, 2ppears to be quite certain to come to pass. President-elect McKinley has won whatever distinction he enjoys among the public men of his party by his extreme devotion to high tariff views. His name is identified, among all politicians, and in all sections, with the idea of the taxation of the people for the benefit of capitalist manufacturers. The currency question he had all that we would see the end of our finan- but ignored, previous to last June, votcial uncertainties long before it had ing, indeed, in Congress, for the unlimrun its course, but we are floundering | ited coinage of silver at the ratio of in fear and doubt still. We were told | sixteen to one, but assuming no leader-

bates on that question. He was, and still is, a tariff protectionist, pure and simple, although, for the purposes of the campaign of 1896, There is reason, however, for expect- he suffered himself to be put forward which his public life has been devoted.

> Having disposed of Senator Welcott's proposal to reopen European negotiations for a silver ratio, by giving his full permission to the attempt, the Prasident, after the fourth of March, will call his extra session, and the old hum drum tariff debate will be trotted out to

> The Democrats in Congress should welcome the opportunity of reuniting their forces and making battle against protective theories, and against the taxation of the many for the benefit of the

Adopting the American Method Our consul general at Vienna reports that the glucose trust in Austria has

secured a prohibitive duty from that government whereby the American article has been shut out of the Austrian market. It is curious to see how the trusts and tariffs flock together the world over.—Philadelphia Record.

The stoppage of silver coinage does not seem to have brought prosperity to India any more than to the United States, judging from the numbers dying of starvation in the former country.

Despite the promise of prosperity to follow the election a large number of people are still carrying nothing but their hands in their pockets.

A French experimenter, Camille Dareste, says that the germ in the hen's eggs is not destroyed by an electric current that would kill an adult fowl,