

THE OMAHA DAILY BEE

E. ROSEWATER, Editor. PUBLISHED EVERY MORNING.

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THE BEE ON TRAINS. All railroad newsmen are supplied with enough BEEs to accommodate every newspaper.

INSIST ON HAVING THE BEE. Not even the poperaotic organ has seen fit to lament the early entrance into life of the poperaotic municipal court.

John A. Kasson, special reciprocity negotiator, is one of the busiest of the men engaged for special duty by the advance agent of prosperity.

The county funding bonds were voted for the purpose of saving interest. The sooner the funding process is completed the more interest will be saved.

The trouble with those who advertise grand displays of meters in November is that they can give no satisfactory guaranty of the quality of the exhibition.

Ak-Sar-Ben wants to eclipse himself for the exposition year. Every public-spirited citizen of Omaha should help along the good work by lengthening the membership roll.

In addition to good crops the farmers of the west have been favored by fine weather for engaging in fall work, and the coal dealers are the only ones having cause for complaint so far.

One of the thriving industries of the county is that of organizing Klondike companies and the industry will be at its best while the Chilkoot pass is closed and the Yukon is frozen over.

Having made a careful study of the conduct of Great Britain, Germany and France in Africa, the statesmen of Peru, Chili and Argentina have hit upon a scheme for disposing of Bolivia by the carving process.

The exposition is advertised to open its gates June 1, 1898. The gates can be opened on the appointed date only if the contractors carry out their agreements to the letter. The exposition contracts must be strictly enforced.

Admiring friends of General James B. Weaver presented him with a comfortable rocking chair at his home a few days ago. The general did a good job of resting during the late campaign in Iowa and is not making explanations now.

The school board of an Iowa town has formally decided upon a policy of suspending from the schools pupils caught carrying revolvers or other weapons. Gradually but surely the Iowa schoolboy finds his long cherished rights disappearing.

What are the police commissioners going to do about the constantly increasing deficit in the police fund? Are they going to let the case rest without appeal which practically sheared them of all their authority to employ and dismiss police officers?

One office for one man at one time is a good rule for populists as well as for republicans. The chaplain of the Kearney Reform school, who has been elected a member of the Board of State University Regents, should choose between the salary and the honor.

The artisan well system has been found practicable in New South Wales. Irrigation is one of the greatest aids of agriculture now as in the past, and on the plains of America, Africa and Australia it will be developed beyond even the dreams of the land agents.

The poperaotic press is indulging in some very fantastic computations based on fictitious assumptions of what it thinks the election returns should show. When the official canvass of the result is made public these wild efforts at political analysis will appear ludicrous in the extreme.

The surety companies are coming in for a large share of the bonding of the exposition contractors, and before the exposition is over we may have a demonstration that will tell us whether it is any more easy to collect on a bond furnished by a surety company than it is on one signed by individuals.

HOLCOMB'S UNTENABLE POSITION.

When the charge was made in open court by the attorneys for the sureties on the Bartley bond that the greater part of the state treasury defalcation dated from before the beginning of Bartley's second term and was known to Governor Holcomb at the time he approved the second term bond, the prominence given to this startling disclosure by The Bee was ascribed by the governor and his party organs to partisan malice and a desire to fabricate campaign ammunition for the republican ticket.

In his open letter under date of October 22 in which he tries to set himself right before the public with reference to his official action in approving Bartley's second term bond Governor Holcomb declares:

I could only be expected to make a reasonable effort, situated in my position as I was, to require a full and complete accounting of the funds belonging to the state treasury. This I did. I wish to call attention to the fact that after the enactment of the depository law by the legislature the supreme court in an opinion handed down in February, 1894, held that the provisions of the depository law had no application to educational and trust funds and that it would be unlawful to deposit these funds in state depositories.

This position is absolutely untenable. The supreme court has never rendered such a decision and nothing that has emanated from that tribunal in relation to the investment of the school funds can be construed or tortured into forcing the treasurer to deposit money belonging to the school fund in banks that are not state depositories.

In regard to the growth of the revenue, Mr. Dingley pointed out that while for August—the first month under the new tariff—the revenue was only \$10,000,000, in September it rose to \$22,000,000, in October to \$24,000,000 and he estimated that the receipts for the current month would reach \$26,000,000—an average increase of revenue from all sources of nearly \$2,000,000 per month and from duties on imports of \$1,000,000 per month, with almost no revenue thus far from sugar, which by and by will yield over \$4,000,000 per month, an increase which, before the fiscal year expires, will make the monthly revenue reach the \$31,000,000 required for current expenses, pensions and interest, and which in the next fiscal year will create a surplus.

Mr. Dingley is not in the habit of making extravagant estimates, but on the contrary he is disposed to be conservative, so that his forecast in regard to revenue, based upon the steady increase already realized, may be accepted with confidence. Nothing could be more unfair than the attack that is made on the present tariff law because it has not yet stopped deficits, when every person at all familiar with the matter knows that this was impossible under the circumstances. It is perfectly obvious that had the tariff law gone into effect three months earlier, the receipts of the treasury during the past six months would have fallen little if any below expenditures. But the enemies of protection refuse to consider the circumstances, with which, however, they are as familiar as anybody else. It is sufficient for their purpose that the law has not stopped deficits, and while they assail for this reason they are careful not to accord it any credit for the good it has done in reviving industries and giving larger employment to labor. In these respects the law has been amply vindicated, and there can be no doubt of its vindication also as a revenue measure, in due time.

AN IMPRACTICABLE IDEA. Representative Newlands of Nevada proposes a pan-American union in the interest of silver. Senator William E. Chandler has a similar idea. He says: "The people of the whole western hemisphere, by immense majorities, are in favor of the remonetization of silver. They need only to be aroused and organized by the powerful influence of the United States. A pan-American remonetization congress may be held and a united request of all the governments of North and South America may be presented to the European powers. It will be heeded. China and representatives of the people of India will join in the request. It will be heeded even by England." The New Hampshire senator is an irrepressible bimetalist and his zeal in that cause is hearty and earnest, but it may be doubted whether his opinion that the people of the whole western hemisphere, by immense majorities, are in favor of the remonetization of silver, is quite sound. It can confidently be said that a majority of the people of the United States do not want it.

The idea of an American monetary union, having for its object the lifting of silver, is not new. It was advanced several years ago and steps were taken to bring about a monetary conference of American countries with a view to effecting a union among them. Undoubtedly there are a considerable number of people who think with Senator Chandler that such a union would have good results and especially that it would exert a decided influence in inducing European countries to give more friendly consideration to silver. It is extremely doubtful whether it would have any such effect, but at all events there are difficulties in the way of such a union which render the idea impracticable. It is to be considered that every one of the American countries is a debtor to Europe. Their government securities are held there, as well as the stocks of their railroads and other corporations. These are payable, principal and interest, in gold. These countries must pay what they owe to Europe in gold and in order to get gold they must sell their products to countries that pay gold for what they buy. This being the case it is not apparent what benefit any of these countries could derive from the remonetization of silver, if that should be confined to them.

Senator Chandler insists that the cause of bimetalism is not lost and that the United States must continue to urge it. This faith in a cause which has suffered such severe treatment recently may be admirable, but there appears to be very little to justify it. The leading nations of Europe do not want bimetal-

ism and there is no reason to believe that they could be induced to adopt it if a union of all American countries in the interest of silver should be effected. Their policy is to strengthen the gold standard and this they are steadily doing. The cause of silver has within the past year lost the support of Japan and is now threatened with the loss of the greatest of silver countries, China. It has been reported that the emperor of China and the board of revenue have approved a memorial presented to them in favor of establishing a gold standard in the empire and prohibiting the export of gold. This action, assuming the report of it to be correct, may have no practical result at present, but indicates a tendency which may lead to a practical result in the not remote future.

There is nothing in prospect favorable to silver and our government having done all that it can do to interest European nations in behalf of the white metal may wisely and properly drop the matter. That Senator Chandler and other friends of silver will, however, continue to do all they can to keep up agitation is to be expected.

THE GROWING REVENUES. The revenues of the government are increasing and at a more rapid rate than was to have been expected in view of the heavy anticipatory importations. In a speech last week before the Home Market club of Boston, Mr. Dingley said that some idea of the extent of the losses of revenue from these importations could be had from the fact that 170,000,000 pounds of clothing wool, 38,000,000 pounds of carpet wool, \$16,000,000 in value of foreign wools, were imported in the six months prior to the enactment of the new tariff in excess of what was imported in the same period of the previous year, and all for consumption in the present fiscal year, on which the treasury lost \$27,000,000 of revenue. But for this loss there would probably have been no deficit under the present tariff, or at most it would be comparatively insignificant.

The chances seem to be good for the elimination of the gold democratic candidates from the official ballot in Nebraska so far as appearing as a separate ticket is concerned. The silver republicans, on the contrary, are not to be trifled off so long as they can hold the democrats and populists up for an even share of the nominations and patronage. The silver republicans know when they have the handle end of the pitch stick.

An anxious inquirer wants to know why the street railway company proceeded to occupy additional streets in laying its new switching tracks without so much as asking the permission of the city council. The reason is that the street railway company has a franchise under which it claims substantially complete ownership of the streets of Omaha, so far as occupying them with rails and poles is concerned.

The annual Thanksgiving day football match between the University of Iowa and the University of Nebraska has been held in Omaha ever since the contest was established as one of the star features in the field of western college athletics. It would be a reproach to Omaha to drive this event to another city by hanging over the terms to be exacted for the use of the grounds.

The local Bryanite organ comes out with an endorsement of William R. Morrison for reappointment at the hands of President McKinley as a member of the Interstate Commerce commission. It doubtless thinks that this method is the most effectual way to get even with Morrison for refusing to climb onto the Chicago platform and get out and shout for Bryan a year ago.

A newspaper publisher has opened a department devoted to advertisements for those who want to be helped to go to the Klondike country and those who want to help others get there. The rival newspaper misses it if it does not immediately start a department devoted to relief for those who have already gone to the Klondike and would like to get back again.

The preparation of the city tax list by the tax commissioner and his corps of assistants has afforded conclusive proof of one thing, namely, that the preparation of the county tax list has been costing the taxpayers altogether too much and given altogether too many assessors and deputy assessors a finger in the assessment pie.

Pauperism in London. Those who are fond of comparing the condition of the people in England and in the United States will be interested in the statistics recently published which show that in London one person in five is dependent upon public charity, while in New York the proportion is one in 200.

Retirement of the Times. An announcement was made Wednesday of a plan to renovate and enlarge the Times building at Youngstown, and yesterday the telegraph told of 2,000 men getting the same address at Bellair, O. This is the best proof yet of the moral betterment of the times. When wages are rising prosperity is no longer coming; it has already arrived.

Kentucky Journalist Graded. A newspaper editor is both "repulsive" and "warmhearted." The "repulsive" is a matter of degree, but the "warmhearted" is something of an art. The "repulsive" would set fire to your house or barn. The "warmhearted" contents himself with saying of your neighbor, "The 'repulsive' is an habitual liar and blackguard; but he is hypocritical about it and pretends to be a gentleman and a Christian. The 'warmhearted' is a snare, who is happy if you kick him, and has a vein of vulgar humor in him. The 'Yellow Kid,' for example, is a 'warmhearted' one; your 'repulsive' is often warmhearted and always well treated, and, usually, affects a lofty superiority.

Mr. Yeiser's Telephone. An interesting case has been decided temporarily in the district court at Omaha. An attorney, John D. Yeiser, brought into court a book, "Labor is Money," published by the Arena company, applied for a mandamus to compel the Nebraska Telephone company to put into effect a telephone rate of \$2 per month, the regular rate being \$5. He alleged that the latter rate was excessive and burdensome. The judge directed the defendant to bring into court their books to disprove the allegations; this the company refused to do. The judge then ordered the company to furnish the telephone rate of \$2 per month. The case has been appealed to the supreme court. If that body affirms the decision of the lower court an interesting addition will be made to the governmental prerogatives of the judiciary.

Aftermath of the Election. Kearney Democrat: The returns from Buffalo county indicate that Billgren is fast getting into the same class with Colonel Brockbridge of Kentucky.

Wagoner Waterbury: Governor Holscomb might now find time to investigate that worthless bond of Treasurer Meserve. His negligence in the Bartley bond matter, however, does not warrant the hope that he will do anything in regard to it.

York Republican: The little band of republican peasant philistines will probably omit their annual casting of Rosewater this year and enter an appeal with pride to those who use it but only not sanctioned by law but in contravention of the law. But the boycott has proved ineffectual as well as illegal, as is attested by the discarding of the practise by all the principal labor organizations. There is, however, one form of boycott that cannot be abolished no matter how many legislatures and courts may issue decrees against it. That is the kind that made the Puritan patriots throw the British tea overboard in Boston harbor.

Emerson Enterprise: Judge Sullivan is the first democrat to serve on the bench of the supreme court in the history of Nebraska. He is an anti-monopoly platform, controlled his campaign on an anti-monopoly basis and on every occasion that presented itself during his canvass expressed his opposition to corporation influence. The people have a right to expect him to pursue a course contrary to his record in the legislature.

Norfolk Journal: Now that the election is over the chief object of the court of appeals is asked for political effect, the Journal would like to inquire when the reform State Board of Transportation is going to do something to draw from the state. Will it wait till on the eve of the next election and then make a little play for political effect? It is a burning question and delays are dangerous.

Bair Pilot: The late election has frightened the fusionists more than they are willing to admit. In the face of the Bartley defeat, the fusionists had any show whatever, the vote they expected did not come within one-half of what they claimed they could get. Now, when the legislature and the courts are to be elected in Nebraska and the outlook for the populists is surely gloomy. The late election would have come within an ace of having elected the legislature, and probably would have done so had it been an issue. The republicans need shed no tears over facts presented by the November election.

York Times: It is pretty difficult after election to tell what "made" votes and what did not make them, but it is very evident that some good work was done in Nebraska during the recent campaign. The opposition majority was cut down over 10,000 in the state. Two years ago the combined opposition would have carried the state by more than 10,000, but it is evident that the republicans elected their man. Last year Holcomb's majority over MacColl was only 22,000. This year the combined parties only carried the state by 30,000. It is evident that the face of the overwhelming defalcations, which were worked against the republican party with considerable effect. Some good work was done by some of our republicans when they were doing their best and no one can say any of them worked in vain. Let us congratulate each other all around and give every man full credit for all he did.

Norfolk Journal: There is no reason why any republican should feel discouraged over results in Madison county or the state. With the wrong-doing of Moore and Bartley staring us in the face, leading some republican to vote with the opposition and many more to be lukewarm and remain at home on election day, the party has done remarkably well. The result is a great relief for the men aroused has caused innocent men to be punished with defeat they did not deserve, but this cannot be helped now. Voters will not be so easily won over as they were. Joseph Bartley has been convicted before a republican jury by a republican jury and the decision will be affirmed by a republican supreme court. If Eugene Moore escapes on a technicality Governor Holscomb must take his share of the blame. These men will be out of the way next year, and the present state administration cannot divert public attention by playing to the gallery when it comes to approval or condemnation of its record. That record will be laid bare and dissected and the voters will give the state house another cleaning out.

Stanton Pickett: One feature in connection with the keeping of ballots under the present law which commends itself to the public mind is the fact that a contest case can be won by a recount, provided the contestor and one having the care and custody of the ballots are both modern republicans. If the clerk of this county was a fusionist and inclined to nose too honest, Paul Nelson could instigate a contest against Arge Axen for the office of treasurer and a contest would be necessary to win the office for the republican party. The person having access to the vault to unroll the ballots and make a cross mark in the square following Mr. Nelson's name on thirty thousand ballots voted republican and with a few further changes and with no erasures the contest would be won. The framers and makers of the law must either have provided for a great deal more integrity of officials into whose custody the ballots must pass after leaving the hands of the election boards or the law was passed with the intention of giving the present party in power in Nebraska a dishonest advantage in all election matters.

Lincoln Call: Nowhere is the political and social condition of our state more than in the public and private institutions in charge of leading populists. The Lincoln insane asylum is one of these institutions in which political and social conditions are being worked out. Seward E. C. Rewick, although a man by the name of Johnson is sent to do the actual collecting of the insane. It is Rewick who does the estimating and figures out the assessment schedule. Employees receiving \$25 a month and board are compelled to "rough up" the last half of that assessment. The average this season is about 1 per cent of the salaries paid to employees in the Lincoln insane hospital under the supervision of Dr. J. A. Abbott. It is so true with considerable show of truth, that all the other state institutions are in the same boat, the rule being put up the cash or get out. The top organ of the state, the Lincoln Independent, is supposed to be a private institution and a union office. Yet it is a fact that the employees there were levied on for \$150 apiece to help the free silver propaganda of W. J. Bryan in Nebraska. And yet Bryan goes through the motions of being about "grinding the faces of the poor."

Drift of the Cotton Industry. A dispatch from Fall River, Mass., says the cotton-manufacturing industry at that point is so depressed that it is expected there will be a shut-down of the mills. The average this season is about 1 per cent of the salaries paid to employees in the Lincoln insane hospital under the supervision of Dr. J. A. Abbott. It is so true with considerable show of truth, that all the other state institutions are in the same boat, the rule being put up the cash or get out. The top organ of the state, the Lincoln Independent, is supposed to be a private institution and a union office. Yet it is a fact that the employees there were levied on for \$150 apiece to help the free silver propaganda of W. J. Bryan in Nebraska. And yet Bryan goes through the motions of being about "grinding the faces of the poor."

The Long and Short-Haul Clause Knocked Out. The supreme court has rendered a decision which respects the "long and short-haul" clause of the Interstate Commerce act which is of far-reaching consequence. Without bothering with details, this is the substance of the decision. The act provides different conditions prevail—such as water or other competition from one point—which do not exist from another, railroads may charge less for a long than for a short haul.

This decision gives up the whole case. It is an affirmation by the court of the right of railroads to make "discriminatory" points over "competitive points" without granting equivalent rates to non-competitive points. This is the argument that was made in favor of the long and short-haul clause in the first instance. On the other hand, it will be contended that under excuse of competition the railroads may arbitrarily and even maliciously destroy the prosperity of the non-competitive towns and compel the transfer of their trade to the competitive points. This is the argument that was made in favor of the long and short-haul clause in the first instance.

Value of Farmers' Institutes. There is too much of a disposition among the farmers to pursue the dull round of toil without thought of improvement and without effort to get into the ranks of the "farmers' institutes" to resist and overcome the inertia. They bring together the farmers face to face, to give each other the benefit of their own observation and experience. They stimulate enterprise and inquiry by showing what brains have already done for the raising and showing that more remains to be done.

POLITICAL SNAP SHOTS.

Detroit Free Press: Henry Waterman's abdication is another reminder that it's free silver proposition that gives the life-long editorial exponents of democracy that insupportable feeling.

Indianapolis Journal: It is said that Senator David B. Hill of New York finds more cause for rejoicing in the evidence he gets that the abandonment of the free silver issue than he finds in any other feature of the victory. Mr. Hill is a democrat without any populist variations.

Chicago Star: Oceanic Mr. Gorham of Maryland has held the United States senate for eighteen years, at a salary of \$5,000 a year. It was without estate when he assumed the senatorial dignity and is now thought to be worth \$200,000. He can save \$1,000,000 out of an aggregate income in eighteen years of \$90,000 is no couch of a flannel and can be trusted to keep out of the postoffice after his working days are over.

Kansas City Journal: Uncle Dick Hild says he can see no encouragement for free silver in the result of the recent elections. Of course he can't, but who does he mean by confessing the fact? Doesn't Uncle Dick know that chief duty of a populist is to profess the chief duty of a populist is to profess that the silver cause is spreading and strengthening every hour? Is it possible that the money octopus has fastened its talons about his rugged form of the Late-oldest city statesman? Uncle Dick needs looking after.

New York Commercial Advertiser: It is unfortunate that a Bryanite should have been elected chief justice of the court of appeals, but it is reassuring to know that republicans still constitute a majority of the members of that tribunal. What is more, the very bench of the state government is manned with republicans on the side of Greater New York the democrats are dominant in only a few counties and cities. The republicans can draw any consolation from these facts they are agreed to.

Pittsburg Chronicle: Mr. Bryan's ability to make votes for the other side was the occasion of much comment a year ago. When he was the presidential candidate and the same result has followed his speechmaking in Ohio. In his tour through the western states he delivered addresses in twelve counties, with results extremely gratifying to his opponents. The Ohio State Journal has taken the trouble to tabulate the vote in these counties and to compare the result with the vote of a year ago. In six of the counties there was an aggregate gain in the republican pluralities of 1,053. In the remaining six counties there was an aggregate gain in the republican pluralities of 2,056, making a net gain for the republicans of 3,109. If Mr. Bryan's success in Ohio was a precedent for the year after a presidential election which was supposed to have brought out the full republican vote, the republican candidate for president, republican candidates to regard him as an efficient ally. It might have paid the republicans of New York to have kept Mr. Bryan talking there all through the campaign.

The intimation that Durrant had reached the end of his rope was premature. The long and short-haul clause appears to be suffering from a judicial blow in the solar plexus.

A fearless Chicago crook stole a load of hay this morning. There was no hot stove in the vicinity.

A New Jersey training school for nurses is said to have refused a diploma to a young woman who writes poetry.

The opinion of a Philadelphia judge, \$10 a moderate fine for the private use of a pond of tobacco juice on the floor of a street car.

A German editor was sent to jail for commenting too freely on a railroad accident. That kind of censorship is calculated to thrill headquarters.

An intelligent Chicago alderman has introduced a resolution prohibiting football in the state of Illinois. How soon the state will be annexed is not revealed.

Two opposing attorneys fought to a finish in a St. Louis court over the cross-examination of a witness. It was a great relief for the witness, who fled during the melee.

The colored Masonic organization is known as the Imperial Council of the Ancient Arabic Order of the Nobles of the Mystic Shrine of North and South America. That is pretty warm.

Senator William Vincent Allen's continuous long distance record came perilously near a smash recently. A witty member of the Australian parliament has taken the senator, coming within one hour of the Nebraska champion's record.

In spite of the efforts of reformers to straighten out the tangle of this old world, some things jar upon one's notion of the eternal fitness of things. For instance, in a Michigan town a conspicuous sign reads: "Shameful! Houses Van Pelt, proprietor."

While the Vermont savings bank is worth \$141,000 in deposits during the first half of the last fiscal year, because of the silver scare, they gained enough more in the second half to make a total increase of \$29,000 in deposits for the whole year. Of the total deposits of \$22,600,627, \$7,321,000 is owned by 93,741 resident depositors.

The colored editor of the Palauki county, Illinois, acknowledges the arrival of prosperity in these heart-warming words: "Mr. Van Hazel, a veteran subscriber to this paper, has written me to say that he has been in the public and private institutions in charge of leading populists. The Lincoln insane asylum is one of these institutions in which political and social conditions are being worked out. Seward E. C. Rewick, although a man by the name of Johnson is sent to do the actual collecting of the insane. It is Rewick who does the estimating and figures out the assessment schedule. Employees receiving \$25 a month and board are compelled to 'rough up' the last half of that assessment. The average this season is about 1 per cent of the salaries paid to employees in the Lincoln insane hospital under the supervision of Dr. J. A. Abbott. It is so true with considerable show of truth, that all the other state institutions are in the same boat, the rule being put up the cash or get out. The top organ of the state, the Lincoln Independent, is supposed to be a private institution and a union office. Yet it is a fact that the employees there were levied on for \$150 apiece to help the free silver propaganda of W. J. Bryan in Nebraska. And yet Bryan goes through the motions of being about 'grinding the faces of the poor.'"

Another famous old landmark that reaches from colonial days has passed in the destruction of the old building of the state capitol. Major Andre was confined before his execution. The wreck was caused by wind, and, of course, by general disintegration. At first the wind was from the west, but it increased there was a collapse of the walls and the entire mass fell into the road. The house was built long before the revolution and many years were used in its construction by Casparus Mable. Andre was incarcerated there on September 28, 1780, and held until October 2 of the same year, when he was executed.

GIVES UP THE WHOLE CASE. The Long and Short-Haul Clause Knocked Out. The supreme court has rendered a decision which respects the "long and short-haul" clause of the Interstate Commerce act which is of far-reaching consequence. Without bothering with details, this is the substance of the decision. The act provides different conditions prevail—such as water or other competition from one point—which do not exist from another, railroads may charge less for a long than for a short haul.

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TIPS FOR THE THOUGHTFUL.

Choice Whittlings from the Block of Experience. New York Independent. Chairs are cheaper than backbones. No true woman is either a man worshiper or a man hater.

On the shoulders of the young and hale poverty sits and lightly. He who knows the weakness of his own wings is sure of successful flight. Before submitting to the inevitable it is wise to be sure it is inevitable.

In giving thanks for your blessings don't forget the criticism you have received. The world is full of human milestones, since it is more easy to point than to plod. One song sung amid a storm is better than a whole concert when the sun is shining.

It is better to say a little worse than you say more than to mean a little worse than you mean. Experience is a hard block to whittle, but every shaving is of priceless value to the whittler. People whose eloquence reveals racefity are always said, by the racials, to "talk too much."

LIFE INSURANCE RATES. Important Changes Decided Upon by the New York Life Insurance Company. A most important increase in the basis on which life insurance is conducted has been agreed upon by the three largest New York companies, and is to day for the first time announced.

For several years the rate of reserve has been based on a projected interest assumption. The more conservative life insurance managers have, however, in recent years considered this rate rather higher than absolute safety would require, perhaps, 20 per cent higher than the prospective interest rates which the assets of life insurance companies are expected to yield.

On and after January 1, 1898, the three companies referred to, at least, will maintain on all new policies the more exacting and consequently more liberal rate of interest assumption of 2 1/2 per cent, and the guaranteed values to policy holders at the termination of dividend period will be increased accordingly.

The changes in premium rates and guarantees are as follows: ORDINARY LIFE POLICIES. Ages, per \$100, per \$100,000. 25, \$20.00, \$21.21, \$14.00; 30, \$21.00, \$22.21, \$14.50; 35, \$22.00, \$23.21, \$15.00; 40, \$23.00, \$24.21, \$15.50; 45, \$24.00, \$25.21, \$16.00; 50, \$25.00, \$26.21, \$16.50; 55, \$26.00, \$27.21, \$17.00; 60, \$27.00, \$28.21, \$17.50; 65, \$28.00, \$29.21, \$18.00; 70, \$29.00, \$30.21, \$18.50; 75, \$30.00, \$31.21, \$19.00; 80, \$31.00, \$32.21, \$19.50; 85, \$32.00, \$33.21, \$20.00; 90, \$33.00, \$34.21, \$20.50; 95, \$34.00, \$35.21, \$21.00; 100, \$35.00, \$36.21, \$21.50.

As the above table shows, the effect of the change of reserve basis is a slight increase in the rates of premium to be charged upon endowment and limited payment life policies, and also upon ordinary life policies issued on young and middle-aged lives.

At the older ages, from 50 upward, a decrease in rate occurs. Inasmuch as experience has shown that the present rates charged at advanced ages can in equity be reduced, and should.

SOME FACTS ABOUT SUGAR. The United States a Market for the World's Surplus. One of the noteworthy signs of the times is the amount of attention being given just now to the subject of beet sugar production. This is one of the most important of the adoption of the Dingley tariff a few months ago and its anticipated effect in encouraging the production of home-grown sugar through the increased use of beet sugar.

An article bearing upon this subject from the pen of Edwin F. Atkins in the Forum for the current month contains information that will be of interest to the American readers at the present time. The statistics recited by Mr. Atkins show the total production of sugar throughout the world for the year 1896-7 was 87,000 tons, of which 2,845,000 tons was manufactured in Cuba and the remainder 4,961,000 tons from beet, the ratio being about 36 per cent of the former and 64 per cent of the latter. Of the entire sugar harvest of the world, 92 per cent is produced in America, while practically all the beet sugar (except some 49,000 tons in the United States) was the product of European countries. Germany leads in the matter, Mr. Atkins' statistics in detail for each class are embraced in the following table:

West India Sugar: America, 1,179,000; United States, 275,000. Total America, 1,454,000. Beet Sugar: Germany, 1,846,000; Austria, 550,000; France, 550,000; Belgium, 550,000; Holland and Belgium, 255,000; Russia, 200,000; Other European countries, 200,000. Total, 4,551,000. United States, 90,000. Total world's production, gross tons, 870,000. Inc. over last year in tons, 582,700.

Although the crop of Cuban sugar fell short 800,000 tons in consequence of the destruction in the island, there was an increase in the total production of 582,700 tons, which came wholly from the increased production of beet sugar in European countries. The total world's consumption for the same period was as follows:

Country, Year ending, Tons. United States, Jan. 1, 1897, 1,900,000; Canada and Mexico, 1,000,000; Great Britain, 1,000,000; Germany, 1,000,000; Austria, 1,000,000; Holland and Belgium, 1,000,000; France, 1,000,000; Russia, 1,000,000; Other countries of Europe, estimated, 500,000. Total, 8,500,000. Unaccounted for, 1,347,000.

Total production, as shown in the preceding table, 8,700,000. The figures in the last table show a total of 1,247,000 tons unaccounted for, the great part of which is presumed to have gone to countries furnishing no statistics. A considerable portion—estimated at 254,200 tons—falls into that category and was added to the stock on hand on the 1st of August last.