

bureaucracy and the rise of free institutions. Each of these great decisive battles was won by the fleet which was the weaker in ships. Each was won by men, not machines. In the opinion of most of the world the result of the last will prove, as the results of all the others have proved, for the best interests of civilization."

ONE of the dignified dummy directors of the Equitable Life's board is evidently a highly disgusted man. The New York Sun quotes this director as saying: "I'm getting mighty sick of being plastered with mud in this Equitable muss. I always tried to do my duty toward the policyholders, and just because a few have grafted is no reason why all of us should be attacked. Why, things have come to such a pass that my little grandson, seated at the breakfast table this morning, greeted me with this salute as I entered the room: 'Hello, Dummy.'"

THE great sea battle between Russia and Japan has been made the occasion for renewed appeals on the part of those who insist upon a "greater navy" for our own country. President Roosevelt, in an address delivered at the unveiling of the Slocum statute in New York, pleaded for a material increase of the navy on the ground that strong armaments are the cheapest guarantees of peace.

STATISTICS gathered by the Insurance Press show the following estimated amounts of claims paid by all life insurance organizations in each state and territorial possession of the United States and in Canada during the year 1904: Alabama, \$2,753,743; Alaska, \$3,000; Arizona, \$448,505; Arkansas, \$1,313,094; California, \$5,848,741; Colorado, \$2,079,385; Connecticut, \$5,633,463; Del-

aware, \$594,752; District of Columbia, \$2,499,284; Florida, \$1,071,107; Georgia, \$3,968,371; Hawaii, \$200,478; Idaho, \$287,474; Illinois, \$15,068,834; Indiana, \$5,224,298; Indian Territory, \$552,870; Iowa, \$3,361,644; Kansas, \$1,990,339; Kentucky, \$5,441,923; Louisiana, \$3,609,933; Maine, \$2,486,538; Maryland, \$5,998,383; Massachusetts, \$18,499,206; Michigan, \$5,964,171; Minnesota, \$3,254,776; Mississippi, \$2,049,397; Missouri, \$8,018,454; Montana, \$958,224; Nebraska, \$1,990,204; Nevada, \$194,298; New Hampshire, \$1,784,793; New Jersey, \$13,726,113; New Mexico, \$400,675; New York, \$58,616,801; North Carolina, \$1,952,385; North Dakota, \$538,232; Ohio, \$14,054,552; Oklahoma, \$477,791; Oregon, \$992,208; Pennsylvania, \$29,094,382; Philippines, \$12,000; Porto Rico, \$5,000; Rhode Island, \$3,019,078; South Carolina, \$1,971,966; South Dakota, \$662,246; Tennessee, \$3,281,308; Texas, \$5,559,675; Utah, \$651,927; Vermont, \$1,639,326; Virginia, \$3,688,473; Washington, \$977,582; West Virginia, \$1,229,029; Wisconsin, \$4,953,986; Wyoming, \$333,839; Canada, \$16,769,594; total, \$277,757,850.

IN ADDITION to the foregoing payments about \$20,000,000 was paid to beneficiaries in foreign countries for matured claims, and about \$6,500,000 to annuitants everywhere. The dividend payments reached \$32,682,767. The cash surrender values paid were \$34,701,960. Summarizing the various payments from all sources, the following figures are shown: Claims paid in the United States and Canada, \$277,757,850; Dividend payments, \$32,682,767; cash surrender values, \$34,701,960; claims paid in foreign countries (estimated), \$20,000,000; Annuities (estimated), \$6,500,000; grand total, \$371,642,577. The following are the estimated amounts of life insurance in force in the leading cities of the country: New York, \$2,463,700,000; Philadelphia, Pa., \$916,700,000; Chica-

go, \$847,900,000; Brooklyn, N. Y., \$711,900,000; Boston, Mass., \$618,600,000; St. Louis, Mo., \$406,600,000; Baltimore, Md., \$384,000,000; Cincinnati, Ohio, \$363,800,000; Pittsburg, Pa., \$270,900,000; Cleveland, Ohio, \$206,400,000; San Francisco, Cal., \$205,700,000; Buffalo, N. Y., \$199,100,000; Detroit, Mich., \$192,800,000; Newark, N. J., \$185,900,000; Montreal, Que., \$185,700,000; Washington, D. C., \$182,400,000; New Orleans, La., \$173,800,000; Providence, R. I., \$145,800,000; Milwaukee, Wis., \$137,100,000; Louisville, Ky., \$132,700,000; Toronto, Ont., \$123,900,000; Jersey City, N. J., \$95,700,000; Denver, Colo., \$91,000,000; Minneapolis, Minn., \$88,800,000; Allegheny, Pa., \$88,500,000; Atlanta, Ga., \$87,600,000; Rochester, N. Y., \$86,400,000; Oranges (The), N. J., \$83,200,000; Indianapolis, Ind., \$80,800,000; St. Paul, Minn., \$80,000,000; Kansas City, Mo., \$79,300,000; Richmond, Va., \$78,500,000; Hartford, Conn., \$77,200,000; Nashville, Tenn., \$77,100,000; New Haven, Conn., \$65,400,000; Omaha, Neb., \$64,300,000; Galveston, Tex., \$63,900,000; Memphis, Tenn., \$58,500,000; Ottawa, Ont., \$54,700,000; Albany, N. Y., \$53,800,000; Toledo, Ohio, \$50,100,000.

L. H. GARY, chairman of the board of directors of the steel trust, appeared before the senate committee of interstate commerce and he admitted in some instances the steel corporation sold its products cheaper abroad than in this country. The last sale of steel rails in Canada was made at \$6 per ton less than the price in the United States. Mr. Gary said products were sold abroad at cost or less in order to keep mills running to their full capacity, and this cheapens the cost to the domestic buyer. Mr. Gary asserted that the steel corporation was paid no rebates and had no complaint to make regarding terminal charges or freight rates.

' ' OF SUCH IS THE KINGDOM ' '

A little child, waking from its slumbers, called to its mother, "Where's my daddy?" It was told that the father had gone to his day's work. "Did my daddy kiss me before he went away?" asked the child. The mother replied in the affirmative. For a while the little one was silent and then called: "Mamma come here and feel my heart." With considerable curiosity and some anxiety the mother went to the cradle and laying a gentle hand upon the little breast asked: "What's the matter with your heart?" "My heart's a-beatin' hard," said the little one. "What's your heart beating hard for?" asked the mother. "My heart's a-beatin' hard for my daddy to come home!"

That was a lesson in love.

A very little girl sometimes grew absurdly rhetorical during her evening prayers. On one occasion she had one of her "funny streaks" and delivered her invocation in jerky sentences that grated harshly upon the mother's ears. Several times she was admonished and finally the mother said, "Ellie if you do not say your prayers right, I will not permit you to say them at all." The little girl looked up and with her fine eyes flashing fire, declared: "Well, I dess dese is my prayers; I dess dey ain't your prayers."

That was a lesson in religious liberty.

A father carrying a sweet-faced child not yet three years of age, stepped upon the rear platform of a street car. The car was crowded and several women were pressing for places. Some of the men were not displaying great gallantry and as the father started to enter the car every one was startled, as well as amused, when the baby, with his arm encircling his father's neck, leaned over and looked him in the face saying: "Let the ladies in fust, daddy; let the ladies in fust!"

That was a lesson—from a babe—in politeness; and it produced immediate results in that crowded car.

A terrific storm was raging and in one home two of the larger children of the household were greatly frightened both giving way to sobs. A five year old lad who was not in the least disturbed by the storm soon wearied of the cries of the older children and blurted out: "Oh, stop your bawlin'! Don't you s'pose God knows his business?"

That was a lesson—out of the mouth of a babe—in simple faith.

In a Pullman car going out of a western city, the berths had been made down and many of the passengers had retired. A party of convivial spirits had concluded their session in the smoking room and its members were making their way to their berths. The foremost man found his passage-way along the narrow aisle checked by a pair of tiny legs and looking down he saw a little child kneeling at its mother's berth.

Profound silence reigned in that car. The men in the rear pushed forward in order to see what had checked the progress of their leader. Exchanging significant glances, all of the members of this party removed their hats and reverently bowed their heads while there floated through the car—and doubtless upward and onward and onward and upward—the sweet childish treble of:

"Now I lay me down to sleep
I pray Thee, Lord, my soul to keep;
If I should die before I wake
I pray Thee, Lord, my soul to take."

That was a lesson—out of the mouth of a babe—in Christian reverence.

Men may learn much from these little ones. Unfortunately, indeed, is the man who does not know what it is to be greeted by a little child; who has never felt the warm embrace of two little arms and who has not been privileged to gather inspiration in the presence of the great love and the perfect sincerity of "one of the least of these."

The prettiest stories that have ever been written have been about children; the most beautiful songs that have ever been sung are the children's songs. Art and literature are heavily indebted to the inspiration of the child and in the more practical life the busy man who has learned how to live finds his best recreation in the companionship of children. "I love these little people," said Dickens, "and it is not a slight thing when they who are so fresh from God love us." Someone has said that children have not been sent for the mere purpose of keeping up the race, but that they were given to enlarge our hearts; to make us unselfish and full of kindly sympathies and affections; to give our souls higher aims; to call out all our faculties to extended enterprise and exertion; and to bring round our firesides bright faces, happy smiles and loving, tender hearts. "My soul," said the same writer, "blesses the great Father every day that he has gladdened the earth with little children."

How often, in the homes of the world, has that same song of gratitude been sung! How often have careless men and reckless women been drawn from the danger line by the recollection of the little one whose future is dependent upon them! The man who doubted the existence of God until he felt a great love for a pure woman and then believed on the theory that there must be a good God, else there could not be such a holy love, must have become a stalwart among the stalwarts in the Christian hosts when a little child came to brighten the home, to bless the union and to make indissoluble the ties that bound the parents' hearts.

Recently a number of men from various walks

of life were assembled in a hotel corridor. They engaged in a discussion of the scriptures and it developed that many of these men had been careful readers. Someone asked for opinions as to the most beautiful passage in the Bible. Several learned responses were given. One man, well known among western plainmen, and one who was not suspected of being a great student of the Bible, surprised his companions by saying: "Boys, there are just two things in that old book that I never get tired hearing of. One is the story of that little fellow Samuel; and I shall never forget the picture in my good old mother's Bible showing Samuel sitting in his little bed and, in response to God's call, saying 'Speak, Lord, Thy servant heareth.'"

"But," continued the plainman, "the prettiest pen picture ever drawn is to be found in the tenth chapter of Mark."

His companions thought to test him and one of them asked, "How do you know it is in the tenth chapter of Mark?"

"I'll show you," said the plainman; and going to the check room, he delved into a capacious gripsack and drew forth a well-fingered Bible. Standing in the center of that group of men, the plainman read:

And they brought young children to him that he should touch them; and his disciples rebuked those that brought them.

But when Jesus saw it, he was much displeased, and said unto them: "Suffer the little children to come unto me, and forbid them not, for of such is the kingdom of God. Verily I say unto you: whosoever shall not receive the kingdom of God as a little child, he shall not enter therein."

And he took them up in his arms, put his hands upon them and blessed them.

Impressed with the plainman's unsuspected familiarity with the scriptures, his companions agreed that, after all, their unlettered friend was not far from the right when he said that the Sweetest Singer of all the ages gave to men the sweetest song of all the years when "He took them up in his arms, put his hands upon them and blessed them," saying: "Suffer the little children to come unto me, and forbid them not, for of such is the kingdom of God."

"They are idols of hearts and of households;
They are angels of God in disguise;
His sunlight still sleeps in their tresses,
His glory still gleams in their eyes;
These truants from home and from heaven
They have made me more manly and mild;
And I know now how Jesus could liken
The Kingdom of God to a child."

RICHARD L. METCALFE