

THE WHIMS OF A GENIUS

The head of a leading musical college of Chicago was in conversation with a visitor in his office and the talk drifted into the temperamental peculiarities of people of musical talent.

"Yes, musicians are very often eccentric, sensitive, easily offended, what we speak of colloquially as 'touchy,'" said the college man. "They are delicately poised, like the key of a piano. Their sensibilities are just under the surface, ready to respond to the lightest touch."

Just then, as if to illustrate the point, an instructor came in to discuss anew the case of a student recently enrolled. She came from a talented family at Waco, Texas, had a good voice for singing, could play above the average and had strikingly elocutionary powers. Three weeks before she had come to the school, accompanied by her mother, who expected to go back as soon as her daughter got "settled."

But that event had not as yet happened, and at the end of three weeks it seemed farther off than in the beginning. No sooner would the mother prepare to start than the daughter would pack her own trunk and declare that she must go back with her. Then a new decision would be reached and the trunk unpacked, only to be again gotten ready for travel in the course of a day or two.

This state of indecision was largely augmented by the rather at Waco, who sent the wavering wife and daughter almost daily telegrams, by turns, telling the young lady to stay in Chicago and again to come home forthwith.

"And yet the girl has talent which most assuredly ought to be cultivated," said the college man. "If she hadn't we should be only too glad to decide the matter for her and send her back to Texas."—Chicago Journal.

ALL TARRED WITH SAME STICK

The testimony adduced this week in the New York insurance hearing would seem to indicate that most of the big life insurance companies of the east have had men on their pay rolls who have had a pretty high estimate of the value of their services. The Metropolitan Life has been paying out of its revenues sums ranging from \$100,000 to \$237,500 for privilege of having officers who recognized in themselves men of superlative financial ability. These men may all be worth the salary they receive, but the people who are "from Missouri" are increasing in number with each day's testimony before the committee. The fellows who have been pursuing the policy that has finally brought them into disrepute and thrown discredit upon the life companies themselves, and the great principle they stand for, are about the biggest lot of bunco steers that ever operated a flim-flam game—at least that is the prevalent opinion throughout the country just now, and the magnates who have been exposed have a stupendous undertaking if they expect to prove otherwise.—Cedar Rapids Gazette.

SOME THINGS THAT MUST GO

While the New York legislature commission which has been investigating the life insurance business is taking a short rest from its labors the time is favorable to schedule some of the abuses and evils it has brought to light which must inevitably be ended if policyholders are to be adequately protected.

The deferred dividend is productive of great evils. It is the father of many offenses. Among others are:

The trick policy, which confuses

investment with insurance elements, so as to mislead the policyholder.

The rebate system.  
The control of companies for agents for revenue only.

The extravagantly high commissions, which pay for new business more than, honest actuaries say, any new business can possibly be worth.

The actuaries who "guess" dividends in the way the presidents want them to guess, instead of figuring accurately.

The proxies that run for more than a year.

The presidents swollen with power and perquisites.

The leech relatives.

The dummy directors.

The syndicates of the "you furnish the money, we get the profits" type.

The subsidiary trust companies.

The lobbyists, with their "legal expenses."

The secret campaign contributions.

The falsification of books between December 31 and January 2.

The low rate loans to favorites.

The "philanthropy" type of management.

Whether federal regulation is secured or not, these evils must be checked.—Chicago Record-Herald.

REASONS FOR TEACHING

At the Seward county teachers' meeting held at Seward the other day each teacher was called on to answer the question, "Why am I a teacher?" Here are some of the replies:

Because I thought I might do more good than by being a preacher. It was a choice between those two professions.

Because I wanted to be respected. Teachers are all respected by children.

Had nothing else I could do, so I tried teaching and like it.

I am a teacher because I like power. I still long for more power. My ambition in that line is not yet satisfied.

Because I could make better wages than by working out as a hired girl.

Because my friends and relatives said I would make an ideal teacher and old maid.

Because it runs in the family and I love children.

Because I think Carnegie will pension wornout school teachers. Only way to get on pension rolls, since wars are all over.

Because it is such an easy way to make a living. Sit three hours every morning and hold a little book and ask questions. Do the same thing for three hours in the afternoon. Then just have a good time for the remaining eighteen hours. Nothing to do on Saturdays or Sundays and a rest of four months and more every year during the hot weather.

Because I need the money.—Kansas City Journal.

JERRY SIMPSON'S JOKE

Here is one of Jerry Simpson's jokes:

"There were several old fellows in congress I used to like to get a joke on," he said one time, "and one of these was Cannon, of Illinois. I made an anti-expansion speech, and Cannon got up and said that if I had made that speech in Manila I should have been tried by a drumhead courtmartial and shot. When he had finished I got up and said that I would just as soon be shot in Manila for making a speech as to be shot in congress by an old smoothbore Cannon from Illinois. Tom Reed enjoyed that very much and he shook all over with suppressed laughter. He came up to me afterwards and said: 'That was all right, Jerry. I forgive a lot of things for that.'"—Topeka Capital.

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