AMERICA NATION OF GREAT ENTERPRISES.

By Albert Schinz. Despite the cosmopolitan spirit which more and more invades modern society, every nation nevertheless continues, if not to confine itself absolutely, certainly to specialize in a particular domain of human activity. If Germany by preference places its grand men in the domain of thought, France in that of art in its diverse phases, America places hers in bustness; it more and more seems destined to remain the nation of great industrial and commercial en-

Art is by no means absent from commercial America, only its manifestations must be sought elsewhere than in France. To demand French art in America is as ridiculous as if one required a Laplander to dress like an inhabitant of the tropics, or, reciprocally, a denizen of the equator to don white furs for the chase. Superficialities of this sort unquestionably are committed constantly; the German philosophers reproach the Americans for not being metaphysicians, and, vice versa, the American psychologists wax hot over the German speculations; the French artist despises the utilitarianism of the American, while the latter shrigs his shoulders on viewing the sculptures of Notre Dame, whose "practical utility" es

As the sky with innumerable constellations inspires in us the idea of the dependence of our world on an infinite supernatural power, so the thousands of eyes of the skyscrapers move us in revealing the world as it is governed by human intelligence. And if in touth the power of nature and of the superterrestrial force incomparably is grander than that of intelligence, this idea is well counterbalanced by the sentiment of pride experienced in the thought that this intellect is ours, and this imposing spectacle the result of the creative faculties of the race to which we belong.

WILL SCIENCE DISCOVER A MATERIAL SOUL?

By Dr. Elmer Gates. Several years ago, as an incident to other researches connected with my study of matters of scientific research, I discovered that certain wave lengths of electric waves, not X-rays or ultraviolet light, pass more freely through the body of a dead than of a living organism, and I proposed this as a test for death. This greater transparency at death I found to be due to the absence of the normal electric currents which always are present in functionally active nerves and muscles, and not, so far as I have any evidence, to the passing of the soul. When the body is alive it is a bundle of electric currents and electric waves cannot pass through those currents, but when they cease at death the body becomes transparent to electric waves. If anything like a soul organism passes away at death, these electric waves fall to give any evidence of that fact by means of a shadow or otherwise. But electric waves are not the only kind of ether waves known to science, and there recently has been a most remarkable extension of our knowledge of rays and waves, and some of these various kinds of waves may accomplish for psychic research what the electric waves failed to show-namely; if there is in the present visible and atomic body another kind of body, invisible to us, it may be that this other body will be opaque to some of these various other kinds of waves, and my hypothetical case may turn out to be a new method of psychic research, which consists in placing the dying body of an animal in the path of rays of all

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do with ourselves. Mabel?" she asked.

"I should have had an agreement with

"The very thing!" her guest exclaim-

ed joyfully. "The very thing! We still

round' in the kitchen afternoons."

Eleanor looked on admiringly.

earthquake to make him speak!"

stir it constantly; if you don't the

She did not finish the sentence, for

the doorbell rang furiously, and a maid

came to the kitchen door with a tele-

gram. "The boy's walting for you to

Eleanor took the place of yellow pa

per and glanced at the signature. "I'll

The rest of the sentence was lost

When she returned to the kitchen

Mabel was standing in the middle of

the room, with white face, and wide,

frightened eyes. The dyestick, clutched

in one trembling hand, was slowly

"Dick?" she gasped. "What is it?"

ingly; "he has tickets for the opera to-

night and wants us to come in on the

"Oh!" Mabel breathed, while the

"Nothing, dear," said Eleanor sooth-

sign, Miss Eleanor," she said.

burriedly. "Dick has---"

to send an answer."

of paneake batter.

bine to-day!"

pert at coloring."

beautifully blue."

exertion.

color will---

various known or yet unknown technical expedients seeking to make visible the shadow of the escaping soul organism, if such there be

This soul organism which we hope to find by the new method of research will be a material organism, although of a different kind of matter than the atoms composing our present visible bodies-a matter, for lastance, consisting of solids, liquids and gases composed of particles much smaller than chemical atoms, smaller even than ions, which are a thousand times smaller than atoms. Perhaps the soul is composed of the particles out of which ions are built up, or even still smaller particles. And if we find physical evidences of such an organism, then by experimentally studying that organism we may hope to arrive at a few facts about the future life.

## DISCIPLINE MAY BE CARRIED TO EXTREME.

By John A. Howland.

There is a Puritanical type of man in the business world who stands always for the Puritanical, strict observance of discipline. His word and method are the law. If either is challenged by so little as an employe doing something to the lasting benefit of the business, that employe is called to some form of account. He has acted without authority of either law or precedent. By some sort of good luck no disaster has followed the act-but inferentially nothing of the kind ever must take place again.

As a general proposition the stern exactions of grooved discipline show weakness of true management. The manager of any business who needs to take so seriously under supervision the machinery by which his results are reached is in the position of the muchinist working at the machine which he suspects will fall him at any moment. He is giving too much attention to the machine. Its products are dropping away from it perhaps without inspection.

In a thousand ways in community life the over-disciplined one takes his revenge of a discipline that is tyranny. The business management of the great house, which confidently looks for loyalty in the great mass of its employes, is rare. The great businesses which, on the other hand, feel that they are suffering from disloyalty might be counted in hundreds. Why does this disloyalty exist? The answer is easy. More disloyalty comes of the employers' tyrannical ruling of employes than from any other cause in all the field of the world's work.

## YOUNG MAN OFTEN TOO SELF-CONFIDENT.

By E. T. Minnick.

"I went away from home when I was young. with only a little money in my pocket," writes a correspondent. "If I had not been careful to avoid the pitfalls set in my path-well, I certainly should not have been in the good position I am in now." I wonder how many there are beginning

somewhere where he began in the world, and with that "only oneself to rely on" sensation ereeping over them. It is not pleasant always-especially if one has had some experience that relying on oneself

is not always satisfactory. From the two stages of what Lord Palmerston described as "cocksureness of one's wisdom and dead certainty of one's folly," the person who relies on him or her self emerges into the third, "fashioned," as Longfellow expressed it, "on failure and success." A great Japanese philosopher, when a stranger asked him how he had been employed during the last twenty years, replied that he had spent ten of them in learning what he could known kinds and of kinds yet to be discovered, and by | not do, and ten in learning what he could.

#### "Of course we can't go in this pour- tall clock listened for her brother's ing rain," Eleanor said decidedly. "I footsteps. don't know what he was thinking of A Blue Day

to get tickets!" She stepped into the library to write her reply, while the messenger waited patiently in the ball,

"I wish I could write a long letter," T was a dismal day; the rain had she said to herself, "and make him fallen all the morning-was falling come home right away, and propose still-and the streets of the little suburban town were of the consistency to her. She loves him! The telegram decided that-I wish Dick had seen her face when it came!" Eleanor Millard drummed listlessly

on the window pane. "What shall we She bit the end of her pencil in perplexity, then her eyes grew bright and she laughed aloud while her fingers fairly flew over the paper. the weather man before I invited you down here. Poor child! Things look

"Can't come," she wrote. "Mabel is dyeing. ELEANOR."

It was the truth, and she laughed again exultantly. "That will bring him make things look 'blue!' You said yesdown on the next car," she said, "and terday that you intended to color that I spelled 'dyeing' correctly, too! Dick



"THINGS LOOK BLUE TO-DAY,"

will never notice the addition of one letter to that dreadful word-if be does he will lay it all to my notorimsly poor spelling."

She gave her message to the boy, and hastened to the kitchen. "Most be back in a moment, Mabel," she said done, Mabel?" she asked cheerfully. "Yes, now she can set it away to

cool. The dress is too hot to be handled at present. Things do 'look blue to-day!"" She held up her hands and gazed ruefully at the floor.

"Poor dear!" Eleanor cried. "You've making a little bine pool on the white been doing all the work, and I know you are tired! Come lato the sittingroom and he down on the couch. I'll pull down the shades and perhaps you can sleep."

In vain Mabel protested-Eleanor 7 o'clock car. Something's wrong with seemed determined that the should our tell phone, so he wired. I'm going rest. "Shut your eves, Mabel," said, "If you love me!"

When her friend had laughingly warm color crept back into her white | yielded to her entreaties, she crept out

Ten, twenty, thirty minutes passed, and then she tiptoed to the sittingroom door, and gazed at the pretty girlish figure on the couch. The eyes were closed, and she seemed to be

Eleanor sat nervously on the very edge of her chair, ready to open the door before Dick could ring the bell and wake the slumberer. Her quick car caught the sound of his step on the porch. At the sight of his white face her conscience smote her keenly. "Mabel?" he said hoursely, "Is she-

is she ... " He could not finish the sentence.

"She's on the couch in the sittingroom," Eleanor said guiltly, "and 'things look blue to-day,' but-

He waited to hear no more, but strode down the hall toward the sitting-room door. Eleanor never forgot the cry he gave

at the sight of the woman he loved, lying there with eyes closed, as if in

"Mabei!" he eried, despairingly, throwing himself on his knees beside the couch. "Speak to me, dearest!"

The big gray eyes opened wide and ooked straight luto Richard Mallard's honest blue ones. A moment she gazed, then the long lashes fell and the color flooded her face.

"I've been asleep," she said con-

"I-I-thought you were dying," he stammered; "the telegram said so. I see now what Eleanor meant," and he glanced at her blue finger tips.

"And you cared?" she added softly "Cared! Ob. Mabel!"

. . . . . "I made that match," Eleanor always declares proudly, when her friends commented on the perfect happiness of her brother and his wife, "and," she would say, "'twas I who suggested the color scheme of the wedding-navy blue and white-rather odd, but so appropriate!"-Indianap-

Making It Plain.

In the lower Amazon country the temperature ranges about 87 degrees In the shade all the year round, says the author of "Yen Thousand Miles in a Yacht," At Mannos, 1,000 miles up the river, the temperature is six or eight degrees higher. Thermometers are little used in that country and little understood. So when a guchtsman returned down river and was asked by an official at Para; "How is the temperature at Manaos?" his reply, "Eight degrees botter than here," elicited a stare of non-comprehension.

"At Manaos," said the yachtsman in explanation, "I used to wilt six collars a day; here in Para I only need three a day."

This was perfectly clear to the Brazilian, whose face lighted with under-

far idea of the right kind of a letter is one in which there is nothing to answer.

Don't accuse men of acting the fool; into the ball, and with her eyes on the perhaps they are not really acting.

A REAL "RAFFLES."

Accountant by Day and Hargiar by Night. A young, sprucely-attired and welleducated man who was yesterday sentenced at the Clerkenwell sessions to

two years' bard labor in the name of Henry Lewis is one of the most remarkable criminals who have come under the notice of the police in recent

Barely 25 years old, he has singlehanded caused more burglary scares than many hardened thieves twice his

On a previous occasion-in October, 1904-this young fellow was ordered a year's imprisonment in the name of Monks.

His real name is neither Menks nor Lewis, but that of a well known and highly respected inhabitant of Kilburn, by whom he was given a good college education, and who subsequently secured for him an excellent situation in an accountant's office.

The young man's first conviction was in connection with a number of mysterieus burglaries in Hampstead, Kilburn, and the Westbourne Park district.

For months detectives were baffled, the reason being that "Lewis" invariably worked alone at night, selecting only the most valuable and easily portable goods, and disposed of them immediately the pawnbroker's establishments opened on the following morning. and before the police had been notified of the robberies.

Moreover, during the whole of the time the mysterious robberles were going on he was working assidnously during the daytime at a situation.

Despite his busy days and nights the young fellow managed to find opportunities for a good deal of lovemaking. At the time of his first conviction he was courting no fewer than four young women in highly respectable positions.

One of these lived with her parents in the country, and frequently he spent week ends at her home. Not the leasimportant link in the chain of evidence which ultimately secured his first conviction was a valuable present which he made to this lady, for it was part of the proceeds of one of his crimes.

In addition to his daring as a burglar, his ability as an accountant and his success in love-making, "Lewis" has gained considerable success as a cyclist.

Some years back he was a frequent winner of valuable prizes on the Kensal-rise track.

His conviction yesterday followed a series of burglaries in Hampstead. The police had not forgotten his previous crimes, and they were able to catch him red-handed.

At the time he was occupying a good situation, the second he had held since his release from gaol. In both he had given the greatest satisfaction to his employers. He was also "walking out" with a young lady.

"Lewis" received his sentence yesterday with the utmost nonchalance .-London Morning Leader.

# PLUCK VERSUS LUCK.

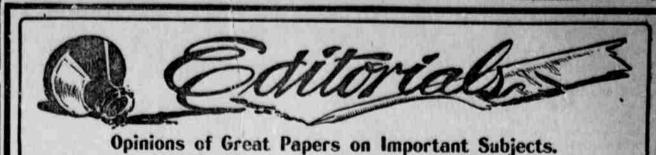
Make Opportunities Instead of Wait-

I have profound admiration for those who make opportunities and don't wait for the hand-me-down variety furnished by somebody else. Every once in awhile we meet a great, big, awkward country jake, whose clothes don't fit and who don't pretend to know where to put his hands and who don't give a darn, but who has the moral courage to stand up before the world and defy its critics and fun makers. That kind of a fellow don't depend on free lunches and the products of others' toll for a living. He realizes that he is awkward, but he feels that he can become pollshed. He has never been taught bow to get in the rhetorical flourishes, but he can speak from what he believes to be the standpoint of right and there is no mistaking his position or his motives. That kind of a man has already laid the foundations of success; all he

needs is practice. Half of the world seems to think that fortune not only knocks ence, but that it tries to break in the door and follow a man around with a stuffed club to force him to take notice. There tre opportunities to-day, more than ever before in the history of man, waiting for men with hand and heart to embrace them. Riches, greater every year, are found hidden beneath the surface of the earth. Gold, sliver, copper lead, zine, and every other mineral are being discovered in new fields heretofore unknown. The great prairies and the plains, and the weoded lands beckon us on to stretch forth the wond of energy that they may become ours. The demand for everything that man consumes or needs for comfort or for luxury grows greater every day and trials he at last found a place in Erie, out in the realms of space we gather the lightning to do our bidding. The mighty Niagara and all the waterfalls \$63. He had spent \$6 in the time he of the world are being invoked to bring us more power and to lend us their energy, as God has planned they shall do all in time and in their season. Yet, surrounded by all of these great opportunitles on every hand, so many are blind and deaf to their call. It takes pluck, not luck, to win in the battle of Hie.-Canadian Thresherman and Farmer.

# A Few Corrections.

A few thimps picked up from a hlle's schoolbook | Never say, "I don't think it will rain." What you mean is, "I do think it will not rain." "All over the world" is lad; say "Over all the world," "The reason why" is not only incorrect, but doesn't sound as well as "The reason that." King James version of the Bible, quotof pure English, one may find the folforth and smote in the camp of the riches. Assyrians a handred and fourscore and five thousand, and when they arose early in the moralog, behold they were nil dead corpses." In other words, the corpses arose early in the morning and found themselves dead. Don't say, "A man fell off the dock." A man he fell off a dock is no better than to say he fell off a hole.



NIAGARA FALLS.



E of the most interesting things about the fight to save Niagara Falls is the principle on which the national legislation is based. Congress has assumed that the Ningara River is not only a navigable stream, but also a boundary stream; and that therefore the national government and not the State

of New York is to determine its destiny. The New York franchises are assumed to be virtually invalid, and although, of course, the power companies will not be dispossessed without compensation, nor, indeed, probably at all, at least for the present, yet their tenure becomes revocable at the pleasure of the nation.

The act just passed authorizes the Secretary of War to Issue permits for the use of water by the companies already established at the falls, and further revocable permits if he sees fit; but only to such an extent as will not impair the scenic grandeur of the falls, and in no event beyond a total divist : of water on the American side equivalent to three hund-ed and fifty thousand horse-

The importation of electricity from Canada is forbidden, except on permits from the Secretary of War, and to an amount which must not exceed the quantity named as a maximum on the American side,

The life of the act and of all permits issued under it is three years, and the President is directed in the meantime to begin negotiations with Canada for a permanent treaty which shall unite both countries in the work of protecting the falls and preserving the beauties of the adjacent country.

The three hundred and fifty thousand horse-power named as the maximum is very nearly the amount of power already authorized by the State of New York, and about one hundred thousand horse-power less than has been authorized by Canada.-Youth's Companion.

HOW DOES HE LIVE?



IE business world has a right to know of any business man not only where he spends his days, but where he spends his nights. It has a right not only to know his financial standing, but also his status in the scale of social decency,

It matters not how profanely be may protest that his private affairs are not other people's business. But the protest is that of the man in the wrong. The man who is faithful to the duties of his office and false to the standards of domestic decency must have his financial credit marked down and the business confidence of his fellow-men lowered to the class of extra hazardous risks. Such men are adventurers masquerading before the community as respectable people, under the belief that they are deceiving those about them. But a man who can neither be true to himself ner loyal to his family cannot be a safe leader in industry, commerce or finance, because the very foundations of integrity have become rotten in his character. He is a man divided

When the crack in a tall building appears we know that there is something giving away at the bottom. We do not need a detective service to find it out. As sure as night follows day, wrong wrecks its perpetrators, first morally, and then in business usefulness. Such a man may live out the full measure of years allotted to him, but from the time he has become a whited sepulchre, his

presence in his country and his community, however great his wealth or high his station, is just so much of a burden to carry. Nature has her own slow way of destroying the individual who in his heart has turned traitor to his own better self and to the moral judgment of a self-respecting community.-Wall Street Journal.

COSTLY RURAL FREE DELIVERY.



HE average rural post wagon makes a twenty-five-mile trip a day, visits 125 families and picks up about two pounds of mail matter. Its total income is less than \$125 a year, while it costs \$696. Thus it will be easily understood how the government is losing about \$20,000,000 a year on the free rural delivery service.

As the service is extended the loss will become greater. and the Postoffice Department is wondering how it can lessen the deficit without calling on other government revenue to make it good. It will probably have to keep on doing so. Free rural delivery cannot be abandoned, and it will need to be supported as a ward of the government till such time as the increase in population makes it self-supporting, or nearly so.

In either private hands or under public management the post teams or automobiles could be put to other service in addition to carrying mails. They could take passengers and maintain a local express service on each route. As it is estimated to cost \$25 a year to hitch up a team every time a farmer has to go on an errand, a system for doing this business for rural families would be profitable, especially when it is remembered that the rural delivery patrons number 4,800,000. The government does not do this. Maybe it cannot.-Chicago Journal.

## THE DECADENCE OF VISITING.



ALLING and visiting are going out of "fashion," Ministers and doctors make calls, but of a professional character. The old habit of running into a neighbor's house and chattering about the weather, and the neighborhood's clothes, and the doings of the Smith's and the iniquity of the Jones chil-

dren, whenever there was a lull in the washing and dressmaking, is in decilne, however, and it is no longer proper to go and live on your cousins in the country for more than a month, in the supposition that this visitation is a visit. \* \* \* In the first place, the railroad, the trolley, the steamboat, the postoffice, the telephone, the telegraph, the district messenger, the automobile have brought people so closely in touch that they see and hear enough of one another without pursuing their acquaintances into their flats and boarding houses. In the second place, the fact that most people in the cities do live in flats and boarding houses, and not in homes, makes entertainment and even isolation difficult, and as for visiting, the country relative who wants to see the town finds it to his advantage to go to a hotel, himself, for his town cousin's flat seldom contains space for a pet dog or canary bird, after the family has been quartered. In the third place, while the average country notel is a bitter sorrow, the increase in summer hotels, equaling in size, comfort and luxury anything in the city, is persunding people away from their uncles who live on malaria and pork .-- Brooklyn Eagle.

# A LITTLE LESSON IN ADVERSITY.

The story of Horace Greeley is one so familiar that the re-telling of it

seems almost unnecessary. At a time when, and in a country where nearly every man in public life rose to his eminence through struggles against poverty and handleapped by lack of education and a dozen other difficulties, Horace Greeley stands out as a man

HUBACE GREELEY who attained success in spite of nearly every possible adverse circumstance that could be raised against his progress.

The Greeley family was poor, even for pioneers. The children often had to sit on the floor and eat their only meal of porridge out of tin pans.

Horace earned his first money by selling nuts and bundles of the roots of pitch-pine. He spent the money he could secure in this way for Shakes peare and for Mrs. Hemans' poetry. His love of reading was abnormal.

He had to leave school when he was hardly more than a child. He was 11 years old when he walked nine miles to the publisher of a paper to secure a situation as a printer. He was refused on account of his youth, and did not obtain work until he was 14.

The paper on which he was first employed failed, and Greeley set out to other towns to find work. After many where he worked for seven months for \$84. Out of this he sent his father had worked there. He kept the re-

maining \$15 and set out to New York. His first years in New York are a record of the most grinding poverty. It is doubtful if at any time in those years he had enough to eat or enough to keep him warm. But the spirit of indomitable courage that was his her-Itage kept him stendily in the grind of work until at last he had the satisfaction of knowing that he had wonthe fight against adversity.

POOR FATHERS OF RICH MEN.

Some Earned Less in Lifetime than Sons Get in a Day.

It is an interesting and instructive fact that at least four out of five of In the American multi-millionaires are sons was to enjoy an income of \$15 a week;

furniture and take his boys to Ameri- the earth's surface.

weaver in one of the cotton factories was to amass one of the most colossal fortunes the world has ever known. The father of J. D. Rockefeller,

gie, cultivated a few barren acres in for neighboring farmers. W. A. Clark, the "copper king" of Montana, whose fortune is variously estimated from \$40,000,000 to fabulous figures (some even credit him with an income of \$30,000 a day), is the son of a small Pennsylvania farmer, who probably never cleared \$500 in any single year of his life, and for whom the future millionaire did the hardest of farm labor until years after he had reached manhood.

The father of W. S. Stratton, the Colorado gold king, was a small boat builder at Jeffersonville, Ind., with so many children and a purse so III-filled that he was compelled to take his son away from school at 14 to apprentice him to a carpenter. Commodore Vanderbilt, founder of one of the wealthiest families in the world, was cradled in the direct poverty, and between the ages of 6 and 16 earned his own living by performing any odd jobs that came his way, from selling newspapers and holding horses to farm labor and to know why, but authentic history reporter's work; and Jay Gould, who accumulated a fortune of \$60,000,000 before he died at the age of 58, was the son of a struggling farmer, who found so much use for his son's services that he practically received no schooling at all. George Westinghouse, whose air brake has yielded such a golden harvest, was the son of a mechanical engineer in a small way of business; John W. Mackay, the "silver king," was the son of a destitute Irishman who emigrated to America with his family in search of fortune, and after two years of terrible struggle dled. leaving a penniless widow to support she could. Russell Sage, who left a fortune of over \$80,000,000, was the youngest of the six children of very poor parents, and was toiling on a farm before he was 10.

MAY EXPECT HARD WINTER.

Climatic Disturbances Come About Beginning of Each Pifty Years. It is probably only a coincidence, but as far back as any record has Ledger. of men, who, in their most flourishing been kept in England severe elimatic ed by some authorities as a standard days, probably never knew what it disturbances have come about the beginning of each half century. From lowing, which occurs in Isalah xxxvii., Indeed, to the majority of them, such the year 1004, when the Thomes from 26: "Then the angel of the Lord went a modest revenue would have seemed over, a similar phenomenon has occurred in the first ten years of each new ways goes with me, and I married an The father of Andrew Carnegie, century and roughly about fifty years American.-Pick-Me-Up. though he tolled early and late as a afterward regularly up to the present damask weaver at Danfermline, was day. One of these great winters is barely able to supply the humblest of mentioned both in "Lorna Doone" and necessaries for his small family; and in Pepy's diary and came in 1661. On when steam looms came to supplant these occasions there has generally hand weaving he was compelled to been a very hot summer, due presummight fall into a dock, but to say that sell his looms and his few sticks of abiy to some important disturbances of

ca, where he found employment as a | The first few years of the new cen-

tury have seen some of the m of Allegheny City, and where one of startling disturbances recorded in hishis sons, little though he dreamt it, tory. These include the Galveston flood, the Mont Pelee disaster, the San Francisco earthquake, the similar earthquake of Valparaiso, the recent whose wealth to-day is said to be at typhoon at Hong Kong, unusual volleast double that of even Mr. Carne- canic disturbances all over the world, the eruption of Vesuvius, the partial Tioga County, New York, and added a destruction of Mobile and Pensacola little to the family exchequer (scanty and the important deflection of the enough at the best) by sending out his gulf stream in the present year to a boys to hoe and plow and husk corn point considerably westward of its usual course. This is a good long list and, as we know, a very expensive

one. Not the least important is the disturbance to the gulf stream. It has a direct reference to the periodicity of severe winters in the British Islands. The stream to some extent tempers the heat of the summer and accounts for the humidity of the west of Ireland and the Hebrides, while combined with the southwest trade wind it tempers the winter of a country which would otherwise suffer the winter climate of Labrador. The past summer has been one of the hottest ever known in England. Football at Manchester late in September, with a temperature of 91 in the shade and 120 in the sun, has been one of the experiences of an abnormal season.

Scientists tell us that these disturbances of the billious earth coincide with a large development of spots on the face of the sun. They do not profess cords a fairly regular successions of such disturbances. They have their periods of rest and culminating points of activity. We are in such a period now and as we have so much more to lose than we had half a century ago we are learning that there are other risks to which we are subject besides. those against which we think we can insure. In days when financial foresight has become almost a science a San Francisco earthquake can upset the calculations of the wisest. No wonder that the one unfailing tople of conversation has always been the herself and her young children as best weather. There is no other question in human affairs of the like import-

ance.-Wall Street Journal.

Not a Spender. "He has lost his job. I wouldn't be urprised if he'd take to drink." "Oh, he'd only do that as a last re-

"How do you mean?" "He always prefers to have some ody else take him."-Philadelphia

First Duke-Why don't you travel incognito, as 1 do? It's far pleasanter. Second Duke-Yes, but my wife al-

If old men would talk freely, how many of them would have complaints against their daughters? Daughters seldom treat fathers as considerately as they treat mothers.

Do you enjoy having a fool come up to you and tell you what you should