

OPINIONS OF GREAT PAPERS ON IMPORTANT SUBJECTS

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Not Worth the Money.



FTER reading of the manner in which the Equitable Life Assurance Society was conducted the people are hardly surprised at the disclosures of rottenness in the other big companies. The facts of mismanagement, misappropriation and downright graft which have been already gleaned through the testimony of

the officers of these big companies show that the only remedy lies in national supervision.

With the government exercising the same control over insurance companies that it does over banks, policy-holders would be given the fullest protection and, it is fair to assume that, with the graft cut out, there could be a very appreciable reduction in the cost of insurance.

The testimony given by John A. McCall, the \$100,000, a-year president of the New York Life at the New York inquiry, would indicate that he isn't worth the money. Either that or he is deliberately throwing away the money that rightfully belongs to the policy-holders. He is, as he testified, the absolute master of the finances of the company, and that he should pay to one of the legislative agents of his company \$235,000 and never require an accounting is a most astonishing statement.

Less astonishing is the fact that the company employs a professional lobbyist. People have grown so used to hearing about professional corruptionists employed by big corporations, and even of legislators owned by this or that corporation and whose sole duty is to kill legislation hostile to that corporation, that they pay little attention to it. Under Federal supervision these things would hardly be possible.-Indianapolis Sun.

Obey in Marriage.



ISCUSSION of the form of the marriage service is becoming general. Both the Presbyterian and the Methodist Episcopal churches are considering their marriage ritual, and at the same time the French Parliament through one of its committees is listening to arguments on the same subject.

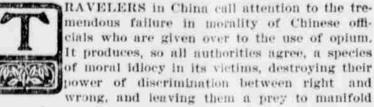
All the recognized American marriage services contain the word "love," which the French legal ceremony omits The debate on the American form is whether to leave out the word "obey" in the responses given by the woman. There are advocates of both forms, the "love, honor and obey" and the "love, honor and keep" or "love, cherish and honor!"

The word "obey" exists in the old English marriage service, where the obedience was not only promised, but insisted upon. In modern matrimony, although the woman promises to obey, it is usually not long before she shifts the fulfilment of that particular promise upon her husband and lets him do the obeying.

Marriage is a solemn undertaking and the most important contract either a man or a woman can enter into. It is well that its phrasing should be seriously discussed, and It would be a great deal better if people who do not hon-

frivolous. It seems to me that we have just got matters nicely balanced. This is an age when we are prepared to be cranks on the slightest provocation. People crave for missions, they wallow in philanthropy, they pounce with virility on new religions, they will plunge into politics or write attacks on women, society, the degeneracy of the age, or anything else that gives them an opportunity of airing what they call their views. So surely, if desipere in loco were not occasionally to be permitted to us, it is fearful to think what we should become. Our frivolity is the antidote to the twentieth-century disposition toward crankiness. It really keeps us same .-- London World.

Strong Drink and Immorality.



It produces, so all authorities agree, a species of moral idiocy in its victims, destroying their power of discrimination between right and wrong, and leaving them a prey to manifold forms of corruption.

This criticism of China may well be turned upon those officials in the United States who are known to be victims of alcohol. The moral ravages of strong drink are more readily avoided than those of opium and its products and declare themselves more slowly and after a greater consumption of the polson.

Yet sleohol in the various pleasing forms which it is made to assume can become quite as deadly a foe of Individual, social, and public morality, and can operate quite as certainly to the destruction of the moral sense in the American public servant as opium with the Chinese administrator and functionary.

Every employer of labor knows as much: it remains for the public, greatest of all employers, to awaken to the fact. The hard drinker in the public service should be compelled to seek other fields for his idiosyncrasies .- Chicago Journal.

The True Aim of Life.



HERE ought to be room in every man's life for something of literature, for religion, for nature, for some of the higher things and for noble aims. It is true that a lamentably great proportion of the population of all countries are compelled to spend nearly all their energies and

time in the struggle for the necessaries of life, for mere existence. There is a discipline for character in that struggle; but where the conditions are intolerably hard the unfortunate ones are not to be blamed for not having the opportunity to seek the higher things. But what shall be said of educated and well-to-do people who deliberately subject themselves to the lower order of existence, and put aside all the higher and better emotions and pursuits and aims? When you hear people say: "Well, we have made great progress in recent years; a few years ago we could only meet expenses, and now we can go to Europe, and run an automobile, and draw a check for a large amount," ought not the query of the listener to be: "Is your heart warmer? Have you more love of humanity? Have you elevated your tastes and pursuits? Do you know more, and have you grown in character with your bank account?"-Philadelphia Ledger.



Thompson of Angel's.

It is the story of Thompson-of Thompson, the hero of Angel's.

Frequently drunk was Thompson, but always polite to the stranger; and free was the touch of Thomp-

son upon his revolver; Great the mortality incident on that

lightness and freedom.

- Yet not happy or gay was Thompson, the hero of Angel's;
- Often spoke to himself in accents of anguish and sorrow:

"Why do I make the graves of the frivclous youth who in folly

Thoughtlessly pass my revolver, forgetting its lightness and freedom?

- 'Why in my daily walks does the surgeon drop his left eyelid,
- The undertaker smile and the sculptor of gravestone marbles
- Lean on his chisel and gaze? I care not o'ermuch for attention;

Simple am I in my ways, save for this lightness of freedom."

- So spake that pensive man-this Thompson, the hero of Angel's;
- Bitterly smiled to himself as he strode through the chaparral musing.
- 'Why, oh, why?" echoed the pines in the dark olive depth far resound-
- ing. 'Why, indeed?" whispered the sagebrush that bent 'neath his feet, non-elastic.
- Pleasant indeed was that morn that dawned o'er the barroom at Angel's.
- Where in their manhood's prime was gathered the pride of the hamlet.
- "took sugar in theirs," and nine to the barkceper lightly
- Smiled as they said, "Well, Jim, you can give us our regular fusel."

Suddenly as the gray hawk swoops down on the barnyard, alighting

- Where, pensively picking their corn, the favorite pullets are gathered,
- So in that festive barroom dropped Thompson, the hero of Angel's,
- Grasping his weapon dread with his pristine lightness and freedom.

Never a word he spoke; divesting himself of his garments,

- Danced the war dance of the playful yet truculent Modoc,
- Uttered a single whoop, and then in the accents of challenge
- Spake, "Oh, behold in me a Crested Jay Hawk of the mountain!"

roads. No one who does not know the detail of a railroad can understand what this means. Through those years he watched the growth of the traffic of his roads and all of their competitors. He learned to judge of the comparative advantages of declaring war and of declaring peace with his rivals in the Western markets. He measured with a careful eye the chances of successful war and profitable peace i the rich valleys of the coast, where his Oregon lines met the lines of J. J. Hill, and out on the plains of Nebraska, where his traffic agents met the agents of the Burington, the Northwestern and the St. Paul. He min tered the rate problem.

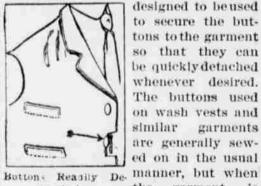
He followed close upon the heels of J. J. Hill, that master of cheap transportation. He imitated Mr. Hill's methods, and it is said that he improved upon them. Sometimes, by cutting rates, he fought his great antagonist on the north. sometimes, by a traffic truce, by a joint schedule, even by the surrender of a market, he placated him. Always, say the Western railroad men, for every yard he yielded he gained two.

Quiet, persistent, aggressive, subtle, he spread his empire into the north, pushing in the outposts of the Burlington, the Northern Pacific and the Great Northern. He gathered traffic from all fields, competitive and noncompetitive; made markets where no markets had been before; helped the great desert develop; nursed Portland and San Francisco into great power. He made the Union Pacific and the Union Pacific made him.

NOVEL BUTTON FASTENER.

Secures the Buttons So that They Can Be Quickly Detached.

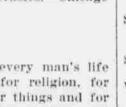
One of the latest novelties patented is a novel button fastener, shown in the illustration below, and which is



designed to be used to secure the buttons to the garment so that they can be quickly detached whenever desired. The buttons used on wash vests and similar garments are generally sewed on in the usual

the garment is tached. washed the buttons are usually damaged in some way. To effectually wash and iron a wash vest the buttons should be removed before the cleaning process. This entails considerable work, which is overcome in the novel button fastener shown here. The button must be of special design.

having an eye which is inserted



estly and sincerely intend to carry out their agreement in both letter and spirit should not repeat the words as so many sounds without meaning .- New York World.

The Value of Frivol ty.



HICH is worse-to be too serious or too frivolous? I have no doubt about the matter my self, so far as individuals' are concerned, though all extremists are bores. The perpetually lively, feather-brained, pleasure-crazed creature is almost, if not quite, as irritating as the deadly serious individual. Both types

are heavily represented just now in hotels; but, apropos of the accusation recently lodged against us that as a nation we are becoming too frivolous, one cannot help saying that we are a great deal livelier than we were a few years ago, and for this relief assuredly we have cause 19 be thankful.

HORSE AND TIGER. **********************

The "man-cater," a name given to a dangerous horse in Rudyard Kipling's tale of "The Walking Delegate," received salutary and deserved treatmen: at the hands, or rather the hoofs, of his fellow beasts; but the horse of which Mr. Knighton writes in "Private Life of an Eastern King" had never experienced a superior power, and therefore his ferocity was untempered by fear.

I was driving in a buggy with a friend through one of the finest of Lucknow's streets, on the way to the palace, when we suddenly noticed the deserted condition of that part of the city. No inhabitant was to be seen in any direction. "Some execution," we whispered.

Just then we came upon the body of a woman which looked as if it had been trampled to death on the pavement. On we went. No citizen was in sight, and the houses everywhere were closed. The next thing we saw was the figure of a youth, lying dead upon the road. On the top of a neighboring house I spied one of the king's troopers, intently looking up the road.

"What is the matter?" I called. "The man-eater is loose. Wallah! he has turned. Look out for your safety, sahibs. He is wild to-day."

I had heard of the fierce animal owned by the troopers.

"He is coming! Take care!" shouted the man.

Far ahead we could see the brute, a large bay horse, coming toward us. He caught sight of the vehicle, and rushed forward to attack. We turned rapidly round, and our horse, almost then, quick as lightning, sprang. The on 'em left!"

the road. Away we went in a bad gallop to-

ward an enclosure with iron gates. As we sped we could hear the furious clatter of hoofs growing nearer and nearer. We gained the gates; my companion leaped from the buggy and closed them. The monster rushed up and stood looking savagely, his nostrils distended, his glaring eyeballs as ferocious as any wild beast's,

He saw that he was foiled, turned, kicked the iron bars, and made for an archway, where a party of troopers was awaiting him. They skillfully noosed the brute, muzzled him, and

led him away. That evening I mentioned the Inci-

dent to the king. "I have often heard of the man-eat er. He must be a furious beast."

"More savage than a tiger, your majesty."

"A tiger! Good! He shall fight a tiger. We will see what impression Burrhea will make on him.

Burrhea was a favorite tiger, and had never been allowed to enter a contest in which he could not conquer. The next day we all assembled in a courtyard to see the fight. The maneater was standing in a great enclosure made by bamboo rails. Burrhea's cage was brought, and the beautiful creature was let loose.

The man-eater fixed his eyes on the tiger, lowered his head, and waited. The tiger bounded with rapidity, and landed on the horse's haunches. Up went the iron heels, and Burrhea lay sprawling.

After this the tiger was more cautious. Round and round the enclosure he went with catlike tread. For fully

The Physical IIIs of Temper.

F you would be well, then control your temper. Do you know that fits of passion, this giving way to the worst that is in you, does you not only moral and mental, but actual physical harm? Temper invariably interferes with the process of digestion; it carves ugly lines on your faces; it wears upon the tissues, and leaves

us physically and mentally exhausted, as well as morally In consequence we are accused of having become too weaker after each indulgence .- St. Louis Post-Despatch.

..... unmanageable from terror, flew over man-eater was ready, and ducked his head low, Burrhea leaped to his back, and in an instant those terrible iron heels were lashing up and down. The tiger was thrown helplessly to the ground, and lay with broken jaw, crying out with pain. The king gave a signal, the door of the cage was opened, and the poor, defeated Burrhea rushed in and buried himself in the farthest corner. The man-eater stood, erect and triumphant.

Funeral Cakes.

There is a grimly humorous anecdote of the dying Yorkshireman who asked his daughter for a slice of the ham she had just removed from the stove, and was refused on the ground that "Ham's not for thou; ham's for t' funeral." It may be capped by one found in "Pages from a Country Diary," a book of sketches of English ountry life.

A curate went one day to visit an aged parishioner, a small farmer, whose end was daily expected. Finding him rather better on this occasion, and propped up in bed, he proposed to read a chapter of the Bible to him. The sick man gratefully agreed, but paid scant attention to the discourse, because he was constantly fumbling under his pillow for some form of edible which he mumbled with evident scatisfaction between his toothless gums. At last the curate stopped reading, and asked him what he was doing.

The old man smiled shyly.

"Why," he said, in a triumphant whisper, "they bak't some spoonge biscuits agean moy vuneral, an' hid em in the coopboard, but they don't know as 'ow I vound 'em, andwith a senile chuckle of delight-"when I be gone, an' they come to ten minutes he kept up the march, luke for 'em, they wun't vaind none

Then rose a pallid mana man sick with fever and ague;

- Small was he, and his step was tremulous, weak and uncertain;
- Slowly a Derringer drew and covered the person of Thompson;
- Said in his feeblest pipe, "I'm a Baldheaded Snipe of the Valley."
- As on its native plains the kangaroo, startled by hunters,
- Leaps with successive bounds and hurries away to the thickets,
- So leaped the Crested Hawk and, quietly hopping behind him,
- Ran and occasionally shot that Baldheaded Snipe of the Valley.
- Vain at the festive bar still lingered the people of Angel's,
- Hearing afar in the woods the petulant pop of the pistol;
- Never again returned the Crested Hawk of the mountains;
- Never again was seen the Baldheaded Snipe of the Valley,
- Yet in the hamlet of Angel's, when truculent speeches are uttered,
- When bloodshed and life alone will atone for some trifling misstatement,
- Maidens and men in their prime recall the last hero of Angel's,
- Think of and vainly regret the Baldheaded Snipe of the Valley! -Bret Harte.

WIZARD OF PINE STREET.

View of the Personality of E. H. Harriman and His Ambition.

E. H. Harriman's recent acquisition of control of the Atchison, Topeka and Santa Fe, discloses his tremendous ambition to control the entire commerce of the West. In "A 'Corner' ia the Pacific Railroads," in the World's Work, C. M. Keys gives the following intimate account of him:

In his office at 120 Broadway, New York, he worked as few of the wealthy men of the country have ever worked. Day after day, week after week. month after month, he labored at his task. At his desk in the big inside office he was to be found at almost any working hour. He is a small man, very slightly built, narrow-chested, delicate in appearance,

At his desk he is a regular whirlwind for energy. He goes through his correspondence and through the hunared reports that reach him at a page that is not rivaled in any office on Wall street-the region of speed. His stenographers must keep the pace. He has a small army of them, and, report says, they work in relays. He can keep them all busy. He is one of the most rapid thinkers in the street, and his action is as quick as his thought. Between 1897 and 1900 Mr. Harriman mastered the detail of his railthrough a buttonhole or eyelet hole of one side of the garment, and the fastener secured to the button eye on the other side. The fastener is very small. being a little longer in length than the diameter of the button, and is made of spring wire to insure elasticity. The base is perfectly straight, terminating in a coil spring at one end, the free ends of the wire meeting equidistant from the coil. In the center of the upper portion the wire is bent into a half loop, which engages with the eye of the button, the end of the wire being deflected to prevent the sharp edges from catching in and injuring the garment. As well understood, the fastener is used by passing the eye of the button through a buttonhole or eyelet hole in the garment and clasped to the fastener on the other side, the coils serving to keep the fastener stiff and preserve its resilience for indefinite use without impairment.

The Streets of New York.

New York is as easy a city to learn as any in America-until you get down on the lower end of Manhattan. Above Eighth street you deal almost exclusively with numbers; the streets crossing and the avenues paralleling the island. Below Eighth street right angles are at a premium. Pearl street is semi-circular, picking you up and leaving you at Broadway, despite the fact that you travel right ahead on Pearl street. William street apparently tries to see how crooked a street can be and stay on the map, and the fact of many streets changing their names for no better reason than that they cross another street makes old New York a maze of mysteries. Cortlandt street is the west end of Maiden lane; Dey street becomes John street when it crosses Broadway, and many other thoroughfares mix one up until he is never sure whether he is where he is or somewhere else. But, after all, this helps to make the New York of the seventeenth century intensely interesting, peculiarly entertaining and wonderfully different from the New York of the twentieth century .- Four-Track News.

A Good Place.

"I got a haircut to-day." "What! In cold weather like this?" "Yes."

"Well, I wouldn't tell anybody." "No, I'm keeping it under my hat." -Cleveland Plain Dealer.

What has become of the old-fashioned farmer who imagined he earned a living for three or four town people1