

"GUMPTION."

UMPTION is to success as cause is to effect. It is the essential quality of a man who is bigger than the circumstance, and his degree of success depends on the amount of gumption in his make-up.

The Hoosiers found the word. They say: "Gumption is the ability to put the grease where the squeak is." Isn't that the basis of power? Dewey had gumption when he cut the cable.

It does not always take age to develop gumption; it is born in a man and often shows at an early age, as in the case of two boys. They had no father and no income, but wanted to go to the high school. Their older brother, a member of the large firm which he had entered as office boy at 12, saw no need for further education. He had succeeded without it, and why not them? and he thought it was high time for them to be earning their own living. The boys decided that it wouldn't be any harder to stay up at one end of the night than the other, so they worked up a morning paper route which eventually netted them \$100 a month. They solved the problem by earning their own living and going to school, too. That's putting the grease where the squeak is!

Every man has achieved his own greatness. To be great is to work out the strength within you, not to wear the cloak of power.

The word gumption is peculiarly American. It names the quality in us which makes for success and progress. Wherever the American is, he should have gumption, he should be stronger than the obstacle that confronts him. It was the ability to see what his country needed that made Lincoln, our grandest American, tower over the Little Giant; it was the ability to carry out what he saw was needed that made Lincoln equal to all emergencies.

Patience, insight, courage and perseverance-all of those qualities which make strength of character, which give the power to see and to do-are summed up in this one word-gumption.-Chicago Journal.

FOUR KINDS OF MONEY.



11.8

O keep track of the different kinds of money in circulation seemed, a few years ago, no slight task. To-day it is much simpler; four easily remembered classes practically include it all. These are gold, silver, national bank-notes and government notes.

Gold circulates almost wholly in the form of gold certificates, which stand for the metal in the treasury, as the trunk-check which the railroad issues stands for the trunk. The certificates are easier to carry about. They are issued in denominations of twenty dollars and

commonly known as "greenbacks," is a fixed amount, and the notes are promises to pay in coin on demand. They were formerly of all denominations, but are now almost exclusively ten-dollar bills.

Of national bank-notes there are now more than four hundred and fifty million dollars in circulation, which is the high-water mark. Nearly half the government's bonds are held by the Treasurer of the United States as security against this circulation, which is chiefly in fives, tens and twentles.

Of the kinds of money, gold represents forty-four per cent; silver little more than half as much; national bank-notes, which come third, considerably exceed the greenbacks in value. The total of this money, equally divided, would give to each inhabitant of the country an average of about thirty-one dollars .--- Youth's Companion.

WHEN DOES WOMAN LOOK HER BEST?



ERY man will probably reply according to his individual tastes. M. Nimrod, for example, will declare that when she is riding across country Lady Diana looks her best. The boating man will think Undino most charming as she lies amid the pretty cushions of a punt, dressed en suite. The

man about town will award the palm to the woman who is best dressed in the park.

I have heard a man declare that he thought a woman never looked so well as when wearing a perfectly plain gown of some washing material, whereas it is obvious that some of the sex find us most attractive in what they describe as "full fig" or "war paint." And, speaking generally, I suppose a woman does have almost every chance in a becoming evening gown. But one can lay down no hard and fast rules as to when a woman really looks best. Much depends on the woman, much depends on what she is wearing, and much depends on her environment; but I cannot conceive a woman looking her best when engaged in exercise which is either very violent or which dishevels her in any way; nor is she likely to look her best when the dress does not fit her surroundings. This is a fact which should be well borne in mind by women of a certain age bent on ruralizing, and, indeed, by women of all ages, at all times, and in all places .-- London World.

JUST A WRECK.



HEN death comes to such a man as Charles T. Yerkes, frank comment sounds harsh and ungenerous, and there is a disposition to act in accordance with the sentiment: There is so much good in the worst of us, And so much bad in the best of us, That it hardly becomes any of us To talk about the rest of us.

TOPICS OF THE TIMES. A CHOICE SELECTION OF INTER-ESTING ITEMS.

Comments and Criticisms Based Upon the Happenings of the Day-Historical and News Notes.

It's never safe to judge a woman's thoughts by what she says.

Knowing the people he was dealing with, Sakharoff invited what he got.

Football, we fear, never will be thorsughly reformed until Tom Lawson takes hold of it.

What wouldn't Mr. Rockefeller give for a head of real hair like that of Samuel Langhorne Clemens?

It is a safe guess that J. Pierpont Morgan will get that \$6,000,000 back from somebody before he dies.

After having tried the present brand of peace, perhaps the Czar would like to go back to war again.

It is difficult to grow strongly sympathetic when we hear that some life insurance company has been "held up."

Russia's rioters don't seem to know just what they want, but whatever it is, they seem to want it in the worst WRY.

How homelike and familiar that closing sentence of Captain Amundsen's message to Nansen: "Wire me \$500 as soon as possible."

There is some talk of taking the high officials of the steel trust away from the temptations of Gotham. Why not try a reduction in salaries?

Mr. Carnegie's "black-haired boys," who have been promoted to big jobs in the steel trust, ought to take a few lessons on marital obligations.

Shakespeare speaks of reputation as a bubble. We have seen that an insurance investigation has great possibilities in the pricking line.

Certain uneasy souls are fearful that the Panama canal will destroy the gulf stream. Perhaps they have not taken the measurements of the gulf stream lately.

Canadians are not showing much discrimination in throwing rotten eggs at Sarah Bernhardt and saving their applause for the stage Irishman with green whiskers.

A Buffalo man is accused of having been intoxicated more than 1,600 times

New York Oity is growing more rapidly than the rest of the State, for five hundred and seventy-seven thousand of the increase in five years is found in that city. It is as if the whole city of Boston had moved to New York since 1900. The annual growth has been larger than the total population of Syracuse, or St. Joseph, or Memphis, or Los Angeles, or Omaha,

An officer of the Salvation Army says that the task of getting the landless man to the manless land is now the dominant factor in the work of his organization. The truth is that the problem is too large for the Salvation Army or any other association to handie alone. The question of getting proper proportion of the American people back to the soil is one of the highest national importance, and it will grow in importance. The drift is toward the cities, and it is the drift of the immigrant as well as the nativeborn. If it were not for a certain ratio of new arrivals-mostly Scandnavians-who proceed direct from the steamship dock to the agricultural regions of the West without stopping in the cities, it is probable that the decrease in population which has taken place in Iowa during the last five years would be noted in other farming States. There is no avoiding the fact that the American citizen of this generation, like his English contemporary, entertains a fixed aversion to age riculture, or, to put it the other way. that he entertains a desire for city life-a desire so strong that he will submit to discomfort and even downright privation in the city when he might enjoy comparative independence and comfort in the country. It is this willingness to live in squalor for the sake of herding in the citles which makes the problem of populating the manless land so difficult. Nobody wants to go into the country-to work, The cities are full of men willing to take any kind of a job at any pay provided it does not involve leaving town. Women for domestic service will not go to the country at any price, as farmers' wives know to their sorrow, The prejudice is so strong that it even includes small towns and the suburba of large cities. People not only insist upon living in a city, but they want it to be a big city. The great increase in the population of New York, Chicago and other centers of populas tion is not the natural accretion of birth and immigration, but the result of the disposition to flock to the cities, The native born to the farm will not stay upon it; the immigrant refuse to go upon it. The land thus rapidly becomes manless. This question o populating the farms is not merely

upward. It is the present aim of the department to give each class of currency a field of its own.

Silver certificates, which are mainly in ones, twos and fives, hold the same relation to silver coin, except that among the farm laborers of the South there is a decided preference for the metallic dollar over its paper representative. On the Pacific coast generally, with all classes of people, paper money continues in disfavor; as in Europe, coin, both gold and silver, is preferred.

In this class must also be included "subsidiary coins," or those made of silver in denominations of less than one dollar, and the still smaller change, known as the "minor" coins-nickels and cents-of which about thirty million dollars in all are in circulation.

Besides these classes resting directly on metals, come two forms of paper. The issue of United States notes,

THE VERY FIRST MATCH.

John Walker, an English Druggist, Was the Inventor in 1827.

In the nineteenth century-the century in which so many wonderful things were done-the fourth step in the development of the match was taken. In 1827, John Walker, a druggist in a small English town, tipped a splint with sulphur, chlorate of potash and sulphid of antimony, and rubbed it on sandpaper, and it burst into flame. The druggist had discovered the first friction-chemical match, the kind we use to-day. It is called friction-chemical because it is made by mixing certain chemicals together and rubbing them. Although Walker's match did not require the bottle of acid, it nevertheless was not a good one. It could be lighted only by hard rubbing, and it sputtered and threw fire in all directions. In a few years, however, phosphorus was substituted on the tip for antimony, and the change worked wonders. The match could now be lighted with very little rubbing, and it was no longer necessary to have sandpaper upon which to rub it. It would ignite when rubbed on any dry surface, and there was no longer any sputtering. This was the phosphorus match, the match with which we are so familiar.

After the invention of the easily lighted phosphorus match there was no longer use for the dip-splint or the strike-a-light. The old methods of getting a blaze were gradually laid aside and forgotten. The first phosphorus crowding of the mob to gaze at the matches were sold at 25 cents a block -a block containing 144 matches-and] game in this great city than it seems they were used by but few. Now a hundred matches can be bought for a in any other country, it is because cent. It is said that in the United there is so much less here to run after, we use about 150,000,000,000 matches besides money, than has been the rule a year. This, on an average, is about in the rest of the world, says a New five matches a day for every person .---St. Nicholas.

But so much has been said about the dead man's abilities that the awful wreck of his life is positively startling. And the more we dwell upon his remarkable foresight in business and his remarkable power over men the more impressive does the lesson of the contrast become.

A dozen art galleries and tens of millions of dollars where there was one would write the word "failure" all the larger. The perversion of character, the complete absence of any guiding moral purpose and of a decent respect for the opinion of mankind leaves a heritage of shame to the nearest of kith and kin and a taint upon every item in the vast fortune.

Out of the wreck we can make nothing but a warning.-Chicago Record-Herald.

A JAPANESE NAVAL FUNERAL.

during the past eight years. Why should such a man ever subject his system to the shock of getting sober?

Moreover, by doing away with the football coach the college president would be relieved of the necessity for taking a place of secondary importance in the field of higher education.

Miss Anna Shaw asks why it is that women are growing taller and men are growing shorter. One reason why men are growing shorter, Anna, is the high price of the millinery that makes women look taller.

Dr. Osler divides people into two classes, the bolters and the chewersnot referring to doors or tobacco, but to the prevailing methods of eating. He appeals to the dentists of the world to help make the chewers the majority party.

English is surely and steadily making its way as an international language. One of the countries in which a great change has come about within a few years is Mexico. The study of English is compulsory in tho schools, and already the knowledge of the language has spread among the people to such an extent that a merchant or traveler from the States may do business or move about comfortably with only the most meager knowledge of Spanish.

This is only a little old world, after all, and what seriously affects the people of one section of it is pretty apt to affect others on the other side of the globe. For instance, ferro-manganese is necessary to the manufacture of steel; the bulk of the supply of ferro-manganese used in the steel mills of the United States is mined in the dominions of the ezar of Russia; the strikes and riots in Russia have shut off the source of American supply, in consequence of which the Pennsylvania steel mills have had to reduce their output, and as a result of the reduced steel construction is likely to be delayed indefinitely.

New York retains its place as the State of the largest population, and according to its rate of growth, as indicated by the State census recently completed, is likely to stay there for many years. It has a population of a little more than eight million, about eight hundred thousand more than it had five years ago, and a million and a quarter more than ten years ago. own."-Cleveland Piain Dealer.

for poverty is to counteract the evil of crowding in cities and to get the people who live inadequately in the cities out into the country, where they can support themselves. This is the view of the philanthropist. There is also the view of the economist. That is to say, if the land, which is the ultimate source of all wealth, is to be deserted, even to a relatively small ex tent, the effect cannot fail to be disast trous to the substantial prosperity of the nation. Speculation and booming in various lines may maintain for a time an appearance of welfare and af fluence, but if the solid foundation of national wealth be neglected the final result is bound to be disastrous. We have not yet reached the danger point in this country, because the herding tendency, marked though it is, has not yet operated seriously to depopulate the farms. The tendency augments, however, year after year, and at nd distant day it will reach a point where it will menace national prosperity When the population of the rural dis tricts falls below its just and norma proportion of the whole people we may prepare for trouble. We would do well to strive to avert it. The problem of getting the American people back to the soil is one that is worthy of the consideration of the best statesman ship and economic thought.

a humanitarian one. The Salvation

Army declares that the only real cure

Lessons We Might Learn.

In Switzerland two people may not marry till they have been examined by a magistrate and he has certified to their physical and mental fitness.

The government runs the pawnshop in France, and 6 per cent a yearagainst 72 per cent in America-is all that is ever paid on pledges.

All trolley cars in England are double-deckers. The roof seats, in all but bad weather, are by far the more popular.

Germany's best schools, the famous gymnasia, charge only \$1 a work tub tion. Here prince and peasant allke are enrolled.

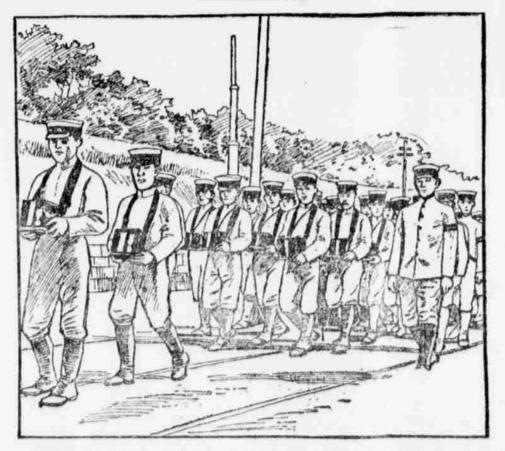
in Holland dentists and oculiacs, vis tting the public schools regularly, look after the children's eyes and to the

Beggars in Wurtemburg must stury a state license certifying to floor inability to work.

An Expert.

"Yes, she is writing hints on how to preserve beauty.

"I've no doubt she has trie i every thing in the effort to pressurve her



In the funeral procession herewith illustrated the two leaders are carrying the orders which belonged to their comrade. All the others are bearing wooden tablets on which is inscribed the "dead name" of the fallen hero. In Japan every dead person is given a new name, and the old one is never spoken.

The Gleam of Gold.

It is no new thing-this undignified rich. If it becomes a more desperate ever to have been at any other time or York paper. Titles? We have them not. Decorations? We forbld them. ing than an indifferent clerk?

Ancient honors? Very few of them. The military? We have shrunk that down to so small and rudimentary a thing that the people seldom see It, and have next to no chance to pay it this tribute of admiring interest. We have stripped life of its ancient glitter. We have kept nothing but the gleam of gold to delight the people's eyes; and that gleam they will follow.

Is there anything more exasperat-