

# GREAT CHURCH UNION IN CANADA NOW SURE

### Presbyterians, Methodists and Congregationalists to Merge Throughout Dominion.

From the Religious Rambler.  
By a three to one vote the Canadian Presbyterian general assembly has favored organic union with the Methodist and Congregational denominations. The other two bodies had already gone on record as favoring the amalgamation of the three diverse denominations. The final act of consummation is now inevitable. What is probably the greatest merger in all church history is assured. Unless the Presbyterians of the states should get ahead of the denominations across the border, Canada will have the record for church union.

One fact which causes this great merger to stand out above all the other church unions, past, pending and prospective, is that it involves three distinct types of denominations. The Congregationalists stand for independence, Methodism stands for a modified episcopacy (although the Canadian church is without bishops) and the Presbyterian church stands for government by presbyters or elders. Yet a way has been found to weld these diverse bodies into one great whole.

This extraordinary project would have been impossible had not Canada already made great strides in church union by consolidating the divided denominational families. Thus instead of several forms of the Presbyterian church in Canada, as is the case in the United States, there is now but one in the entire denomination. Likewise there is but one Methodist denomination and one Congregational denomination. The process which has already been accomplished in Canada is now under way in the states, where Presbyterian bodies are drawing together and Methodist bodies likewise.

Where the Case Now Stands.  
This great Canadian union has been "in" for several years. It has been debated in many church gatherings. Recently it was put to the vote of the local congregations. In the case of the Presbyterians a third of the membership did not vote, which many took to be a sign that they were not in the issue. But the general assembly, which has lately been in session in Toronto, took decisive action by a vote of 178 to 54 in favor of proceeding as rapidly as possible to the union.

The Congregationalists, in their national council, were absolutely unanimous in favor of going forward to the completion of the union. The Methodist general conference has also put itself on record as overwhelmingly favoring union. The Presbyterians, on the other hand, are the laggards. Their acquiescence assures the fact.  
It is rather remarkable that the Presbyterians voted to give up their denominational identity at this time, for the great congress of Presbyterian representatives given such an exhibition of Presbyterian potency and had so deeply stirred the denominational enthusiasm that some observers felt that this newly quickened denominational courage would make the union project. It is probably not to be the case, however, and the negotiations have been put into the hands of a committee to proceed to the epochal issue which has been the goal of the advanced leaders in the denomination.

Anglicans Take Forward Step.  
One of the unexpected by-products of the union movement in Canada was the effect upon the Anglican church, which has organized a "Church Unity League" and which takes the advanced position of recognizing the non-Episcopal churches. In England, Canada and the United States, Anglican and Protestant Episcopal churches, which hold the doctrine of the historic episcopacy, have not been willing to recognize the validity of other ordinations than their own. Thus they have not looked upon the non-Episcopal churches in the fullest sense of that term. The Canadians, however, have gone a step forward, although their action has called forth a protest from the bishops of eastern Canada. At the recent meeting of the Church Unity League, to which by the way, Earl Grey called his congratulations, loud applause greeted the following utterance from the venerable Archbishop Coadjutor:  
"Wouldn't you like to meet John Bunyan, Francis of Assisi, Thomas A. Kempis, Father John of Cronstadt, David Livingstone, and Paton of the New Hebrides, as well as Keble, Phillips, Brooks and Kingsley? How can we refuse to recognize on earth those who will be stars in the spiritual firmament hereafter? Will there not arise some sense of shame to remember hereafter that we refused to recognize these on earth?"

The New West Makes New Problems.  
A factor in Canadian progressiveness in this matter of church union is its newly opened northwest. Church leaders do not want to duplicate the conditions which grew up in America by competitive congregations in almost every community. They are determined to man the whole field, but they do not want to over man it. Like all new regions, the west feels most lightly the claims of the historic divisions. It is in the fashion of Kipling's American.  
"Turns a keen, untroubled face  
Home to the instant need of things."  
Therefore, the local congregations are uniting without waiting for the permission of the denominations. They are forestalling national unity by local unity. The agitation has created all over the dominion a host of men who are determined that the church shall get together regardless of what leaders may say.

The Issue Up in Scotland.  
A factor in furthering union in Canada is the astonishing progress that is being made in Scotland toward the union of the established church of Scotland and the United Free church of Scotland. It has for generations been taken for granted that this line of cleavage was practically permanent. But last month both denominations held their assemblies side by side in Edinburgh, and with absolute unanimity voted to proceed with negotiations looking to union. This in the land whose many brands of Presbyterianism have been described as "The wee kirks, the free kirks.  
The kirk wi'oot the steeple;  
The auld kirk, the cauld kirk,  
The kirk wi-oot the people."  
From Asia come equally stimulating messages of the movement for the abolition of denominational lines in the native churches on the mission

field. It is clear beyond peradventure that China means to have one Chinese church, which embraces everything, from Episcopalian to Quaker. Japan is discussing the same theme. Some of the native Christian denominations in India have got together and further unions are on the way.

Some American Unions.  
In the states the southern Presbyterians have decided to merge with the United Presbyterians, and this union will have been effected within two years. The northern Presbyterians and the German Reformed have decided to get together, and their committees are working on the matter. The United Brethren and the Methodist Protestants think they should get together. The northern Baptists and the Free Will Baptists have already united.  
Meanwhile, the world conference on faith and order, which the Episcopalians are promoting, grows more important and realizable with each month.  
In this matter of church union, it seems as if the irreconcilables are growing reconciled, and the irreconcilable union of the unionists is being reduced toward the vanishing point.

# FOREIGNERS LARGE MACHINERY BUYERS

### Recent Summary of Trade Shows Satisfactory Increase in Exports.

The success of the American manufacturer and the American workman in competition in foreign markets is sharply illustrated in the pamphlet just issued by the department of commerce on "American Manufactures in Foreign Markets," by the table which shows the exportation of machinery from the United States in 1902 and 1912. The value of this class of exports in 1912 was \$176,703,481, against \$64,828,802, a decade earlier, an increase of approximately \$112,000,000, or about 173 per cent, while total domestic exports meantime were increasing about 60 per cent.

This large increase in the exportation of machinery is apparent in the trade with all parts of the world. Taking the figures of the full fiscal year 1912 for which details of articles by grand divisions and countries are available, exports of machinery from the United States to Europe show a gain from \$30,000,000 in 1902 to \$65,000,000 in 1912; to North America, from \$21,000,000 to \$51,000,000; to South America, from \$5,000,000 to \$27,000,000; to Asia, from \$2,250,000 to \$7,000,000; to Oceania, from \$5,000,000 to \$12,750,000; and to Africa, from \$1,750,000 to \$4,333,033.33. These figures include agricultural implements and automobiles in addition to the various classes of articles grouped under the head of iron and steel machinery.

All classes of machinery show large gains in exports in the period 1902-12, for which detailed statistics are available. Sewing machines, of which the exports in 1902 were \$4,000,000, were approximately \$10,000,000 in 1912; metal working machinery, \$3,000,000 in 1902, \$12,000,000 in 1912; typewriters, \$3,000,000 in 1902, \$11,000,000 in 1912; engines of all descriptions, a little less than \$5,000,000 in 1902, \$19,000,000 in 1912; cash registers, \$1,000,000 in 1902, \$3,500,000 in 1912; electrical machinery, \$5,000,000 in 1902, \$8,000,000 in 1912; agricultural implements, \$18,000,000 in 1902, \$36,000,000 in 1912; and automobiles, \$1,000,000 in 1902, \$25,500,000 in 1912.

One of the features of this growth is the fact that large gains have been made in exports of machinery to Europe, the other great manufacturing section of the world. Of metal working machinery, the exports to Europe amounted to \$2,750,000 in 1902, and \$5,333,033.33 in 1912; automobiles, \$700,000 in 1902, and \$7,500,000 in 1912; agricultural implements, \$9,000,000 in 1902, \$16,000,000 in 1912; sewing machines, \$2,250,000 in 1902, nearly \$4,500,000 in 1912; and typewriters, \$2,500,000 in 1902, compared with practically \$5,000,000 in 1912.  
The largest percentage of gain in exports of machinery has been in the movement to South America, the total to that grand division in 1902 having been \$4,973,878, and in 1912, \$27,283,939. Typewriters exported from the United States to South America in 1902 amounted to but \$74,537 in value, while in 1912 they exceeded \$1,000,000; sewing machines, \$350,000 in 1902, against \$2,333,033.33 in 1912; engines, \$1,000,000 in 1902, \$3,500,000 in 1912; agricultural implements, \$2,000,000 in 1902, \$5,750,000 in 1912; automobiles, but \$15,353 in 1902, over \$2,000,000 in 1912; and electrical machinery, \$127,597 in 1902, and \$1,500,000 in 1912. The share which machinery formed of our total exports of finished manufactures other than food products was 20 per cent in 1902 and 26 per cent in 1912.

# FRANK JAMES LIVES ON OLD FAMILY FARM

Denver, Colo.—Within the last few months there have come many stories regarding Frank James, the one-time bandit. Frank James has died in Oregon, California and a few other states, he has "gotten" religion in the east, and he has been active generally. And the queer part about it is that he is alive and in good health, and is spending his last days on the old James farm a few miles from Kearney, Mo., where Jesse James is buried.

This is the information that is brought to Denver by L. Wright, a motion picture proprietor, who recently made a trip to the farm in Missouri. When he returned he brought a statement with him, signed by various citizens of Kearney, and which reads as follows:  
"To Whom It May Concern: This is to certify that we, the following citizens of Kearney, Clay County, Missouri, hereby affirm that we are personally acquainted with the original Frank James, brother of Jesse James and that he is now enjoying good health and is living on the old James homestead about three miles northeast of this city, and we furthermore state that he is an honored and respected citizen of this community."  
"I went back to get Mr. James' opinion regarding law and order," Mr. Wright said. "I am the proprietor of a set of Jesse James pictures and I had received the criticism that they were not moral. I contended exactly the opposite—that they showed the bad effects of a life of crime. So I went back to get some expression from Frank James on it. He told me this:  
"If any one thinks they can violate the law and make a success of it, I consider them insane and their finish will be the gallows or the penitentiary."  
Frank James contends that he was innocent of all the charges of outlawry placed against him. He points to his acquittal as evidence.

Astrologers find this a day in which to follow the usual routine of life and to avoid new ventures of every sort, whether social or commercial.  
The stars, Saturn and Mars are all in adverse conjunction. They rule powerfully toward the upsetting of the plans of men and women, the stars declare.

# TRANSCONTINENTAL ROAD TO BE COMPLETED

### Plans Perfected and Money Being Raised for Great Lincoln Highway.

Lincoln highway projects of the past pale into insignificance beside the Lincoln transcontinental enterprise recently incorporated in Detroit to succeed Manufacturers' Ocean-to-Ocean Highway association of Indianapolis. The great prestige of this venture lies in the fact that \$4,200,000 accrued to it from its predecessor. With this sum as a nest egg, the fulfillment of its mission, namely, the linking of a through road between New York and San Francisco by 1915, is thought to be practically assured.  
The original plan of the manufacturers who launched the enterprise has not been changed one iota, save for the dedication of the venture to Abraham Lincoln. This feature was added as a happy after thought. The basic idea is still to furnish the American people an object lesson in good roads so that they will become a necessity and not a luxury. It is thought that the building of one uniformly excellent, indestructible trunk line, through the parallel and link highways it will inspire will more to hasten the era of good roads than any other agent.  
The ultimate sum to be raised is \$10,000,000. With the four booming things in the west, and several large subscriptions ripening in the east, but few months more are expected to elapse until the amount has been realized and building operations begun.

Her Majesty of Spain.  
"Sir, the Queen of Spain has no legs!"  
—Old Spanish Chronicle.

The Rue de la Paix, in its whimsical way, ordains that the delicate mold of your ankle, Fleurite, shall be barred with a net.  
Of silk, shot with filigree gold;  
And hose of this spidery weave  
Are costly, you well may believe.  
But before you begin to complain  
Just think of the poor Queen of Spain!

When the gusty rains beat on the glittering street,  
A perfidious 't is to fare  
With immaculate frills over eddying rills  
While impertinent wayfarers stare,  
A dropitch awry in the line, but  
May provoke an embarrassing smile,  
But 'e'en in the wind and the rain  
Who would envy the poor Queen of Spain?

When the Graces commute on the shuttle-train route,  
And sprit to be prompt at the play,  
The skirts which impede their suburbanite speed  
Must rise—to the need of the day:  
With tie-back to hobble, their feet  
You barely expect to be free,  
But better the loss of a train  
Than that of the poor Queen of Spain.

When, in fine, from the art to which sculptors impart  
The charms of a marble ideal,  
We would turn toward the mold which in dreams they behold  
We find it too rare in the real;  
But better the limbs that are thin,  
Be they bowed either outward or in;  
One would rather walk humbly than reign  
Like the feminine sovereign of Spain!

"Stop, look both ways, listen, and don't walk along the tracks," are injunctions that would, in the light of recent published statistics, materially reduce the number of fatalities on the railways, if carefully observed. The majority of the people killed by accident are classed as "trespassers." Of 10,394 killed on the railways in 1911, 5,284 were trespassers. In ten years the total number of deaths by accident was 51,063, of which only 4,340 were of passengers.

Nice Family, This.  
Wife (reminiscently)—I remember when you asked me to say the word that was to make you happy for life, how I hesitated.  
Hub (grumpily)—Hesitated? Huh! You never did say it.

Resilient.  
Mrs. Naylor—Well, did you have some of the sponge cake I sent to the picnic?  
Willie Naylor—Yes'm; we played ball with my piece.

# SHE'S A LEADER OF SOCIETY IN LONDON



MRS. DUBOSE-TAYLOR.

# The Way of the Transgressor.

From the Chicago Tribune.  
Charles A. White came to The Tribune office the other night to ask for 75 cents. He had to pay room rent or take to the street.

White is remembered distinctly by a number of gentlemen who will curse and laugh when they read that he was necessitous and in such plight that his ambitions, goaded by need, could not spur him beyond a "six bit touch." There would be something fairly grandiose about a man who still had the spirit for a \$10 request. White had been beaten down until 75 cents represented affluence.

The gentlemen referred to will curse and laugh; will lose something of their desire to kill him, and wish merely that they might meet him on the street, kick him, and throw a dime after him. White will be remembered by other men as the legislator who sold the story of the Lorimer election. He confessed. H. J. C. Beckemeyer confessed. D. W. Holstiaff confessed. Michael Link confessed. Link is dead. Holstiaff lost his bank. Beckemeyer has disappeared from view. White is satisfied when he finds he has money in his pocket for a room and coffee and rolls.

White said he was paid money by Lee O'Neil Browne and Robert E. Wilson. Beckemeyer said he was paid money by Browne and Wilson. Link said he was given money by Browne. Holstiaff said he was paid money by John Broderick.

Browne and Wilson are members of the house of representatives now, as were then. Broderick is a member of the senate now, as he was then. There probably are not a half-dozen men in the assembly who have as much influence on legislation as Browne. Wilson never had any influence, but always a great deal of good nature, and he has that undisturbed. Both Browne and Wilson suffered from apprehension at one time—Wilson nearly collapsed in a panic, and Browne spent considerable money getting out of his difficulties.

His nerve staided and Wilson was pulled through before he went to pieces. Broderick had even an easier time. He has the sensitive nature of a clam. He took the affair as a matter of course, and it may be doubted if he ever thought harshly of Holstiaff. Certainly he never lost an hour's sleep or took an extra drink—except, possibly, in celebration.  
The way of some transgressors is hard—and of others hard to explain.

Some Tripping Rhyme.  
I've never done the turkey trot,  
I never hope to do it;  
And yet it's such infernal rot  
I'd rather do that view it.  
—Philadelphia Record.

I've never done the grizzly bear,  
I think the law should jug it;  
When I have got a hug to share  
I do not dance, I hug it.  
—Houston Post.

I've never done the tango dance,  
It ought to be amended;  
I do not like to run the chance  
Of being apprehended.  
—St. Louis Post-Dispatch.

I never do the Boston dip,  
I shun the Texas Tommy,  
Because to it I am not hip,  
Or have the breath knocked from me.  
—Chicago Record-Herald.

I never do the single step—  
Of patois is my main fall—  
Because to it I cannot help  
And I am so ungraceful.  
—Chicago Post.

I've never done the bunny hug,  
I think it would be funny,  
But such an awful libel 'tis  
Upon the modest bunny.

# SEVEN SENTENCE SERMONS

A man's reputation is what his fellow-men think of him; his character is what God knows of him.—Anon.

I bow before the noble mind  
That freely some great wrong forgives.  
Yet nobler is the one forgiven  
Who bears the burden well and lives.  
—A. A. Procter.

My spark may grow greater by kindling  
My brother's taper.—Jeremy Taylor.

Spend no strength in worry; you need  
It all for duty.—Anon.  
There is nothing in this world a human soul need ever fear except its own cowardice or want of faith.—Seelye.

'T is not growing like a tree  
In bulk doth make men better; he  
Who grows like that, and grows like that, see,  
And in short measure life may perfect be.  
—Ben Jonson.

Oh, the littleness of the lives that we are living, denying to ourselves the greatness of that thing which it is to be a man, to be a child of God.—Phillips Brooks.

The United States is the world's largest producer of motion picture films, and the quantity exported during the year aggregates more than 60,000,000 feet, than approximately 11,000 miles, or enough to stretch from New York to Manila.

# YANKEE TENNISER BEATS FOREIGNERS



MAURICE McLAUGHLIN.

# RAGE FOR GAMBLING SWEEPING ENGLAND

### Passion For Laying Wagers Seizes Women as Well as Men.

London, Special.—The spread of gambling among the English people, both men and women, is causing serious and growing concern. No measures yet have been devised to stop the habit, which rapidly is becoming more and more of a menace. On all big races practically everybody, from the newsboy on the street to the peer in his motor, has something on his favorite horse, and even on the everyday race an immense amount in the aggregate is wagered. Lately, it has been disclosed that women working in offices and restaurants in the city have become as inveterate gamblers as the men and boys. Nowadays both men and women, during the afternoon hours, are distracted from their work by their anxiety over the results of the races, and employers complain in vain.

The house of commons, with a view of curbing this increase in the betting habit, passed a law prohibiting commission agents from accepting money on a bet, but this was easily evaded by the agents carrying wagers in credit systems, getting once a week. As the system works today any boy with a shilling to bet on a horse can go to almost any newspaper seller and get his money down. Another measure to overcome this condition was met by opposition from the workmen, who claimed for himself the same privileges and opportunities accorded his wealthy neighbor, who can wager as freely as he likes by either going to the track or telephoning his commission agent.

The complaint is made also that gambling is spoiling golf. At most of the big clubs today members will not play unless assured of a good side bet on the result. It started with half a dollar a round, but at some clubs a game is seldom played for less than \$25, \$50 or even \$100 a round. The professional, too, who gets his fee for taking a novice around, now wants a wager on the result. Even if he gives the novice all he deserves, the professional generally can win.

The Heartbreak of Graduation Day.  
By Avis Gordon Vestal in The Mother's Magazine for June.

"Girls, you ought to see the set of silk underwear mamma is making me to wear with my graduating dress! Yards and yards of lace, and—" Helen Marvin was confiding her description to an envious group of senior girls in the cloakroom of the Colfax high school. Mabel Emerson, tucking in a stray curl before the mirror, flushed as she heard her classmate's bragging words. Mabel could not have silk, even for her outer garb, and was to wear a 15-cent dimity because that was all her mother could afford in a stry curl before the mirror, flushed as she heard her classmate's bragging words. Mabel could not have silk, even for her outer garb, and was to wear a 15-cent dimity because that was all her mother could afford in a stry curl before the mirror, flushed as she heard her classmate's bragging words.

Suppose you were Mabel! For every Helen, whose pampering relatives can spend much money upon a display of elaborate white for the great day, a delicate silk gown for class day, a dainty colored dress for the Junior party, with extravagant undergarments, gloves, fan, presents and an armful of American Beauties thrown in, there are at least four Mabels whose girlish hearts are breaking because they cannot have these things like their social leaders. The parents of the Mabels are not less loving, but they have often strained their resources and worked day and night to give their children the educational opportunities that themselves lacked.

How do the mothers of the Mabels feel as they burn the midnight oil, laboring with work-drawn fingers to make the dimity dresses for their dear daughters?  
Do not forget Lank John and freckled James either. They are to graduate in the same June—if they can—and they, too, are "up against it." A high school principal, telling me who were to form his next graduating class, said, "James Converse dropped out of the boys' present year. It will cost me at least \$46 to get the clothes and fixings the other fellows are ordering," he told me. "Father can't afford it and I'd be a cad to let him borrow the money as he offered to. So I'm going to work in the barber shop with him, and I'll come back at the second semester next year, and graduate with the Juniors."

These are true stories I have heard, with many similar ones, when I was a student and later, when I was a high school teacher.  
In the Colfax high school a solution of this vexing situation is now being worked out.  
The result will be the donning of a modification of the academic gown and "trifurcated" cap worn at college commencement. The cut will be the same, but the color will be dark gray instead of black. This pretty costume is to be used for all exercises of graduation week, worn-over the boys' present "Sunday best" suits and any thin summer dresses the girls already own. As only the narrowest strip of the dress will show where the gown falls apart at the front, there is no inducement to extravagant attire. The gowns are made for both boys and girls and are loose enough to fit any set of shoulders. The length is easily regulated by a hand tuck or by letting out the hem.

There are several plans for procuring the caps and gowns for companies that make them will ship them for a week's use at \$2 rental per student. The rent can be paid by the pupil or by the school.  
The Colfax school board is considering a more generous plan. It is to buy the new caps and gowns at a cost of about \$7 per set, and to store them carefully away between usings. These will be loaned free of cost to each class in turn.

Evolution.  
(A trifle in the manner of Langdon Smith.)  
When you were a Busher and I was the same.  
Back in a Class D league,  
And side by side in the battle's tide  
We fought through a year's fatigue,  
Or hammered many a three-base hit,  
Or whirled to a double play,  
Our hearts were filled with the game that  
And beckoned us on the way.

And that seems a million years ago  
In a time we know not when—  
And here today, in the same old way,  
We tell in the Bush again;  
Our eyes are bright and our chests are  
Our hair is dark as yet,  
Our years are few, our life is new,  
Our souls untried, and yet—  
Our trail extends from the Fort Wayne field  
To the sod of the Polo grounds;  
We have heard the cheers of a thousand years.

That come as a dream rebounds,  
But our arms are gone and our legs are  
And here in the east-off cleft,  
Pushed to the edge of the yawning ledge,  
What is the next move left?

Serenade.  
Stars of the summer night!  
Far in yon azure deeps,  
Hide, hide your golden light!  
She sleeps!  
My lady sleeps!  
Sleeps!

Moon of the summer night!  
Far down yon western steep,  
Sink, sink in silver light!  
She sleeps!  
My lady sleeps!  
Sleeps!

Wind of the summer night!  
Where yonder woodbine creeps,  
Fold, fold thy pinions light!  
She sleeps!  
My lady sleeps!  
Sleeps!

Dreams of the summer night!  
Tell her, her lover keeps,  
Watch while in slumbers deep,  
She sleeps!  
My lady sleeps!  
Sleeps!

# The New Currency Bill.

From the Outlook.  
President Wilson, for the second time since his inauguration, visited the capitol and in person read his message on the bill to the Senate and House seated in joint session. He pointed out the immediate necessity of legislation for currency and banking reform; urged that the currency must be elastic; that it should be chiefly based on credit or assets; that bank reserves should be so managed as actually to be reserves to be drawn on in time of trouble; and, finally, that "the control of the system of banking and of issues which our new laws are to set up must be public, not private—must be vested in the government itself, so that the banks may be the instruments, not the masters, of business and of individual enterprise and initiative."

We cannot too often repeat that we are in hearty accord with the last state principle of federal control, and consider it to be the foundation stone of a sound and just currency and banking system.  
The chief features of the new currency bill are the following: The country is to be divided into districts or regions, at first not less than 12. In each of these districts or regions there is to be a federal reserve bank, in which the banks of the region that comply with the conditions of the law may keep a large part of their legal reserve, thus "mobilizing" or concentrating the reserves of the region in a simple institution. Provision is made for the retirement during a period of 50 years of the present bond-secured circulation of the national banks, and the substitution thereof of United States treasury notes issued through the regional reserve banks and based upon assets.

The present banks are to be given 3 per cent bonds in place of the 2 per cent bonds, the value of which at such a low rate of interest rests largely in their circulation function. Simple justice requires this exchange. The total amount of national bank notes which will thus be retired at the rate of \$50,000,000 a year is about \$700,000,000. In addition, provision is made for the immediate issue to the banks as needed, currency not to exceed \$500,000,000 in United States treasury notes based upon assets. This extra issue is to be made elastic by permitting the federal reserve board to tax it.  
Each of the 12 federal reserve or regional banks is to have the power to fix the rate of discount on loans and commercial paper for its region, subject to the approval of the federal reserve board.

The federal reserve board is to be composed of seven members, three of whom shall be the secretary of the treasury, the secretary of agriculture and the comptroller of the currency. The other four members are to be appointed by the president, with the approval of the Senate.  
The division of the country into regions or districts, so that local conditions and local needs can be wisely dealt with; the basing of our bank currency upon assets instead of on bonds; the fixing of the rate of discount by central boards of bankers with government power to modify their decisions; and the embodiment of the idea of government supervision of the whole system, are all steps in advance in our banking methods.

We hope the bill will be passed practically in its present form.  
After it has been put in operation it will be time enough to discover from practical experience what amendments as to details and methods of operation are necessary.  
On the whole, the bill, as it now stands, expresses the banking wisdom and sentiment of Europe, Great Britain and the United States.

# CONGRESSMAN'S WIFE IS A NOTED BEAUTY



MRS. CHARLES R. CRISP.

Mrs. Charles R. Crisp, wife of the new congressman from Georgia, is one of the handsomest women in the congressional set. She is a southerner, but has spent a great deal of time in Washington, where her husband was parliamentarian of the House of Representatives before he was elected to the new congress.  
When yeggmen recently tried unsuccessfully to open the safe of the First National bank at Medaryville, Mass., the explosion blew a telephone receiver from its hook. Central sound-dial alarm.