

CRISP FORMS OF THOUGHT.

SOLOMON AND TUPPER TWISTED TO SUIT A MODERN TRADE.

The Wisdom of the Sages and the Wit of the Masses, Even the Work of the Missionaries, Are Grist in the Mill—They Are Pounded Upon by Authors and Advertisers.

Whether Solomon invented all his proverbs or gathered them from many sources with a nice sense of permanent worth...

Judged by the comparison of these homely sayings it will be found that all nations are of one kindred, possessing common needs, common aspirations, and seeking similar reliefs from toil and labor.

It is impossible to read the well-voiced proverbs of the Chinese without realizing that a home life exists in that flowery kingdom which rivals that of many more civilized countries.

They made their first appearance on the Broadway omnibuses, were gathered out of over 4,000 pages of the world's collections, and twisted to suit the case.

Condensed thought generally requires padding to make it intelligible to the masses, just as the stomach of the horse must be distended with hay to make the oats digest readily.

They air brave stories," she said, "but most short." Turned to tell the practical story of Sapolo, they often require more interest.



Thought. Thought of any kind, to be valuable, must be conservative—that is, it must hold with a firm grasp all the truth that the past has handed down.

His Memory's Use. The Philadelphia Times tells a pathetic story of poor, patient little Ned, who had been kept after school again and again to learn a simple stanza which all the rest of the class had mastered.

No Doubt About Her Meaning. "Cheer up, old man. A woman's 'No' often means 'Yes,' you know."

Naturally many of the best proverbs...

NOTES ON EDUCATION.

MATTERS OF INTEREST TO PUPIL AND TEACHER.

Benefit of a System of Individual Instruction—Good Teaching Secures Good Thinking—Advice to Those Who Are Fond of Reading.

On the first day of the term the B class of the high school was informed that no lesson would be assigned in algebra.

What are the benefits of this system? First, it compels the pupil to study the text-book more thoroughly and refer to it for assistance, rather than to the teacher or other pupils.

Second, this brings each pupil under the teacher's special attention, reveals his peculiar difficulties, and permits him to study in harmony with his own development.

Third, class instruction is said to engender enthusiasm. It is the judgment of those who see many kinds of classes that enthusiasm emanates from the teacher rather than from class spirit.

Fourth, Do the pupils receive adequate drill? If they have mastered the subject there is no necessity for further drill so essential in the lower grades.

There are 5,000 students in the normal schools and their attached model schools in Pennsylvania. These schools have had a total of 120,000 students, and nearly 10,000 professional teachers have graduated.

Correcting Spelling Papers. The examination of spelling papers is a slow and tedious process and most teachers allow the pupils to exchange papers and correct each other's exercises.

One of the worst features of our American life is its invasion of privacy. There is frequent complaint that individuals with us have no security, and that the pencil of the reporter and the camera of the photographer may record with impunity the doings of individuals without possibility of redress for those who suffer.

WHAT DID IT?

CHEAP DOLLAR IDEA CHECKED.

Right of Property Attacked by Silverites—Fallacies and False Statements of Silver Mine Owners Exposed.

Various causes have been given for the rapid decline in the free silver sentiment, which less than a year ago seemed destined to sweep everything before it.

These different agencies have all contributed to the rout of the 16 to 1 silverites, but a more potent influence than any or all of them was the recognition by the American people of the right of property and the hope of every citizen to be some day a property owner.

Fortunately for the cause of sound money, the great majority of the people of this country own property or hope at some time in the near future to be property owners.

On the other hand, those whose business was carried on by borrowed money knew that although they might be temporarily benefited by financial repudiation, yet when they again wished to borrow no one would lend, while all who look forward, as every American should, to being themselves owners of property were convinced that their best interests would be served by maintaining a currency system which recognizes the rights of every man to all his possessions.

Some of our states and very many cities and counties and nearly all railroad and manufacturing corporations who have outstanding bonds, together with many individuals, have borrowed money, agreeing to pay principal and interest in gold.

Question.—Why did these states, cities, corporations and persons agree to pay in gold? Answer.—Because by so doing they got money at a lower rate of interest, and in some cases could obtain the loan in no other way.

Question.—Would the free coinage of silver help those in debt? Answer.—It is certain that the great majority of persons who owed debts would be ruined because of an immediate demand of their creditors for the money due. A national bankruptcy law would speedily be passed.

Question.—What classes of persons would be injured least and what classes injured most? Answer.—The persons of independent fortunes owing no debts would be injured least. The persons owing debts and persons who work for wages and fixed salaries would be injured most.

"MONEY AND BANKING."

An Excellent Treatise on the Science of Money by Horace White.

One of the most complete works of its kind ever published in this country is "Money and Banking," by Horace White. It is both historical and philosophical, and because of logical arrangement of subjects and topics, incidental definitions and explanations of words and terms used, and wide scope—embracing discussions of nearly every kind of money and banking system tried or proposed—it is as well adapted for the use of college students and general readers interested in economic subjects as for professors and experts on financial questions.

"On the 25th of February, 1862, the government of the United States made its paper evidences of debt legal tender between individuals. The nation was thus sent upon the wrong road, and has been toiling in a wilderness ever since. In addition to the injustice which it wrought, the legal tender act filled the public mind with misconceptions and delusions on the subject of money. So it came to pass that although we adopted irredeemable paper with the greatest reluctance we were willing to flounder in it 14 years after the supposed necessity for it had passed away.

"It is the aim of this work to recall attention to first principles. For this purpose it has been deemed best to begin at the beginning of civilized life on this continent and to treat the subject historically. The science of money is much in need of something to enliven it. If anything can make it attractive, it must be the story of the struggles of our ancestors with the same problems that vex us now. The reader will find an abundance of these in the following pages. Indeed a complete and correct theory of money might be constructed from the events and experiences that have taken place on the American continent, even if we had no other sources of knowledge. This may be said of the science of banking also. All the wisdom and all the folly of the ages, as to these two related subjects, have been exploited on our shores within the space of less than 300 years."

Mr. White believes that it was a great mistake for the government to engage in the banking business and that the normal and proper business of the treasury is the collecting and disbursing of public revenue. He sees but little prospect of banking and other reforms or even for clear thinking on currency questions until we retire and cancel the legal tender notes and restrict the treasury to the duties for which it was originally and solely designed.

When our mint was established in 1792 and was about to be opened to the free coinage of both metals, the main question was, What shall the ratio be? All agreed that it must be the commercial ratio. Hamilton, in his celebrated report on the establishment of the mint, said, "There can hardly be a better rule in any country for the legal than the market proportion." Thomas Jefferson said: "Just principles will lead us to disregard legal proportions altogether; to inquire into market prices of gold in the several countries with which we shall be connected in commerce, and to take advantage of them. The proportion between the values of gold and silver is a mercantile problem altogether." And so they made the mint ratio 15 to 1, which at that time was the commercial ratio. Besides, certain powerful commercial nations, among them England and France, were at that time coming both metals free at practically the same ratio. How different the situation now, when the commercial ratio is 32 to 1, and the mints of all the commercial nations are closed against the free coinage of silver.

Certainly there is no precedent of any country, or of any combination of countries, by mere acts of legislation doubling the value of the world's entire stock of silver bullion and coin. Yet to raise the ratio from 32 to 1 to 15 to 1 would be to double the value of the world's entire silver stock, for the price of silver is fixed in the markets of the world and is practically the same in all countries.—Firman Smith in New Orleans Picayune.

General Jacob S. Coxey of the late army of weary walkers was the badly defeated Populist candidate for governor of Ohio. His platform was "Greenbacks and Good Roads," and he would have been content with a modest \$500,000,000 of fiat currency for a starter, the money to be expended in building good roads throughout the country.

Has Statesman Coxey reflected on the certain result of better roads? Will not improved facilities for getting to market mean cheaper transportation? Will that not mean cheaper farm products? And can it be possible that any true Populist favors a scheme which will make things cheaper?

It must be a mistake. What the late general really wants to do is to tear up all the roads now existing. This will make things scarce and dear. Everything will go up. Even the chickens will roost high when the army of the commonwealth is on the march. The idea that Coxey wants things cheap must be a goldbug slander, for the burden of his plea for free silver and greenbacks is the complaint that prices are now too low.

HOW RATIOS WERE FIXED IN 1792.

Proportion of Values Between Gold and Silver Is a Mercantile Problem.

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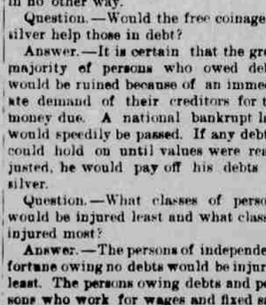
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On the tree-top; When the wind blows The cradles will rock; When the bough breaks The cradles will fall, Down will come baby, Cuddles and all.



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