

violence must be met by violence; who decree the outrages which startle, if they do not shock the civilized world; who have agents in the villages teaching the peasants that it is not a cruel fate, as they had supposed, which must be submitted to, but a relentless foe which must be struck down, that has crushed and twisted and contorted their lives; who have at their command dynamite with which to kill and men and women ready to be killed in killing; and whose activities are safe from interruption because they themselves are not known even by their own comrades and agents, who therefore could not, even if under pressure they would, betray them to the police. These men, and almost they alone, know their own minds; and they have simple faith in the end which they have in view, and which they pursue as calmly as a woodman who hews his way through a forest ax in hand. By its methods of repression the government is driving the revolution into the masterful hands of these men."

**THIRD ASSISTANT** Postmaster General Maden charges that most of the fourteen million dollar deficit in postal receipts is chargeable to publications that have unlawfully taken advantage of the one cent rate. The Houston (Texas) Post says that this charge is not warranted, and adds: "The deficit is caused by the enormous price paid the railroads for carrying the mail and the plundering by the railroads charging exorbitant rents for mail cars and also by the rapid increase of the rural free delivery routes. One dollar a hundred pounds is a good price for carrying sacks of newspaper mail and many of the greater newspapers are sending their newspapers for the news agents by express or fast freight at a lower rate. The railroads for the year ending June 30, 1904—the last official report—received for carrying the mails \$44,499,732, and for the same period the express companies paid the railroads \$41,875,636. The weight of the express matter carried must exceed the weight of the mail carried many times, which indicates how the railroads, by the aid of a complacent republican congress, are paid subsidies far greater than the service is fairly and reasonably worth."

**THE UNITED STATES** postal commission, which is investigating the alleged violation of the law by publications enjoying the one cent postal rate consists of Senators Penrose of Pennsylvania, Clay of Georgia, and Carter of Montana; and Representatives Overstreet of Indiana, Gardner of New Jersey, and Moon of Tennessee. Referring to this commission the Houston Post says: "Newspaper publishers should keep their eyes open to the investigations of this joint committee of congress, of whom all the republican members are notoriously railroad sympathizers, and see that the mail facilities of newspapers are not recommended to be curtailed or abolished. The public are interested in securing newspapers at the present cheap rate as any advance in the rate of postage will have to be paid by the subscribers. The reform needed is the reduction in the rate paid to the railroads and for postal cars, and every congressman should be pledged to vote for the reduction of these unreasonable rates for carrying the mails and the deficit in the postal revenue would be turned into a surplus."

**THE AMERICAN REVIEW** of Reviews reproduced extracts from an article printed in the Financial Review of Reviews, London, which article pointed out that insurance is amazingly profitable; that the reserve funds are excessive; that the cost of management could be immensely reduced if the state took over the working of fire and life assurance offices; and that with the lessened reserve funds and saving in cost of management an addition of some £12,000,000 could be made to the revenue of the British government, enough to justify either a substantial reduction of the income tax or to extinguish the national debt. This writer says that nothing in the commercial world approaches even remotely the security of a well-established insurance office,—such is the opinion of a great actuarial authority. The net result is that—according to the last government annual return for British life assurance companies—on a capital outlay of about fourteen millions, there was a return of something over one million, or over seven per cent. The figure is a very striking one, and it appears the more significant when we remember that all companies, good, bad and indifferent, which come within the provisions of section 10 of "The

Life Assurance Companies Act, 1870," are included in the return. It is probable that no other interest or industry in the country could show collectively such a handsome yield on its capital.

**A** REMARKABLE THING, according to the Review of Reviews writer, is that this high profit is shown, in spite of the extremely costly system of working which competition, it seems, compels the companies to adopt. Roughly speaking, nearly a quarter of the total premium income of the companies goes in managerial and office expenses and commission. With fire offices this fraction is still larger. The writer admits that large reserves are an essential condition of sound insurance management. But it is a question whether these "mammoth and ever-growing funds do not represent too high insurance rates, rather than cautious finance. The companies work on a basis theoretically sound, but in practice fallacious. The mortality tables are out of date. As a rule they go back to 1872, since which year sanitary science has made such strides that the death-rate has been materially reduced and the average duration of life prolonged. The calculations of the companies, moreover, are not based on the selected lives with which they usually deal, but on those of the general population, including, of course, the notoriously short-lived. Consequently they are constantly paying enormously less in death claims than they expected, or might have expected. Twenty years ago one of the largest companies testified to its deaths one year being 26 per cent below the number expected. Again, the average duration of a policy in a British company is only five years, and lapsed policies outnumber those on which claims are paid by two to one. Yet companies still calculate on the assumption that every policy will mature. The "epidemic" argument is used to these boards; but the writer does not think it does justify them nowadays. The reserve funds "might be reduced by one-half, and the companies would still be well within the margin of safety."

**A** PLEA FOR STATE insurance is made by this same writer, who proceeds to argue from what the government has already regulated (gas, electricity, telephones, telegraphs, etc) that it is not so revolutionary a proposal that it should also regulate insurance. In Germany it does so to a certain extent already. Of course in New Zealand state life and fire assurance are well known, and the former long established. Considering how wasteful and extravagant is the present system of insurance, he thinks government regulation quite justifiable. Sweep away the present offices, substitute a single, well-equipped office, and the public would be as well, probably better, served. Moreover, it would have absolute security. That a government concern would be much less costly than many private ones is not a point needing elaboration. The writer admits that comparison with the postoffice insurance business is not altogether exact, yet its expenses of management are about 3½ per cent as against about 23 per cent for the life insurance companies, and 28 per cent for the whole of the insurance companies combined. Even supposing the state expenses of management were, in practice, 7 per cent, what an immense saving—£13,000,000 and over.

**SOME ONE HAS** found a hint of a motor car in the Bible. A writer in the New York Tribune says: "It is the vision of Nahum, the Elkoshite, concerning the burden of Nineveh. In the account given by this seer of the military muster and array of the Medes and Babylonians against the doomed city of Nineveh, the mistress of witchcraft, when 'the people in the midst of her were women,' the Elkoshite has this remarkable verse: 'The chariots shall rage in the streets, they shall jostle one against another in the broad ways, they shall seem like torches, they shall run like the lightnings.'"

**WRITING IN THE** World's Work for October, Zack McGee says: "Near the center of the senate chamber, directly in front of the vice president, sits a large, burly, surly-looking man, with a tremendous square head set upon a pair of broad, square shoulders, the corners of his mouth drawn down nearly to the lower margin of his heavy, square jaws. He is clean shaven—

that is, he is shaven; perhaps it was the day before yesterday that he shaved. His thick, slightly gray hair is disheveled, and he wears just such clothes as you would expect to see on a man who says on the floor of the senate, 'I am a rude man and don't care.' But when he rises from his seat and addresses the chair in a high-pitched, almost whining voice, standing somewhat nervously, one shoulder slightly raised above the other, his one dark-brown glistening eye flashing through the room like a searchlight, the other senators put down their newspapers and slowly turn in their seats; those walking about instinctively tread more softly or stop in their tracks, the many nocks in the visitors' galleries are craned to get a better view, and there is a movement in the press gallery to get a little nearer the front. 'The only thing that ever happens in the senate,' wrote a correspondent one day, 'is Senator Tillman.' Beyond doubt he is the most interesting figure in that body of exceptionally interesting men. 'I may not be able to shed much light in this body, Mr. President,' he observed one day as he interrupted a debate between two great constitutional lawyers with a homely direct question which went straight to the point, 'but I sometimes manage to break the glass.'"

**THE CLERGYMEN** of Hartford, Conn., are aroused over the suggestion that the custom of opening court with prayer be abandoned. Referring to that suggestion the New Haven (Conn.) Register says: "The announcement was made a few days ago that the supreme and superior courts would get along in the future without the historic invocation to divine guidance because there is no legal provision for the fee. The announcement was no sooner made than the clergymen of Hartford, represented by Rev. Henry H. Kelsey, made their protest to the sheriff of the county. 'It is my opinion,' wrote Mr. Kelsey, that the better sentiment of the people will strongly sustain the old custom. I am sure I express the sentiment of the clergymen of Hartford when I say that all very much hope the old custom may be retained. The following clergymen (naming them) have been interviewed today and have consented without hesitation to offer themselves for this service without compensation, and they desire you to record their names as being ready to be called upon whenever needed.' Mr. Kelsey and his associates are entirely right when they declare that, in their judgment, the better sentiment in the state will sustain the old custom. Whether the prayers offered are effective in strengthening the nerves of justice or not may be left to those to discuss who feel so inclined, but what is more to the point is that opening court with prayer has tradition and history to support it, and in addition it embodies the God-fearing sentiment of the founders of the colony. The reverent preservation of all such customs and practices makes for a higher citizenship, just as their abandonment makes for a lower citizenship. The clergymen of Hartford have acted in the highest possible spirit of usefulness, and there should be no more heard about the abolishment of the practice."

#### MY SHIP

One bright day in the long ago—  
And many the years that have passed since then—  
She sailed away to the golden land,  
With the greed that lives in the hearts of men.  
The sea was smooth and the sky was fair,  
The white gulls swung at her slanting side,  
While high at the peak her colors hung—  
The flaunting flag of her master, Pride.  
Far to the isles in the tropic seas  
She sailed where the wealth of their depths  
is doled,  
And she anchored there where the lulling breeze  
Makes hearts forget the lust for gold.  
And there, in the crystal depths, were pearls,  
And gold lay rich on the shining strands,  
But Youth forgot, and haughty Pride  
Could ill afford to soil its hands.  
Battered and grim, like a phantom ship,  
A limping cripple, she homeward crept,  
With tattered sails and dangling spars,  
And weathered decks by the ocean swept.  
No flaunting flag flamed at her peak,  
No words of welcome were said,  
And this, my ship, I sent away  
Came back with Pride, the master, dead.  
—Will N. Griffin in Milwaukee Sentinel.