

A RECORD OF RUIN.

WHAT POPULISTS HAVE DONE FOR KANSAS.

Blighted Its Prosperity—No Longer an Easy Matter to Secure Good Loans—Frightened Capital Away—Populism Has Driven Money Out of the Sunflower State—Eastern Men Will Not Consent to Place Their Money Where It Had Formerly Flowed in a Steady Stream.

Populism in Kansas.

When a man assumes the role of leader in public sentiment, whatever be his theories, he ought at least to be honest in his statements of fact. Editor Rosewater, of the Bee, and Senator Allen, another populist leader of Nebraska, are telling the people of that state that populism has not injured the financial credit of Kansas. Mr. Rosewater even goes to the extent of publishing pretended interviews with Kansas money lenders, to prove that interest rates have been lowered and borrowing of money made easy to Kansas people by populism. Now, the exact opposite of what Mr. Rosewater teaches in this matter is so notoriously and painfully true and the evidence so abundant and so positive that Nebraska people need not be deceived, and if they want populism they must take it with their eyes open.

To settle this question once for all that populism as to its effect on state credit may stand in its true light, the Journal presents authorized statements from Topeka as well as Kansas City lenders.

The first man seen in Topeka by the Journal representative was T. B. Sweet, president of the Trust Company of America, which has a paid up capital of \$700,000 and an authorized capital of \$1,000,000, with offices in Topeka, Denver and Philadelphia. Mr. Sweet said: "The census of 1890 showed Kansas mortgages to be \$240,000,000, which was, I think, an excess of some \$40,000,000 over the actual amount of long time loans in the state then. Since then the people have reduced their loans very considerably, certainly as fast as they could, and now Kansas people have borrowed of long time money probably about \$170,000,000. The rate they must pay on this borrowed money depends much upon the amount of conservative capital which remains with us and competes for business. Conservative capital is always the lowest in interest rates of all money."

"It is that money which comes from life insurance companies and savings banks in the east, and which seeks only the choicest security at the lowest rates of interest. That is the part of our borrowed capital, which, when it remains among us, and offers itself in the market, has the effect to reduce the price of money generally. When it withdraws, the effect is to raise the price of money to all borrowers. This conservative capital is always the last to enter a new state and the first to take flight and go away on the least signs of danger in public sentiment or hostile legislation. This conservative money is never deposited in our banks or used in ordinary business, for the reason that it seeks a permanent and long time investment, and is, therefore, loaned only on real estate security."

"The first signs of injury to Kansas credit by the promulgation of the dangerous financial theories of the populist party were the withdrawal of this conservative money from Kansas, which is practically complete. The effect has been to raise the rate of interest on this \$170,000,000 which we now have of borrowed money, about 1 to 1 1/2 per cent per annum, a direct increase in the cost to our interest payers of over \$2,000,000 annually. Besides this direct cost in increased interest, the loss to borrowers has been very large, because loans, by reason of unwise changes in our foreclosure laws, could not be renewed, compelling many foreclosures. In localities where populism is rank and district courts pronounced against lenders, no lenders, at any rate or on any terms, would lend money."

"I think that it can be safely said that populism has cost Kansas borrowers over \$5,000,000 annually in the last two years by its damage to their credit. We began business here in 1873. Then conservative capital had not yet entered the state, and borrowers paid 12 per cent and brokers' commission of 1 per cent per year. In 1890, when populism began its crusade, by the aid of conservative capital, which was then loaned extensively here, rates had come down to 6 per cent, with 1/2 to 1 per cent commission. Since the populists have gained complete control of the state it has been impossible to sell Kansas loans in the eastern market. Out of the very large number of loan companies which were operating in this state in 1890, I do not know of half a dozen who are now loaning in Kansas, and their business is so small as to be almost imperceptible. Eastern people have been told generally that populism will soon subside, and for that reason we are enabled to hold off some foreclosures and to secure some extensions, but at higher rates than formerly. Wherever the borrower can, he is required to pay by the holder of the mortgage, and every dollar paid goes east as soon as it can be collected. Up to two or three years ago, as fast as loans were paid, the money was not withdrawn from the state, but was immediately loaned to some one else. Now, every dollar goes back to its owner as fast as it can get away, and no new money comes in to take its place."

"There is a steady drain of money out of this state, which is loaned in Iowa, Illinois and other states at low rates. The amount of money that has gone east from this state in the last three or four years is without precedent in the history of this country. In 1890 our company here had over \$15,000,000 loaned in this state, of which we have sent about \$8,000,000 back to its eastern home. This company has not placed a loan for over two and a half years in Kansas, although it has loaned largely elsewhere. There is not one of the several incorporated loan companies of Topeka that is loaning a dollar today in Kansas so far as I know. We have defended the credit of Kansas for years the best we could, and every loan company in this city has tried to stem the tide of distrust that populism has brought against the state. It is to

the borrower's interest to keep conservative capital in the state, for the reason that when conservative capital withdraws, rates go up and local capital naturally charges a higher rate—and the small amount of local capital is not sufficient for the needs of a rapidly developing new state. But eastern capital has gone and the people are beginning to understand what that means to them and when they see the cause I think they will apply the remedy. They will reject the false financial theories of the populist party, repeal the populist laws and restore the credit of Kansas. Then and not till then will eastern money return.

"I don't understand how any man who has any state pride could wish to put upon his state such conditions of humiliated reputation and injured credit as Kansas has suffered from in the last few years."

FRIGHTENED CHEAP MONEY.
The Journal representative next called on the Investment Trust Company of America, Mr. H. E. Ball, president, said:

"Populism has frightened cheap money and driven it out of the state. We had \$9,500,000 loaned in Kansas in 1890. Of this sum \$5,500,000 has been collected and sent east and in its stead higher rate money has been placed. Interest rates on long time loans have advanced about 2 per cent. We are now required by our eastern clients to collect on all mortgages, where collection is possible, and when extensions of time are given the rate of interest charged is 10 per cent. If it were not for the fear of populism we would be able to loan in this state at the same rates as are charged in Iowa and Nebraska. There is a strong demand for long time loans now, especially west of the few river counties, and rates are higher. There are only a very few new loans being made."

Mr. A. H. Bates, president of the Financial association, said: "I know of no one making new loans regularly now in this state. There may be a new loan made now and then, where the parties have good personal recommendations and where the security is prime. I know of many people who have tried to get new loans to replace old ones, and they have failed and have been obliged to get extensions on the old loan at an increased rate of interest. The uncertainty of what will be done in our laws is what scares eastern people."

Mr. T. T. Gillingham, of the Interstate Finance company, said: "Interest rates on long time loans have advanced in the last two or three years about 1 1/2 to 2 per cent. We are now renewing old loans, but not making any new ones. If you go out into the country among the farmers you will find out about this business."

Mr. Van Hook, loan broker, said: "The tendency of cheap money is to get out of Kansas as quick as possible. I hate to say so, but it is true. We are making very few loans—about one now to where we did 100 three or four years ago. It is difficult to get renewals." Mr. Van Hook is one of the officers of the National Mortgage and Debenture company.

EASTERN MONEY HARD TO GET.
The next gentleman seen was T. E. Bowman, of Bowman & Co. Mr. Bowman said: "Before populism hit us here in Kansas we got money from the east and loaned it here at 7 per cent. Now we can get very little eastern money at 8 per cent and upward. We have an eastern correspondent who promised us \$100,000, but recently withdrew it until after election." Mr. Bowman here showed a letter which he had just received and which was yet lying on his table, from an old lady in New Bedford, Mass. She has been loaning a part of her son's estate in Kansas. Among other things she said: "I am willing to trust you in the future as I have in the past, and I am willing to believe in the honesty of those borrowers out there individually, but please see that no loophole is left in any of the transactions, as I do not have confidence in your Kansas judges. They will construe every point against an eastern person if they can." "This," said Mr. Bowman, "shows what populism and populist government have done for Kansas in the eyes of eastern people. I could show you hundreds of letters where the same fear is expressed of our laws."

The next person seen was Mr. Samuel How, president of the Kansas National bank and also president of the City Real Estate and Trust company. This company has a paid up capital of \$100,000. "We now have about 2,000 eastern clients," said he, "who are demanding speedy collection of about \$2,000,000, which is in the form of long time loans. We could easily get these loans extended, or get new money to take their place if it were not for fear of the populists. They seem to be a red flag everywhere among moneyed people. Interest rates have advanced considerably in the last two years. I don't know how much. It is a disagreeable subject and I don't care to discuss it at length."

LETTERS FROM EASTERN CLIENTS.
Judge Quinton, of the law firm of Quinton & Quinton, was busy at his desk. He was recommended as one whose business was extensive with eastern clients in foreclosures. He pointed to a pile of over 300 letters on his table. "There," said he, "are over 300 letters received in the last few days all from eastern clients, all referring to the foreclosures of Kansas loans, and all wanting their money."

"Can't the borrowers get new loans of some one else who wants to put money out?"
"It seems not. Now and then a borrower gets a new loan, but they are scarce. In the western part of the state renewals are impossible. In a few weeks I have got judgment here he showed his judgment docket on 113 loans. Nearly everyone of these borrowers lost the land and the mortgage bids it in. Eastern people are exercising a great deal of patience about these foreclosures. They realize the situation and in every case where the borrower can reduce the loan some he is given an extension on the balance."

At this point Mr. D. N. Burge, sheriff of Shawnee county, entered and was introduced to the Journal representative.

"I have just sold, at sheriff's sale," he said, "a residence property in Topeka, a brick house that would have sold two years ago at \$8,000, for \$3,505."

"We waited six months on these parties to get a new loan," said Judge Quinton, "but they could not."

M. L. Millsbaugh, secretary of the Globe Mortgage and Investment company said: "I have been here since

1857. We loaned up to 1890. Up to then, we had more eastern money than we could place. Now we cannot sell Kansas loans at all. We simply collect and send every dollar as fast as possible. Rates have risen some, where new loans are made. I think about 1 1/2 per cent. There are very few new loans made now."

John T. Cheeney, of Phillips & Cheeney, said: "It would be a picnic to make loans now if we had the money or could sell the loans. We are making now and then a loan at 8 per cent, but it requires about double the security that it used to. We loan only about half on a farm that we did two years or three years ago. We loan now only \$800 to \$1,000 on a 160 acre farm here in Shawnee county, when the land is finely improved. We used to loan double that amount at 6 per cent."

NO NEW MONEY RECEIVED.
Mr. Hillon, a loan man, said: "Our firm, in the last three years, has collected and sent east \$500,000 and has not received a dollar of new money from the east to take its place. We prefer to reduce our liabilities and wait till a change comes. Interest rates have raised between 1 and 2 per cent. It is very unsatisfactory to loan money now, as people do not like to go back to high rates."

Mr. P. Hilliar, dealer in bonds and municipal securities, said: "I have just returned from New York, where I offered some Kansas bonds to the New York Life Insurance company. 'That's a good bond,' they said to me, 'but Mr. Hilliar, we are not buying Kansas bonds. They are in bad odor and we can't afford to have bonds where the people talk reputation, as your Kansas people do.' I could not sell the bond, although it was one of the best ever offered in this state. Eastern people say to us: 'Go home and straighten out your laws and the sentiments of your people and then come to us and we will buy your bonds.'"

Continuing, Mr. Hilliar said: "I have now \$40,000, 6 per cent, twenty-year bonds, on one of the best cities in this state, population 6,000, with fine railroads. These bonds would readily sell on a Nebraska town at a premium, and all I am offered is 95 per cent."

Mr. Pentdexter, of the Northwestern Mutual Life Insurance company, said: "We make very few conservative loans now. I know from personal experience all over the state that long time loans are hard to get."

WANT OF CONFIDENCE.
Mr. P. I. Bonebrake, president of the Central National bank, said: "I have been a resident of Topeka for the last thirty years. I was county clerk of this county ten years; auditor of the state six years; member of the legislature, and have been in the banking business some fifteen years. I have been in every county in Kansas, and consider myself pretty well posted as to its affairs. The eastern half of the state is recuperating rapidly, as would the whole state had it not been for the dry season of 1894. People are paying off their mortgages rapidly. We would be in much better condition if it was not for our bad credit east. Men who are unable to pay find it almost impossible to get extensions—while it is a very extraordinary thing to get a loan of eastern capital to place upon farm lands now."

"This want of confidence has been brought about by unfriendly legislation of the last four years, together with the calamity which has been going on from every rostrum in Kansas, and also from a large portion of the press of the state. We of Kansas have done more to damage our reputation by our talk of the last four years than did the drought, grasshoppers and tornadoes of the last thirty years. Just now we are going through a heated political campaign. If the republicans carry the state this fall, as it now seems they will, we look for a change. If they fail the end is not yet. The banks are full of money, have higher reserve now than they have had for years, but there is no good demand for it. People are afraid to invest their money in any business, for fear they will not get a return for their investment. Merchants are running as economically as possible and every class of business is running at the very lowest possible plane. The reason for this is, they have no confidence in the future. Should there be more unfriendly legislation this coming winter, the stagnation will continue."

"To sum it up, the farmers who have live stock or grain to sell are economizing and getting out of debt rapidly. The business men who have resources of their own to rely upon are bettering their condition, but there are no new mortgages to pay, and who could under ordinary circumstances, get extensions of time or new loans to carry them through to better times, are having a hard time."

The Journal representative then called on John R. Mulvane, president of the Bank of Topeka, the largest bank in the city, and showed him the published interview which Mr. Rosewater, of the Bee, pretended to have with him and Mr. Henderson, the assistant cashier, a few days before. "I am just now answering an inquiry from Nebraska about that interview," said Mr. Mulvane, as he showed a letter which he had just dictated to a prominent financier in Nebraska. "Neither Mr. Henderson nor myself ever saw Mr. Rosewater that we know of. If he was here he did not make himself or his business known. I would have told Mr. Rosewater, and am ready to tell any man from Nebraska, that populism has humiliated this state and injured the financial credit of its people, has cost them more money in increased interest and loss of property by foreclosures than all the combined misfortunes we have ever had."

IN KANSAS CITY.
The same views were expressed by the representative loan men of Kansas City, who expressed themselves as very certain of the cause of all the trouble in the state.

Mr. R. M. Snyder, who handles a large loan business and has been in the business for years stated yesterday to a Journal representative: "I cannot get money to loan in Kansas at any rate or under any circumstances. My clients will not entertain any proposition from that state no matter what its nature is or what the amount of security offered is. At the same time I am overwhelmed with large sums of ready cash to loan in this city at 5 per cent and cannot loan enough. I would not be able to sell a loan in the state of Kansas even if made payable in gold, with all other provisions that would ordinarily make a loan desirable. The entire blame is to be attributed to the foolish laws of the populists there regarding loans and the fear of eastern investors of future action along the same line."

T. ABERNACLE PULPIT.

TALMAGE PREACHES OF OCTOBER THOUGHTS.

"The Stork in the Heavens Knoweth Her Appointed Time, but My People Know Not the Judgment of the Lord." Jer. 8: VII.

BROOKLYN, Oct. 21.—Rev. Dr. Talmage, who has left India and is now on his homeward journey, has selected as the subject for his sermon to-day through the press, "October Thoughts," his text being Jeremiah 8: VII.

When God would set fast a beautiful thought, he plants it in a tree. When he would put it aloft he fashions it into a fish. When he would have it glide the air, he moulds it into a bird. My text speaks of four birds of beautiful instinct—the stork, of such strong affection that it is allowed familiarly to come in Holland and Germany, and build its nest over the doorway; the sweet-dispositioned turtle dove, mingling in color white and black, and brown, and ashen, and chestnut; the crane, with voice like the clang of a trumpet; the swallows, swift as a dart shot out of the bow of heaven, falling, mounting, skimming, sailing—four birds started by the prophet twenty-five centuries ago, yet flying on through the ages, with rousing truth under glossy wing and in the clutch of stout claw. I suppose it may have been this very season of the year—autumn—and the prophet out-of-doors, thinking of the impenitence of the people of his day, hears a great cry overhead.

Now, you know it is no easy thing for one with ordinary delicacy of eyesight to look into the deep blue of noonday heaven; but the prophet looks up, and there are flocks of storks, and turtle doves, and cranes, and swallows drawn out in long lines for flight southward. As is their habit, the cranes had arranged themselves in two lines making an angle, a wedge splitting the air with wild velocity, the old crane, with commanding call bidding them onward; while the towns, and the cities, and the continents slid under them. The prophet, almost blinded from looking into the dazzling heavens, stoops down and begins to think how much superior the birds are in sagacity about their safety than men about theirs; and he puts his hand upon the pen, and begins to write: "The stork in the heaven knoweth her appointed times; and the turtle and the crane and the swallow observe the time of their coming; but my people know not the judgment of the Lord."

If you were in the field to-day, in the clump of trees at the corner of the field, you would see a convention of birds, noisy as the American congress the last night before adjournment, or as the English parliament when some unfortunate member proposes more economy in the queen's household—a convention of birds all talking at once, moving and passing resolutions on the subject of migration; some proposing to go to-morrow, some moving that they go to-day, but all unanimous in the fact that they must go soon, for they have marching orders from the Lord written on the first white sheet of frost, and in the pictorial of the changing leaves. There is not a belted kingfisher, a chaffinch, or a fire crested wren, or a plover, or a red legged partridge but expects to spend the winter at the south, for the apartments have already been ordered for them in South America or in Africa; and after thousands of miles of flight, they will stop in the very tree where they spent last January. Farewell, bright plumage! Until spring weather, away! Fly on, great band of heavenly musicians! Strew the continents with music, and whether from Ceylon isle, or Carolinian swamps, or Brazilian groves men see your wings or hear your voice, may they yet bethink themselves of the solemn words of the text: "The stork in the heaven knoweth her appointed times; and the turtle and the crane and the swallow observe the time of their coming; but my people know not the judgment of the Lord."

I propose so far as God may help me, this sermon, carrying out the idea of the text, to show that the birds of the air have more sagacity than men.

And I begin by particularizing and saying that they mingle music with their work. The most serious undertaking of a bird's life is this annual flight southward. Naturalists tell us that they arrive thin and weary, and plumage ruffled, and yet they go singing all the way; the ground, the lower line of the music, the sky, the upper line of the music, themselves the notes scattered up and down between. I suppose their song gives elasticity to their wing and helps on with the journey, dwindling a thousand miles into four hundred. Would God that we were as wise as they in mingling Christian song with our every day work! I believe there is such a thing as taking the pitch of Christian devotion in the morning and keeping it all the day. I think we might take some of the dulcetest, heaviest, most disagreeable work of our life, and set it to the tune of "Antioch" or "Mount Pisgah."

It is a good sign when you hear a workman whistle. It is a better sign when you hear him hum a roundelay. It is a still better sign when you hear him sing the words of Isaac Watts or Charles Wesley. A violin chorded and strung, if something accidentally strike it, makes music, and I suppose there is such a thing as having our hearts so attuned by divine grace, that even the rough collisions of life will make a heavenly vibration. I do not believe that the power of Christian song has yet been fully tried. I believe that if you could roll the "Old Hundred" doxology through the street, it would put an end to any panic! I believe that the discords, and the sorrows, and the sins of the world are to be swept out by heaven

born hallelujahs. Some one asked Haydn, the celebrated musician, why he always composed such cheerful music. "Why," he said, "I can't do otherwise. When I think of God my soul is so full of joy that the notes leap and dance from my pen." I wish we might all exult melodiously before the Lord. With God for our Father, and Christ for our Savior, and heaven for our home, and angels for future companions, and eternity for a lifetime, we should strike all the notes of joy. Going through the wilderness of this world let us remember that we are on the way to the sunny clime of heaven, and from the migratory populations flying through this autumnal air learn always to keep singing.

Children of the heavenly King,
As ye journey, sweetly sing,
Sing your Savior's worthy praise,
Glorious in his works and ways.

Ye are traveling home to God,
In the way your fathers trod;
They are happy now, and we
Soon their happiness shall see.

The church of God never will be a triumphant church until it becomes a singing church.

I go further, and remark that the birds of the air are wiser than we, in the fact that in their migration they fly very high. During the summer, when they are in the fields, they often come within reach of the gun, but when they start for their annual flight southward, they take their places mid-heaven and go straight as a mark. The longest rifle that was ever brought to shoulder can not reach them. Would to God that we were as wise as the stork and crane in our flight heavenward. We fly so low that we are within easy range of the world, the flesh and the devil. We are brought down by temptations that ought not to come within a mile of reaching us. Oh, for some of the faith of George Miller of England, and Elfred Cookman one of the church militant, now of the church triumphant! So poor is the type of piety in the church of God now, that men actually caricature the idea that there is any such thing as a higher life. Moles never did believe in eagles. But, my brethren, because we have not reached these heights ourselves, shall we deride the fact that there are any such heights? A man was once talking to Brunel, the famous engineer, about the length of the railroad from London to Bristol. The engineer said, "It is not very great. We shall have, after a while, a steamer running from England to New York." They laughed him to scorn; but we have gone so far now that we have ceased to laugh at anything as impossible for the Lord? I do not believe that God exhausted all his grace in Paul, and Latimer and Edward Payson, I believe there are higher points of Christian attainment to be reached in the future ages of the Christian world. You tell me that Paul went up to the tiptop of the Alps of Christian attainment. Then I tell you that the stork and crane have found above the Alps plenty of room for free flying. We go out and we conquer our temptations by the grace of God, and lie down. On the morrow, those temptations rally themselves and attack us, and by the grace of God we defeat them again, but, saying all the time in the old encampment, we have the same old battles to fight over. Why not whip out our temptations, and then forward march, making one raid through the enemy's country, stopping not until we break ranks after the last victory. Do, my brethren, let us have some novelty of combat, at any rate, by changing, by going on, by making advancement, trading off our stale prayers about sins we ought to have quit long ago, going on toward a higher state of Christian character, and routing out sins that we have never thought of yet. The fact is, if the church of God—if we as individuals, made rapid advancement in the Christian life, these stereotyped prayers we have been making for ten or fifteen years would be as inappropriate to us as the shoes, and the hats, and the coats we wore ten or fifteen years ago. Oh for a higher flight in the Christian life, the stork and the crane in their migration teaching us the lesson!

Dear Lord, and shall we ever live,
At this poor dying rate—
Our love so faint, so cold to thee,
And thine to us so great!

Again, I remark that the birds of the air are wiser than we, because they know when to start. If you should go out now and shout, "Stop, storks and cranes, don't be in a hurry!" they would say, "No, we can not stop; last night we heard the roaring in the woods bidding us away, and the shrill flute of the north wind has sounded the retreat. We must go. We must go." So they gather themselves into companies, and turning not aside for storm or mountain top, or shock of musketry, over land and sea, straight as an arrow to the mark they go. And if you come out this morning with a sack of corn and throw it in the fields and try to get them to stop, they are now so far up they would hardly see it. They are on their way south. You could not stop them. Oh, that we were as wise about the best time to start for God and heaven! We say, "Wait until it is a little later in the season of mercy. Wait until some of these green leaves of hope are all dried up and have been scattered. Wait until next year." After awhile we start, and it is too late, and we perish in the way when God's wrath is kindled but a little. There are, you know, exceptional cases, where birds have started too late, and in the morning you have found them dead on the snow. And there are those who have perished half way between the world and Christ. They waited until the last sickness, when the mind was gone, or they were on the express train going at forty miles an hour, and they came to the bridge and the "draw was up" and they went down. How long to repent and pray? Two seconds! To do the work of a lifetime and to prepare for the vast eternity in two

seconds! I was reading of an entertainment given in a king's court, and there were musicians there, with elaborate pieces of music. After awhile Mozart came and began to play, and he had a blank piece of paper before him, and the king familiarly looked over his shoulder and said, "What are you playing? I see no music before you." And Mozart put his hand on his brow, as much as to say, "I am improvising." It was very well for him, but oh, my friends, we can not extemporize heaven. If we do not get prepared in this world, we will never take part in the orchestral harmonies of the saved. Oh that we were as wise as the crane and the stork, flying away, flying away from the tempest.

BITS OF FACT.

According to statistics the total cost of the liquors of all kinds consumed in this country is about \$16 per capita a year.

The rainfall of Oklahoma has increased since the settlers turned up the old buffalo grass and put in fresh crops.

The tusks of the largest Siberian mammoth ever dug up weighed 860 pounds.

Jemima, a favorite name among the Hebrews, means a dove.

The damask rose came from Damascus to South Europe in 1343.

Glycerine neither freezes nor evaporates.

There are fewer savings banks in New York now than there were twenty years ago.

The city of Potsdam, Germany, has been photographed from a distance of three miles.

The Catholic total abstinence union of the United States has 57,350 members.

The original copy of the Declaration of Independence has faded so that it is now scarcely more than a blank.

A Passaic river naturalist and taxidermist makes his living by raising owls and stuffing them for the market.

The wettest place in the world is Cherraping in Assam, where the average rainfall for fifteen years has been 493 inches. In 1861 it was 905.

THIS AND THAT.

During the tenth century no woman was allowed to appear at church without a veil.

Before storing honey in trees, bees will clean the tree of all rotten wood and refuse.

The oldest guide at Niagara falls declares that women are more courageous than men.

The Greeks had a female deity named Hygeia, whose duty it was to keep the babies well.

A woman over eighty years old has been arrested in New York on a charge of having set fire to her store.

There was an "irony of fate" in the destruction by fire of the plant of a "fire proof construction company" in New Jersey.

In Africa Mumbo Jumbo is an un-gallant god, who comes once a year to flog the women who have been trying to run the village.

Willie Jones of Grandville, Pa., having lost his shin bones by blood-poisoning, has been supplied by a surgeon with new ones of India rubber.

It was provided by the central conference of American rabbis which met in New York last year that a rabbi may officiate at a case of cremation, but must remain at a certain distance from the crematory.

The standard colors of the postal union will, it is expected, be adopted by the United States government. These colors are: Green for one-cent stamps, red for two-cent stamps and blue for five-cent stamps. Most of the postal union countries have adopted them.

Russia proposes to connect the Baltic with the Black sea, according to a recent report. The rivers Dnieper and Dwina are to be joined by a canal; surveying has begun at both ends of the route, and Cherson is spoken of as the harbor for the canal on the Black sea.

SO SCIENTISTS SAY.

Petroleum is derived from vegetable and animal substances that were deposited in and associated with the forming rocks.

Spontaneous combustion occurs in many substances because during fermentation heat is evolved and inflammable gases are engendered.

It is computed that every year the earth receives 146,000,000,000 shooting stars, which fall on its surface and thus slowly increase its mass.

Beer placed in dishes near flower pots will tempt all the snails in the vicinity and the next morning they will be found lying alongside dead.

A process of electro-photography has been perfected which makes it possible by means of short electrical waves to photograph the internal organs.

The highest mountain in the world is the old established Everest in the Himalayas. Mt. Hercules in New Guinea shrank a good deal after it was measured.

Oxygen is likely to play an important part in the submarine boat to be built for the navy. It has been found that a comparatively small quantity of oxygen from time to time admitted to a submarine chamber will keep the air of such a chamber for hours in the condition to sustain human life. Instead, then, of carrying large volumes of compressed air in many heavy metallic receivers, a single receiver filled with oxygen may be carried. This makes possible an important economy of weight and space.

One-third of the females of France over 14 years of age are farm laborers.