DEATH ROBBED OF ITS STING

He That is Well Insured Mellows the Tears of the Mourners.

MODERN INSURANCE AND ITS POSSIBILITIES

Fantastically Named and Equipped Craft Affeat on the Ocean of Life. The Propristary and the Fraternal-Paying and Nonpaying Enterprises.

The possibilities of insurance are determined, like those of any other business, by ascertaining how far it can be made to pay, writes Richard A. McCurdy in the North American Review.

The particular form of insurance to be onsidered in the following remarks is life insurance, with incidental reference to other branches.

Any form of insurance, whether it be urely mutual, proprietacy or fraternal, if not conducted on a paying basis, must necessarily fail. The purely mutual company will drop asunder; stockholders in a properletary company will wind up the concern, or it will go into the hands of a receiver by precess of law; enthusi asts who sustain clergy mutual league and employes benefit associations will grow weary in well-doing and try to r Assessment societies come to gric when the assessments are levied to often, and the shores of the ocean of it demnity are strown with wrecks of craft fantastically named and equipped, which have met the common fate of all non paying enterprises in a commercial age These are primary facts; and yet they

involve an apparent paradox. For there is, theoretically, no money made by Insurance. Insurance is technically held to be all loss. Companies or associations which carry on the busi ness are only distributors of loss A voluntary loss, submitted to at once by the insured, removes the danger of a far greater loss which may otherwise happen at any time. Bu as the prime purpose of the aggregate premiums is to pay losses, so the single premium paid in each case by the in sured is primarily a loss to the insured The ship that goes to the bottom, the warehouse that is burned, or the life that perishes, takes out of existence jus so much actual or potential capital, and the insurance money that replaces it it whole or in part is only the product of individual contributions of smaller sums, which have been sacrificed in advance in prevision of the dreaded catastrophe or of the inevitable doors.

Where, then, is the point of contact between the first and second proposi-

It is here: That while pure insurance is but a distribution of loss, the machinery of distribution must be so constructed as to impose the minimum of self-sacrifice upon the insured and to secure for his money the maximum of preductiveness. These results must be at tained under conditions of the business established by long and wide experience Experience is used in its technical sense meaning applied statisties. Productiveness, for present purposes, means applied intelligence. How far have the possibilities of in-

surance been already tested? Francis, in his "Annals of Life In surance," enumerates, in addition to the ordinary forms of life, marine and fire insurance and annuities, among others, the following schemes: to insure marriage portions; for preventing and suppressing thieves and robbers; for insur ing seamen's wages; for the insurance of debts; to insure masters and mistresses against losses by servants, thefts, etc.; for insuring and increasing children's fortunes: insurance from housebreakers insurance from highwaymen; insurance from lying; rum insurance and cattle in

The marauding barons of the middle ages who, after lives of rapine, built churches and left money for masses, may be considered to have made elementary attempts to insure their future felicity Whether the investment paid has never

been ascertained.

It is recorded, also, that pilgrims to

the Holy Land established a sort of tontine, by depositing m may before leaving, which was to be returned two or three fold to those who had the lack to come back alive. The stay-at-home members, in accordance with the spirit of the age, probably lay in wait for the returning travelers and made money Medern travelers insurance companie do not, however, compass the death of their policy holders. They give them the option of "your money or your life, and-they take the money. But this is a digression.

Today we have in successful operation employers liability companies and various companies which insure against de falcation and breach of trust, real estate titles, plate glass and boilers, live stock hail, investments, health and accidents. The insurance of impaired lives has also been practiced to some extent, but with limited success.

But in each and all of the above absolutely nothing is looked for by the insured except reimbursement in a mone tary way for loss. The company, as distinguished from the assured, must make money, but the money so made is only se much additional tax imposed on the assured, which he is compelled to suborder to obtain the benefits of the co-operative prin-ciple. A distinction must there drawn between insurance conducted simply as a loss-distributing agency by and for the benefit of the contributors, and the business of insurance carried on at the expense of the contributors by others for their own profit. In the first case there is theoretically no profit; in the other there may or may not be, according to circumstances.

We have, therefore, to consider how the practical conduct of the insurance business can be made profitable, first, to those who conduct if, and, second, to their patrons. It must pay the first class, or no attempt would be made to carry it on. It must pay the second class, or any such attempt, in the long run, would be unsuccessful. . Is it not possible to earry on the business of insurance, by and for the contributors, on the same lines as those on which the business is managed for a proprietary body, so that the contributors may realize a profit instead of a loss? Here is another paradox apparently greater than

The manager of a proprietary company engaged in any other kind of business does not make money by simply patting away his talent in a napkin, or, in othe words, relying alone on the process of accumulation at compound interest, which is the cardinal idea of improving funds for insurance purposes purely, but by exercising the same scrutiny and sagacity in the prolitable employment of those funds in other ways for the benefit of the proprietors, as if he were an individual banker or manufacturer. Apply the same principle to the management of insurance funds for periods of sufficient duration to being the results under the uniform operation of the law of average and we have found the key to

the combination. Life insurance is the only branch in which the two essential conditions of the best paying insurance are united, viz., a perfect scientific basis in the laws of the principle of "pay as you go." They

mortality and length of time in contrac permit accumulations and the full fruit of wise investments.

It has been during the last twenty cears that the individual has realized the possibility of making money by en-dowment policies or accumulated dividends through the application of the principle of compound interest. This may seem to be in a strict sense impossiole, for the insurance company must be paid for the risk of death, and that must come out of the premiums in one way or another. Compound interest might not alone produce anticipated results. But the investment of premiums held to await the matarity of policies, by meth-ods not contemplated under the early limitations assumed to be fondamental, may and often does supplement the process of accumulation at compound interest, and thus results in actually-making money for the insured. For instance: Large profits were made

during our civil war by sales of gold at high premiums. Much money has been made by rises in real property bought

for improvement or taken in at judicial

securities held by insurance companies

plain that if the money paid for premi

ums can be made more productive in the

hands of the insurers than it would have

been in the hands of the insured, the

addition will go to pay the cost of the

machinery and to reduce the cost of the

insurance. It follows that if the addition

can be made large enough the whole of

the premium or its equivalent might be

returned to the insured, at last, and the

protection would cost him nothing. And

this is not a hypothesis. It is a fact. The records of the progres-

sive companies show many instances

will be objected that this is not insur-

ince, but banking or simple trading

ng are ancillary to insurance and they

eplace the waste of the one by the

malogy to, although undoubtedly an

ons of the business. Insurance

premiums are cast on a scale which

dus in addition to reserves required to

Interest above the rate assumed in their

calculation is always reckoned as one

becomes an integral factor. Notably is it the ease in various forms of accumu-

lative policies. This is pure banking

and recent methods have merely brought

the banking factor to greater fruitien

for the benefit of the insured. The

insured are also, through the aggrega-

ion of small individual contributions

made partners, pro rata, of those who often centrol the world of finance and

agacious employment of large capital

t propitious junctures. The apostles

of the non possumus propaganda de-

t is the theory of management of the

flices of today, and has given, and

promises to give in the future, to the

ousiness of pure life insurance, itself

but a distributor of loss, the capacity of

actually making money for its patrons:

and this, too, without the sacrifice of true conservatism. Probably no more

careful and conservative set of men

could be found in any center of financial

activity than are the managers of the

investment function of life insurance

companies in general and of these popu-

larly known as the "great" life insur-

But the banking feature, however im-

portant it may be, is nevertheless only

one of the many elements of successful

ife underwriting. Probably in no other

business are so many educated intelli-

the formulas of the early managers and

actuaries to the present combinations,

which almost exhaust the capabilities of

the interest and mortality tables, must

be attributed in a greater measure than

to the banking element the phenomenal

growth of life insurance in this country;

but still more is due to the unflagging

energy and prolific ingenuity of the

men-executive officers and mathe-maticians of high scientific at-tainments working for a com-mon end—who have infused into their

ousiness activities the enthusiasms of a

new erusade for the elevation of an ad-

ministrative experiment into a robust

school of faith and practice. The en-

thusiasms of these have been passed on

to and assimilated by hosts of bright

minded and aggressive agents to whom the blending of philanthropy with

closely calculated monetary problems

offers sympathetic attractions possessed

by no mere project of profit without pro-

tection or of protection without profit. No other business enterprise commands

the services of agents possessing, as a

dass, higher moral and intellectual

qualities and their devotion is secored

as much by this appeal to their sympa-

thies as to their pickets. The Ameri-

can people are not slow to recognize

and to reward devotion and enterprise

among their own countrymen,

wherever they meet it, and especially

recognize with patriotic pride the

schievements of American companies,

which, through American agencies,

have pushed to primacy in every civil-

zed country one of the exemplary insti-

tutions of their land, and they reward

them by their generous patronage and

The whole difference between the time

when our ancestors were engaged in the

rudest industry, and barely obtained a

recarious existence by constant exer-

tion, to the present condition of comfort

for every industrious person and of lux-

ury and wealth for multitudes does not

lie in any change that has been made

in natural resources, or in the forces at

the service of man. The entire change

has been brought about simply by the

orces and resources. The soil and the

progressive agent in the accumulation

of wealth is merely brains. Like every

other human activity, if insurance can

be made to pay it must be by the appli-

cation of ingenuity, of thought, of ex-

perience, of wisdom. Can these, in

sufficient power, be brought into its seev-

useful that the risk may be carried and

the surplus become a substantial contri-

bution to the wealth of the insuced?

Experience has answered that they can.

and the answer becomes more emphatic

as the accumulation of wealth becomes

But time is of the essence of the prob-

lem also. The tendency of capital, when

grows beyond a moderate amount, is

increase with great rapidity, and

the longer the process is continued the greater the rapidity of the increase.

Stephen Girard said that all the diffi-

culty of accumulating an enormous for-tune lay in securing the first \$100,000;

and there is no doubt that any man who

succeeds, having started with his own

hands and brain, in collecting a moder-ate competence, will be able, by continu-

ing the same kind of effort on the same

principles, if only his life and energies

remain to him, to multiply indefinitely

what he has obtained. The longer the

life and the effort the greater the accumulation. When the life or the effort

ceases the accumulation ceases also. One

or two companies, however, are based on

such effect as to make it so

application of intelligence to these

forces are constant quantities.

nent of the American idea, from

ance companies in particular.

progressive American life insurance

reap the profits which attend

sounce this as rank heresy;

narantee fulfillment of obligations.

hall leave substantial margins of sur

expansion of, the fundamental assump

Granted; but the banking and the trad

where this has been the case. It

have greatly increased either their

olus or dividend-paying power.

Advances in the value of many

Wise management freed from antiquated precedent and dead tradition: accumulation superimposed upon in demnity: legitimate methods of increasing accummulation systematically em-ployed: adoption of long deferred periods of repayment or distribution; recognition of the fact that insurance must be conducted on a paying basis, just like any other business that succeeds; in fine, a continuously productive union of the capital of the intelligent policy holder and the skilled labor of the experienced and successful life underwriter, supported by highly instructed and organized agency forcesthese today are demonstrating the pos sibilities of insurance in ways recently not fully understood, and it is to these that we must look for even greater developments in the future.

have eliminated the accumulative factor,

and consequently receive a limited sup-

would have neutralized organized effort

from the dawn of civilization.

THE WORLD'S NEW BOOKS.

Sixty Thousand Poured Out Last Year, Ger-

The average American reader has ery little knowledge how large the flood of new books is yearly in the civilized world and how very small the share of this country is in adding to it. Most Americans, if they were asked, would feel certain that about as many new books were written in this country as in any in the world. As a matter of fact there is no civilized country in Europe of any size, not even excepting Russia. which does not match or overmatch the literary product of the United States.

This country, to take statistics of the Publishers' Weekly, in 1892 published 4,074 books and 788 new editions of old books, or 4.862 in all. This is close to eighty new books, not volumes, a week. and near ninety-eight issues weekly of both kinds. This will strike most people as a very fair literary activity. Great Britain, however, which has only a little over half of our population, there were last year published 4,915 new books and 1,339 new editions of works previously issued, in all 6,254, just about 20 new works or twenty every working day, so that if a man read ten hours a day every week day he would have about half an hour to give to each book, often consisting of several volumes.

This omnivorous reader would have to iouble his industry if he lived in France. The new books and new editions there in 1892 were 13,132. He would have to treble his reading powers or give each new book six minutes apiece in Germany. Ten years ago, in 1883. German publishers were issuing 14,803 works yearly. In 1884 the issues in this country were 4,888, less than a third. In 1890, when the issues here were 4.559, these in Germany were 18,875, or more than four times those here, so much more rapidly is the production of books growing there than here. In 1892 the production was close to 20,000 in Germany by a population two-thirds as large and with not a third of the wealth of the United States, which brought out less than a quarter as many books as

Germany.

The United States not only publishes fewer books than other countries, but among those a larger proportion are more ephemeral n wels. Last year, out of our 4,862 books published, 1,102, or over a fifth, were novels. In Germany. out of 18,873 books in 1890, only 1,731, or less than a tenth, were devoted to either poetry or fiction. Ten years ago only 1,260 such books out of 14,774 were published in Germany. Here last year, of novels and poems together, 1,361 works gences brought into the service of the participants in its success. To the dewere published, or over the whole. It is only in England that our appetite for fiction is matched. There, last year, 1,537 novels were issued, or a full quarter of all the books published, and 217 poems, in all 1,754 works. Where this country then gives a fifth of its literary activity to novels and England a quarter, Germany only turns a tenth of its writing energy in this direction.

This simply means that the serious work of investigation in science, in history and in all practical fields is being done better and more completely in Germany than anywhere else. In newspapers and novels we beat Germany out of hand, but in serious books we are simply nowhere by the side of Germany. Even Rassia, which in 1888 published 7,427 new books to our 6,631, and in 1890 issued 4,716 to 4,559, shows a greater literary activity than this country, readers are probably twentyfold more

numerous here. These comparisons are not particularly soothing to our national pride, but it is well that our national disposition to imagine that this country leads in all de-partments should be sharply corrected by the facts. Taking the known facts as Germany, France, England, Russia and the United States and estimating for the rest of Europe and the yearly grist of new books in the civilized world must be put at about 60,000. We have considerably over a fifth of the populalation which supplies writers and readers for this annual literary flood; but we apply less than a tweifth of the new books, and of our round 5,000 "new" books from 800 to 1,000 are imported from England and reissued here. outmatch the world in railroads and telegraphs, in cotton and corn, in newspapers and live stock, but not in new

A Porter Taken Down.

St. Louis Globe Democrat: For once in my life I saw the "ford of all he surthe sleeping-car porter, It was on the Houston & Texas Central railroad, a few days ago. When at the little town of Richardson, on the apper end of the line, two ladies boarded the train, and by some mistake were usheded into the Pullman car. That they were ladies their neat and quiet apparel, with their modest refined fa clearly showed, though their old-fash-ioned, inexpensive, indeed cheap style of dress, indicated that they were in indigent circumstances. My lord in the brass buttons sallied up to them, and finding out the mistake that led to their being in that car instead of the day coach began to show off his majestic powers of insolence. He did not notice a gentleman who had boarded the train at the same station, and who stood quietly observing the scene from the door of the This gentleman now advanced, "Be scated, ladies, until we reach the next town, when you can easily enter the other car." Then, bock ning to the conductor, he added: "St p the train, L." "Here, Captain?" asked the con-ductor. "Yes, here." There was a pull of the bell rope, the train stopped and he porter was ejected from the car, the captain saying to him: "Now walk the fifteen miles to Dallas, and study politeuess as you trudge along; you are no longer in our employ." There was a longer in our employ." There was a shower of expostulations, pleas for pardon and a shake or two of the fist at the fast vanishing train, but it vanished for all that. The gentleman who had set him the lesson was a high official of the read.

Look out for cheap substitutes. Beware of new remedies. Dr. Buli's Cough Syrup has stood the test for nearly fifty years.

ART SCHOOLS OF NEW YORK opening its classes again and Mr. Wilmarth returned to his old duties.

mainly from the less intelligent and the impecunious classes. Accumulation is held to be exclusively the busi-They Are the Nucleus of the Best of Everyness of the individual and not of the thing in America. company. Carried to its logical conclusion this view of the functions of capital

SKETCHES OF FOUR HIGH CLASS SCHOOLS

The National Academy of Design, the Art Students League, the Metropolitan and the Cooper Union - The Classes and Methods of Teaching.

The great art collections that were sent from Europe to the Centennial exposition in Philadelphia came to an almost entirely untrained vision, writes Margaret Field in Munsey's Magazine. Twenty years ago Americans went abroad from the seaboard cities—a few of them-and now and then a rich man from the interior took his family to Europe, but the constant stream of travel of today was unknown. The art collections in Philadelphia had a great influence not only upon the public, but also upon the artists. Up to that time there were only two or three good act schools in America. The actists clung to classic models in style and the public had grown to think the classic the only style. modern schools, which were exemplified in the European exhibit, were a revelation alike to painters and public.

Our best American artists were educated in France and in the majority of cases stayed where they found sympathy and congenial surroundings. It was after this new awakening that many of these men come home and have since spent years of their lives teaching the very rudiments of their art, in order that there might be American schools. They have succeeded in such fashion that all the advantages of act education in Europe, unless it be the traditional atmosphere, can today be found in New There is not only the ability to do good work, but there is the feeling that it will be appreciated when it is

It is often said of act schools that they are of no practical use, that the man or woman with the real soul of the artist would arrive at excellence without their help; and continual illustrations are being drawn from the well known men who have fought their own way into recognition. true idea of an art school is entirely lost sight of in this argument. An art school, like a literary school, is intended, not always as a training in practical technicalities for immediate use, but as a liberal education. It might be as ustly argued that colleges and universities were of no practical use because not one graduate in a thousand becomes

The art schools are making an audience. An artist exists because he has appreciators, and the actual, practical value of this art education disseminated from the great schools is being shown in the new architecture of the coun-Architects find their best talent called out by people who have been educated into a sense of true art, and are putting up buildings all over the land which are enduring monuments of There are in New York, which is still

the center of the best of everything in America, four high class art schools the National Academy of Design, the Art Students League, the Metropolitan Art school, in connection with the gallery, and the Cooper Union Art school. The National Academy of Design is the oldest, and has the greatest reputa-tion outside of New York. The N. A. after a member's name is a title of onor. It grew out of the old academy which was founded in 1802, and which was created and managed by men of almost any profession save that of art. It was the asthetic child of that early material day in New York, and was made much of for a time. The then minister to France, Chancelor Liv-ingstone, caused Napoleon to be made an honorary member, and in that capacity the first consul sent several casts and engravings to the academy.

But the business men who had founded the institution and fostered it had many cares; some of the members died, and the academy was almost forgotten. The Napoleon casts were stored for several years, and then in 1816 they were brought out and exhibited, giving a new start to the academy. There was, howartists as members of the board of directors. The business men scoffed at the idea of actists being able to manage anything. Young painters, who had no reputation to commend them to the directors, could not find a place in the exhibitions. Merit without reputation they did not understand.

There was at this time a young artist in New York named Morse, who was not only dissatisfied himself, but knew other men in the same state of mind. In June, 1825, he sent out an invitation to a number of young men, asking them to come to his room to eat strawberries and cream. The little note which he wrote to one of the men is still preserved as a document in the act history of New York. This meeting brought out results that have been factors in New

York's civilization.
One evening the "drawing class" was formed. Asher Brown Darand was made president and S. F. B. Morse was appointed secretary. The rules were simple. The members were to meet three evenings out of the week, each member to bring his own material, and the lamp was to be extinguished at 9 o'clock.

The neademy noticed this class of young men, and almost demanded that they should matriculate as members of its own body. This they refused to do. and in defiance they selected fifteen of their own members as directors, and incorporated themselves into the National Academy of the Arts of Design. They moved from one room to another, always gaining in strength and numbers and ability. In 1841 the old academy was incorporated into the new, the new buying its effects for \$400.

The artists, beginning to go abroad in 1829, had sent pictures to the galleries at home, and soon a very respectable collection was formed. Classes were kept up, the instruction being f ce. and good teachers, were usually forth-

In 1875 there was a period when the classes were closed for lack of means to sustain them, and at thi cr is the Ar-Students league, which is one real act school of America, was born. Buy the closing of the classes, numbers of pupils were left with a half completed term, and there was no prospect that the academy would reopen for some menths. students called a meeting at Mr. Wil marth's studio to decide what should be The outcome was the formation of the Art Students league "for the

higher development of art culture. Mr. Wilmarth gave his services gratuitously at first and the league took rooms in a loft over a plane factory. All art students who meant to be artists were invited to join. Candidates for admission were required to submit a drawing from the antique and to pay in \$5 a month. The league fl urished for two years and then the National Acad-emy announced its intention of

This was the crucial test of the real value of the league. The academy was free, and had taken the league's instructor, yet such was the spirit of the new institution that students found it more to their advantage to work there than at any other school.

Schools grow to have traditions and a personality, and it is this that has made the league what it is in the art education of America. Mr. Shirlaw came in where Mr. Wilmarth had gone out. The fourth year brought Mr. Beckwith and Mr. Chase, who returned from abroad to put their mark on the league, which has grown from the loft to a beautiful new building on Fifty-Seventh street, and from a little drawing class with teacher to 1,000 pupils with nine of the best American artists as instructors.

J. Carroll Beckwith, George de Brush, William M. Chase, Kenyon Cox, F. V. du Mond, H. Siddons Mowbray, Augustus Saint Gaudens, J. H. Twachtman, J. Alden Weir, these are the men under whose eye the workers in the league learn to paint. Each man is in dividual after his own fashion. Mr. Chase and Mr. Weir are as distinct as it is possible to be. The students are in no danger of imitating styles, but the one defect of the league seems to lie in a clinging to classic methods of work.

In the Julien school in Paris, the pupil is told to paint, "Paint what you see, never mind what or how anybody else The Beaux Arts is the exponent of the classic school, and it is this that the league seems to be following. But one look at the Paris schools will show that it is Julien's pupils who take the Beaux Arts prizes. They go over there for this opportunity, but their training they get in the untrammeled school.

In the league, as in the other New York schools—the training in all is very similar—the standard for entering is an understanding of the antique. The preparatory school takes the pupil through he study of casts and blocks-making studies in charcoal.

The rooms are light, airy and cheer ful, and one of the amazing things is the youth of the pupils. The different reults achieved even by the same method of work are curious to note. One young man, almost a boy, had drawn a study in chaccoal of a cast of a reclining female igure. In his drawing all thought of the cast was eliminated. As it looked on is paper it was a woman with Rubensflesh. When a pupil can make a first rate drawing from the cast he goes to the antique class, where he is looked over by Mr. Cox, Mr. Beckwith and Mr. du

Mr. Cox and Mr. Beckwith are well known, but Mr. du Mond is one of the very new men. Five years ago he was a student at the league, and it was only last year that he came back from his studies in Paris with Boulanger and Lefebvre. His style is new and of extreme delicacy, made up of curves and a translation of form that is exquisite.

From these classes in the antique the pupil goes to the life class, and here the real work begins. It is a saying among artists that if a man can paint the nude male figure he can paint anything. When a pupil can give the shadows on human flesh their proper value—transparent, showing the flesh beneath—he has learned what painting means. But the way to this is long and arduous.

The pupils come from all over the country, many of them with only a vague idea of what it means to be an artist. It looks so easy to put paint on canvas. But when they discover that it takes years to learn to draw, and more years to learn to paint, and that all this technique goes for little, unless nature has given ideality to blend with training, then there begins to come a doubt in many minds. Gradually in this way the classes are weeded out year by year. Mr. Chase has a still life class that

is very interesting. It is here that the way to handle textures is taught. Frank Duveneck painted his cele-brated "Turkish Page" from one of Mr. Chase's groupings for the still life effect. Mr. Duveneck passed through the room where the boy and the kettle had been placed for the pupils, and pleased with the idea, and to occupy an idle moment, brought his easel paints and worked with them. The result was his best known picture.

The draped model class is one of the most important. It is here that the pupil must begin to see under the line into the character, and to give what he sees expression on his canvas. It is here also that the ex-treme of individuality is fostered. The model, in this case an old Frenchman with correctly buttoned coat and pointed beard, is seated on a platform in the center of the room. All about were the easels of earnest students painstakingly transferring their idea of the model to the canvas. The task is to make a characteristic portrait. What nature has put in the face must go down with exactness, and what life has put into it must be more than suggested. It is a puzzle to the person who has never studied art, and it is a mystery to many who have studied for years, how to paint a face with the same features in the same repose, and give an en-tirely different character. Uncon-scious as we may be of it, there are strokes of the brush or pencil which are harsh or are soft, rhythmic or dis-cordant. It is by using these means, which the genius feels and the educated artist of talent has leagued, that character is expressed. Lines mean one thing and soft shadings another.

Mr. du Mond has a sketch class in the late afternoons, where the pupils bring in a model, or pose for one another. Any medium, pen and ink, brush or pencil, is used here. Mr. Saint Gaudens instructs the classes in clay modeling. Yew pupils come into the school de liberately intending to be scalptors. It does not seem to attract the student as painting does. But many of the pupil ind that their proper expression is form; that by tangibility only can they being out their ideas, and these naturally find places in the modeling

The charm of the league is its liberty. A pupil works upon his own responsi He pays his dues and comes and goes when he pleases, but is always working seemingly toward some important goal. The masters come two days



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out of the week, and there must be some

improvement to show them.

The other New York schools do not from the lengue in classes or methods. A description of one set classes is a description of all. Many of the same professors go to the different schools, and to a casual onooker there seems to be little difference in aim or scope. It is all in the in-dividuality, which is created by the pupils themselves.

The National Academy of Design, in its beautiful building, modeled on a Venetian palace, holds classes almost identical in every way. They have no preparatory school at the academy, and a drawing must be passed upon by the professors before a pupil may enter. It is a little more conservative than the league, having traditions, and there is less of the inspiration of commadeship, which is so valuable in the league.

The Cooper Union Art school is a little different in being particularly for women. From this school come many of the women teachers and amateur artists we find all over the country. The school was founded especially to help women who needed help; and there is a sympathy and an interest felt that are not known in the busy life of the other schools. There have come into the Cooper Union Art school numbers of women from all over the country who make little homes of their own here together. Many of them will be entirely satisfied with positions in schools. They are learning to make a living.

The Metropolitan Art gallery in Central park has an excellent school, where the very best artists lecture and instruct The students there have the advantage of the galleries as illustrations, and many of them copy the great pictures. But this privilege is also open to the pupils in ther schools.

The art student's life in New York has none of the picturesque features of the life in Paris. Many of the pupils are young girls, who go either to some girls school, where they take up a language that they may be fitting themselves for tudy abroad, or they go, two or three together, to some boarding house. Many of them live at their own homes,

There is in the district about Wash ngton square a colony of artists and of young men who have come back from the Paris schools and who find in the French signs and the basement cafes, and the general freedom of that portion of the city, where models may come and go unnoticed, some reminder of their life abroad. But even this is not so distinct as it

was. The artists and the studio buildings are moving up town, many of them about the new league building. student at the schools knows almost nothing of this life. His taste has not been formed for it, and it is seldom so formed in New York. The day when I the artist was traditionally a Bohemian has passed by. He no longer expects to paint and picturesquely starve. If he cannot sell his paintings, he looks about in a sensible way and tries to understand why. He knows it must be because they are not up to the standard, for the demand for good work distances the supply. He goes into illustrative work, perhaps, and draws for some of the innumerable pictorial journals.

It is seldom indeed that a student unless he is possessed of considerable artistic ability, is able to go through one of the schools. The life class in any of them is difficult to enter. A pupil is advanced as rapidly as his ability will allow, but the ordinary course is five years, and in five years of acute criti ism and hard study he is apt to discover the value of his work.

Busy people have no time, and sensible people have no inclination to use pills that make them sick a day for every dose they take. They have learned that the use of De Witt's Little Early Risers does not interfere with theirhealth by crusing nausea, pala or grip These little pills are perfect in action results, regulating the stomach and bowels so that headaches, diziness and lassitude are prevented. They cleanse the blood, clear the complexion and tone up the system. Lots of health in these little fel-

The Salary Was All He Wanted. There is a long list of sable citizens who fancy they enjoy a stout democratic 'pull," and who are or will be applicants positions of authority, says Kate Field's Washington. The story of a recent application made to Senator Blackburn by an old negro from Kentucky portrays the eagerness to secure

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something from the government, whatever form the prize may take. The senator was one day informed that "old Mose" had arrived from Woodford

county, Kentucky, and was waiting to consult with him privately on 'er portant matteah. "Well, Moses," began Senator Blacks burn, as the grinning African was ushered into his presence, "what brings

on to Washington? "Mars' Joe," replied Mose im-pressively, "I'se got portant business, sah. I wants er ordee."

"You want an office! Why, Mose, what can you do?

'Do, Mars' Joe? What does everybody do dat's got er orfice? Bless ver heart, Mars' Joe, ver don't un'erstand ole Mose. I hain't lookin' fo' work, sah; I only wants er orfice." Senator Blackburn, with as much

seriousness as he could command as-sured Mose that he was powerless to assist him to an "orfice," but that he might provide employment in some private concern. Old Mose's face fell, out soon brightened again. "Well, Mars' Joe," said he, hopefully,

'ef ye kain't get er orfice fo' me, sah, es hustle eroun and git me er pension ain't at all 'tickler, sah.'

A Public Meeting.

NORTH GALVESTON, Tex., March 25.—The realous citizens of North Galveston recently came together for the purpose of discussing questions of municipal interest. A goodly mount was subscribed for school purposes The organization of a business men's club will be the object of their next meeting, Such liberality and enthusiasm on the part of the public gives evidence of the fact that this young city, which has enjoyed more life and growth in a few months than any other Texas city has done in as many years, possubstantial backbone in the public

What He Held.

Detroit Free Press: The man in the louch hat was doing in ist of the talking and the drammer was doing the listen Ever been in Blue Gulch?" he asked.

Never," said the denumer. "Tain't what it used to be. Fifteen ears ago there wasn't a likelier town in the west. Now it ain't more na graveyard. Gamblin' and shootin' and whoopin' it up twenty-four hours a day, and worse on Sunday. I remember once settin' in a game there with Dick Jim-son. Half Breed Joe, and a man from Texas. The ante was \$5 and the limit was nowhere. There was \$500 on the cloth and when we showed down Half Breed Jee held a straight, Dick Jimson held an ace and three kings, the Texas man held four aces and -"
"Jerusalem!" interrupted the drum-

mer at his revelation, "and what did you

"Well," he said, "as I was the coroner at the time, I held an inquest on the Texas man.



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