

THE DAY OF REST AND RECREATION

How it is Observed in Paris, Berlin and Rome.

here it is that we make our mistake. French people wear their grimaces on their faces. For instance, one sees more intoxication in New York during one week day than would be seen in Paris during a month of Sundays. This is no exaggeration, but the simple truth.

SUNDAY IN PARIS. If the day be fine—a bright sun in winter and cool breezes in summer—Paris life is the most beautiful exterior of any capital in the world. There are smoothly paved roadways full of cheap cabs—some of the greatest and most comfortable of the world—on the sidewalks free from those treacherous unevennesses, the bane of the pedestrian in American cities; and, to cap all, these Paris streets are as wide as the main thoroughfares in the many public gardens, numerous flower beds blooming in every season, graceful fountains over playing, innumerable statues and squares, countless restaurants and cafes with their immaculate tables invitingly installed on the broad sidewalks, and lastly the famous boulevards—the wide, airy, from which, for an indescribable something, are to be found neither in London nor in any American city, overlooking, especially on Sunday, with good-natured indifference, men, women and children in gala dress.

But a description of the attractions of Paris on Sunday would be quite incomplete without some mention of the charms and entertainments in its immediate vicinity. Here belong the horse races, offered in great variety nearly all the year around, at Longchamps and other suburban tracks; the Bois de Boulogne, with their happy human freight to the Vincennes wood, in one direction, and to the superb alleys of St. Cloud in the other; the neighboring town of St. Germain, with its fine drive to Robinson Crusoe and Friday, and its dining tables perched in the easily accessible branches of towering chestnut trees; St. Germain, with its picture galleries, and, still further away, but one of the favorite Meccas of the more well-to-do Parisian sightseers, Fontainebleau, with its historic apartments and its grand forest.

Such are some of the more inviting aspects of external and exterior Paris on a propitious Sunday. Now a word about the life in the internal, the within-dores allurement of this same captivating city.

The magnificent Louvre, with its immense collection of paintings, sculpture, antiquities, ethnological and naval museums, is thrown wide open on Sunday, year in and year out, to the delighted crowds who throng its galleries from morning till night. In a word, the thing is true of the fine military museum at the Hotel des Invalides, of the Trocadero ethnological and architectural collections, of the Guimet museum of ethnology, and of the modern painting and sculpture at the Luxembourg, of the Carnavalet museum so rich in souvenirs of the history of Paris, and of the half-dozen or more of the other museums, collections and exhibitions of greater or less importance. It is on Monday that these public resorts are closed for the weekly cleaning and repairs. The Louvre, when all the population is free and can visit them.

The two state theaters—the Français and the Odéon—open their doors to the public throughout the year, winter and summer, but never dream of closing their doors on the Sabbath. In fact, on that day the Français and the Odéon are at their best. The Paris playhouses, after two performances, afternoon and evening, when the programs are made as popular as possible and the prices of admission reduced to a minimum, in the effort to entertain the public, a striking instance of the democratic spirit which pervades the Parisian Sunday.

One scarcely ever hears the first day of the week called by its calendar name in Italy. It is not the Sabbath, as it is called in America, but as the Festa. The observance of the day in Italian cities is precisely such as is implied in the name by which it is commonly known. It is a festa, that is, a feast, meant to the rich, to the middle class, and to the poor of a Latin race. Sunday means to the rich, the poor, and the middle class in Italy, a day of rest from the usual occupations of the week, a day as far as possible without care, a day of general friendly feeling and good-fellowship, a day for the old and the young, and perhaps opening of new ones.

The Italian are all Catholics. They would think you insane were you to question it. If you do hazard the inquiry, they will answer that they were born Catholics, and Catholics they expect to remain. Now, the first and last absolute religious duty of every Catholic on Sunday is to hear mass. This duty is not a mere formality, but a thing of substance. It is nothing else that the church absolutely requires of her children on Sunday more than she does on other days, except that they abstain from the use of alcoholic drinks. The first religious duty, therefore, of all Italians on Sunday would be to hear mass. In the cities of Italy some of the people hear mass and some do not.

together and then enjoy the pleasures of open air and beautiful surroundings. The older people most of all. The young people stroll and talk their small, sweet talk; the children romp and play until the sinking sun warns them all of night's approach, and they leave their parents and grandparents, who have horses and carriages and those who can afford to hire them, make these Sunday afternoon promenades with such additional ease and luxury. Those who cannot afford to require stricter economy seem to get equal enjoyment from watching and admiring the display of their more favored brethren. They increase the pleasure of the outing, exactly as they are stationed at different points in the parks or in the public squares, and programs of excellent music are rendered with consummate skill. Within an hour after sunset the respective homes and the afternoon's pleasure is over.

Such is the afternoon for the quiet, order-loving element. But that is after, and a considerable portion of the community prefers to go out on the roads leading to the country and pass their time in taverns and roadside inns. Countless places of this kind exist, and crowds of people frequent them on Sunday afternoons. They go in little groups and gather around tables set in the open air, if the weather permits, or in pleasant rooms, if cold or inclement without. They drink their wine and eat luncheons, either brought with them or ordered from the host. The men play cards or outdoor games, the women play cards or other amusements, and the whole party that trouble arises. They play game after game, and at the end of each game the loser passes the wine around. By and by the pleasure of the outing ends, exactly as the course of their games, and to feel satisfied at the end of them just who is the loser. Then disputes arise, quarrels ensue, and not infrequently some serious fighting is done, or, becoming exhilarated by the wine they drink, they grow impatient of the slow progress of ordinary games, and take to methods of gambling which give a more rapid result, which infallibly end in misunderstandings. Evening comes on, and, though these people remain at their pleasure longer than the more sober ones, they, too, return at a convenient hour to the city.

Still another kind of popular amusement is provided for those whose tastes do not run in either of the directions I have described. For children, and for grown-ups who are fond of children, the showman pitches his tent in the squares and vacant places on the outskirts of the city. There Punch and Judy show the crowd, and the acrobats display their feats; thrilling tragedies and side splitting comedies are acted, singers whose voices have become worn and hoarse, and who find it some "so poor to do them reverence," a stray wild beast sometimes lends an attraction to the motley show within the great park, and the merry-go-rounds make the crowd wonder open-mouthed; merry-go-rounds held the poor people to imagine almost anything, and they are then, for and all is achieved by the squealing tones of dilapidated hand organs.

If one goes on Sunday afternoon into the very poor parts of Italian cities, still other sights are to be seen. The ways of passing the idle day. Here the shops are not closed. Wares of all kinds are exposed for sale—all kinds that the poor require, and of a quality suited to their means. Here, household goods, clothing, food, everything is bought and sold with greater emotion than on any other day of the week. The population, turned out of their doors; the streets are filled; hucksters congregate and their cries, mingling with the loud talking of the people, help to make a boisterous and laden with wretched candies and fruits, with nuts, and, in the season, with villainous leeches, wind their way with difficulty through the crowded streets. Here, too, the shops are there in great numbers and are kept perpetually filled with customers attracted by the placards hung out before the entrance, telling of the sale of such wares for 5, 6, 7 or 8 cents the half litre. The pleasure and rest enjoyed by these poor people is not an elevated kind, but it is sure, but it is the best they can provide for themselves. They cannot go to the parks and villas, for they cannot clothe themselves in a presentable manner, and "human respect" is perhaps the only thing that is poor. They cannot go out on the country roads to the taverns and wayside inns because the distance is too great, and they cannot afford to ride. They stay in their own district and do the best they can. Such a crowd, of course, cannot push and rub against the other side of the street, treading on one another's toes, literally and metaphorically, and good spirits grow tired in the course of a long afternoon. The result, hot words, quarrels, and, at times, fights, are made, since he became 21 years old. He is the oil of the world. His fate, if it can so be termed, is philanthropic. He is a man of great intelligence, but his health. He lives modestly, teaches a Sunday school class—so do his wife and daughters—and has no hobby outside the dog. He is a man of great intelligence, but his health. He lives modestly, teaches a Sunday school class—so do his wife and daughters—and has no hobby outside the dog.

LABOR AND INDUSTRY. Thirty-nine unions of the A. R. U. have been organized in the eastern States. Forty unions are to be started in Tennessee and Georgia. The financial statement of the International Typographical union shows a balance October 10, \$43,028.92; receipts October 25, \$4,610.91; total, \$47,639.83; expenditures, \$1,874.94; balance in treasury, \$45,764.87. Typofunders union No. 3 of Chicago will soon adopt a label which will form a part of the members of the union. Chicago has the only typofunders' union in the country. The great mountain of coke accumulated at Bessemer, Pa., by the Carnegie Steel company recently contained 200,000 tons, and is still growing. Nearly 1,000 men are at work in the Roach shipbuilding plant at Chester, Pa., where seven steel vessels are under construction. A shirt manufacturing firm at Elizabeth, N. J., as an experiment, will semi-annually divide its net profits with its employees. The plan makes the employees attentive and increases the standard of those employed it will be adopted permanently. Grounds have been broken in South Bethlehem, Pa., for a new silk mill which will be built by Lipps & Sutton. The new mill will cost \$50,000, and it is expected will employ 600 hands.

The American Sewing Machine company, Washington avenue, Philadelphia, is putting additional machinery into their bicycle department with the expectation of being able to turn out 10,000 bicycles during the season of 1896. Sharpless & Watts, 1522 Chestnut street, Philadelphia, are entering upon the manufacture of bicycles and are expected to output during the season of about 3,000 wheels. Sioux City has secured practically next to the largest success in the west, says Anson Potter of New York, representing eastern capitalists, signed an agreement to put in a \$1,000,000 plant, if \$75,000 bonus was raised. Two-thirds of the bonus was raised at a meeting of business men.

Vast deposits of iron have been found at Aitken, Minn., by parties of practical iron men who have been prospecting there for some time, but nothing will be done toward developing the property until spring. The Morton Tin Plate company, Cambridge, O., reports an increase in the demand for higher grades of plate and are confining their operations to the manufacture of those goods, so far as their tinning department is concerned. The yellow pine of southern Georgia can be utilized in more ways than any other tree in the world. Its products are bark, pitch, resin and turpentine, and the body of the tree can be used for a variety of purposes, into lumber, shingles, crates and fence rails.

A large factory is soon to be erected by the Winchester Repeating Arms company, New Haven, Conn., which will be built of brick and three stories. It is to be built on the west side of the city, and is to be devoted to the manufacture of paper shot shells. The new factory will be built on a tract of 150x50 feet, to be used for drying the paper tubes. Old People. Old people who require medicine to regulate the bowels and kidneys will find the true remedy in Electric Bitters. This medicine does not stimulate and create a habit, nor other intoxicant, but acts as a tonic and alterative. It acts mildly on the stomach and bowels, adding strength and vigor to the organs, thereby aiding the performance of the functions. Electric Bitters is an excellent appetizer and aids digestion. Old people find relief from rheumatism for several years. A. J. McQUILL.

IF TROUBLED WITH RHEUMATISM READ THIS. ANNAPOLIS, Md., April 16, 1894.—I have used Chamberlain's Pain Balm for rheumatism and found it to be all that is claimed for it. I believe it to be the best preparation for rheumatism and all other ailments of the market and cheerfully recommend it to the public. JOHN G. BROOKS, dealer in books, 151 Main St. ALSO READ THIS. MECHANICVILLE, St. Mary County, Md. I bought a bottle of Chamberlain's Pain Balm and used it for several years. It cured my rheumatism for several years. A. J. McQUILL.

CONNUBIALITIES.

A Massachusetts new woman deserted her husband because he made her work in his grocery store. She increased the business and was able to support her children, so she quit him in disgust.

One of the marrying justices at Jeffersonville, Ind., had the honor of tying the knot for the first time in twenty years for one family, the other day. All came from Kentucky, and were married within three weeks.

Iowa is to get in on an international marriage, and there is a title among the assets. Miss Alice Burkup, daughter of the late General W. W. Boiesinger, was Count Szeekenyi of the Austrian legation at Washington.

The duke of Marlborough is not the only man to gain a rich bride. George D. Trumbull, the proprietor of a street lunch cart in Providence, R. I., is to marry next week Miss Grace M. Hawes, a millionaire's daughter.

Miss Marie Dolphine Meredith Reed, daughter of the former American consul general at Paris and minister to Greece, was married to George S. Merriam, a wealthy banker, in an ancient French noble family. The father of the bride, General Meredith Reed, is a favorite among Parisians.

The committee representing the insurance departments of five states, which has been in progress for two months has been completed and exhaustive. A large force of clerks has been employed in examining the company's investments, liabilities and methods of business and the result is a substantial testimonial to the solidity of the condition, the excellent quality of its assets and its economy of management.

There is a girl living in Flora, Ind., who has become difficult to marry. She is a daytime, and watches intently for some one to get off. Her story is a sad one. About four years ago her lover, a railroad man, was killed. She went into mourning, and from that day to this she has met every train in the hope of seeing her lover return to her, and finally she was seen standing on the platform awaiting the arrival of the train in all kinds of weather.

Harvey Darnell and Mrs. Amanda Craven were married in Gallatin, Mo., in 1848. Two years later he went with a party of gold-seekers to California. He quit writing, and she went to work in a mill. After a while she got a divorce. Afterward she married a man named McDonald, who died a few years ago. She and her first husband, Darnell, had a second courtship, resulting in their marriage again November 6 at a hotel in Princeton, N. J. After that she went to California. They are visiting relatives at Richmond.

Madeline S. Bridges in Rochester Union. You love me? Ah, I know, dear. As men love, no better, dear. Worship? Yes, a man or so. Fondness? Perhaps a year. After that, the quiet sense of a woman's love, dear. And the calm indifference. That all married lovers wear.

Blame you, dearest! Not at all. As fate would have it, you stand. As fate would have it, you stand. Far below love's high demand. Yet strange is love's deep law! I can look you through and through, tracing plainly nature's plan. In the heart she gave to me, and she has made me true to you. Knowing all my heart must stake, And yet still, even so, to make 'This my loving bargain, dear!

A. G. Bartley of McGill, Pa., writes: "I feel it a duty of mine to inform you and the public that DeWitt's Witch Hazel Salve cured me of a very bad case of eczema. It also cured my boy of a runny nose of his leg."

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CREATING THE CONFIDENCE REPORT OF THE NORTHWESTERN MUTUAL LIFE.

Solidity of Investments and Economy of Management. Assets of \$78,849,707 and Surplus of \$18,548,436—Results of a Two Months' Investigation of the Company's Business and Methods by Representatives of the Insurance Departments of Five States Embodied in a Report Which Confirms the Confidence the Public Has Always Had in This Milwaukee Institution.

The examination of the business of the Northwestern Mutual Life Insurance company by a commission representing the Wisconsin departments of five states, which has been in progress for two months has been completed and exhaustive. A large force of clerks has been employed in examining the company's investments, liabilities and methods of business and the result is a substantial testimonial to the solidity of the condition, the excellent quality of its assets and its economy of management. The company's surplus is \$18,548,436. Its assets have grown to the enormous amount of \$78,849,707. The report of the commission is embodied in a report which confirms the confidence the public has always had in this Milwaukee institution.

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sales, give a slight loss to be deducted from the gross 5-6 per cent interest earned, as the extra cost of handling. This leaves a margin of nearly \$1,000,000 which would have to be insured before any deduction could justly be made from this item.

As all payments of interest or principal are made direct to the home office and not through local agents, it was deemed unnecessary to communicate with each borrower as to the amount of his outstanding loan; the same being sufficiently checked by the papers and receipts of interest.

Loans on policies and premium notes were checked by the notes themselves and with the Wisconsin valuation registers, to ascertain if the policies were in force and the loans were in force and able to sustain the loans. These items were found to agree with the company's books and statements.

The item of premiums in course of collection and deferred were treated in like manner, resulting in a slight difference only from the company's figures.

The total assets found on examination do not materially differ from the amount claimed by the company at the same date.

that expected by the tables upon which its premiums and reserve are calculated. An investigation of the business done in 1895 to August 1 discloses no unusual event apart from the regular course. The commission, however, desires to give expression to their opinion, applicable alike to all companies, that the interest of the policy holders dictates that no more money be carried as cash on hand or in banks than is necessary to meet the current needs of the company, and that all funds over and above these necessities be promptly invested.

The amount of business has increased with a corresponding increase in income, disbursements, assets, liabilities and surplus. A larger relative proportion of investments in city, county, state and United States bonds has been made. The company holds no stocks, and does not invest in railroad bonds. The expense chargeable to each item is well within the limit provided for, except in the single case of office business, whereon the first year's commissions plus the additional expenses incident to the first year, after allowing for the interest on the reserve, does not leave enough of the premium to cover the necessary reserve at the end of the year.

This comment is not to be accepted as a reflection on the company, but is made to emphasize the regret of the country that all fixed premium life companies do not have the same care in their management. This large concerted action in cutting down the interest on the reserve, and the consequent restriction of the expenditures for new business.

THE VARIOUS DEPARTMENTS. The several departments of the company are conducted with ability and integrity. The medical department is thoroughly systematized in its methods of appointing and supervising local examiners and scrutinizing applications for insurance.

The valuation registers of the Massachusetts department, being computed on a 4 per cent basis, were used for ascertaining the value of the company's policies. These were first checked by comparison with the company's registers and discrepancies inquired into and corrected. A full check was made by comparison of policies reported as loaned upon or having premiums in course of collection or deferred. Inquiry was likewise made into the company's annuities, besides the appraisers of real estate in different localities.

Financial Condition, Dec. 31, 1894. Assets: Home office building, 1,122,800.00; Reserve on certain policies, 1,453,000.00; Excess of appropriations, 43,278.45; Total, 2,620,078.45. Liabilities: Loan on bonds and mortgages, 1,210,000.00; Reserve on certain policies, 1,453,000.00; Premium notes on policies, 175,000.00; Market value bonds owned, 1,510,000.00; Cash in office, 161,100.00; Agent debit balances, 2,474,125.38; Interest on bonds due, 1,742,000.00; Interest on policy loans, 12,275.58; Gross premium on outstanding policies, 428,418.00; Gross deferred prem. on policies in force last year, 121,141.00; renewals, 260,200.00; Deduct for cost on collection 50 per cent, 1,500,000.00; Realizable on uncollected and deferred premiums, 1,496,994.00; TOTAL ASSETS, DEC. 31, 1894, 11,285,570.00. Liabilities: Reserve (actuarial 4 per cent) on policies and annuities, 1,453,000.00; Reserve on certain policies, 1,453,000.00; Reserve for paid up insurance claimable, 125,000.00; Reserve against policies cancelled, 22,310.00; Reserve against premium below net rates, 412.24; Death claims in process, 43,162.29; Death claims contested or in litigation, 14,162.29; Dividends due and awaiting claimants, 46,162.29; Dividends due on outstanding and deferred premiums, 18,130.00; Premiums paid in advance and accrued commissions, 12,275.58; Agent credit balances, etc., 18,750.00; TOTAL LIABILITIES, DEC. 31, 1894, 11,285,570.00. Surplus: Of this surplus \$5,827,711.56 is accumulated Tontine reserves, and general surplus, 4,457,858.44.

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JOHN STEEL General Agent NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY. OFFICE: PATTERSON BLDG., 1623 Farnam St.