

THE OMAHA DAILY BEE.

E. ROSEWATER, Editor. PUBLISHED EVERY MORNING.

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Net total sales \$74,104. Net daily average \$1,425. Sworn to before me and subscribed in my presence this 31st day of July, 1898. N. P. FEIL, Notary Public.

PARTIES LEAVING FOR THE SUMMER

Parties leaving the city for the summer can have The Bee sent to them regularly by notifying The Bee business office in person or by mail. The address will be changed as often as desired.

Nearly half a million dollars worth of paving brick was made in Iowa last year and the industry is comparatively new.

Omaha has the show and low excursion rates on the railroads will bring the people. The two combined cannot be beat.

It will be a cold day during the heated months when we do not have at least one injunction issued by the district court.

At all events the reconstruction job American statesmen have to deal with is an easy one compared to that before the Spanish statesmen.

The man who abhors prosperity is out with a testimonial to the calamity candidate for governor. But this is not a calamity year in Nebraska.

Territorial expansion threatens to expand into a sufficiently large issue to burst the democratic party. The democratic party never expands.

If our British cousins expect us to give up the America's cup as a condition of continued friendship the deal might as well be called off.

Readers of the Omaha Fakery are admonished to paste two-thirds of the first column of the editorial page in their hats. The balance of the page they will throw in their waste baskets.

Now they are saying of ex-President Cleveland that he bought an incubator with the firm determination that he would never again count his chickens before they are hatched.

While all hands are watching Cuba and demanding that Santiago be made a clean city in the interest of health it should not be overlooked that a good cleaning up is necessary occasionally in every American city.

The school board is still holding back the manual training exhibit, which should have been one of the most interesting educational features of the exposition. Inasmuch as no expense is attached the delay is inexplicable.

The campaign of 1898 is to be fought in Nebraska not merely on the leads of the opposing tickets but on the candidates for every state office to be filled. Republicans should make no mistakes either at the top or bottom of the list.

Nebraska popocrats have three state committees, three state chairmen and three political machines to feed. It is a plan that there will have to be a big supply of political fodder collected or some one will go hungry early in the season.

No wonder the school book trust is anxious to get rid of its old geographies and histories. If it does not find some one to take them off its hands now it will never unload them. But that is no good reason the schools of Omaha should be sacrificed to the trust.

The stamp tax caught the United States government on one order. The secretary of war placed an order for 5,000 barrels of high proof spirits to be used for army purposes and the stamp tax on this amounts to \$275,000. But how can the army use that amount of alcohol?

The democracy, the "new democracy" about which a great deal was said a few years ago, is not treating its new leaders just right. Congressman Dockery of Missouri failed to get a re-nomination and Mr. Bailey of Texas was unceremoniously turned down in the state convention when he undertook to make a platform for his party.

MANIFEST DESTINY.

In all ages and in all lands there have been periodic emotional movements inspired by zealots or impostors in the role of interpreters of the divine will. Nearly every great war that has been waged in ancient and modern times has been justified on the ground of providential direction.

The old adage that the Lord fights with the battalions is nothing more than the reiteration that might makes right. When Spain acquired possessions in the new world through the bloody conquests of Cortez and Pizarro the horrible massacres and spoliation of the American natives were represented as the workings of manifest destiny and praises were chanted in all the Spanish cathedrals glorifying the extension of the imperial domain.

History now repeats itself in the attempt of political swashbucklers and Micawbers to impress emotionally pious people with the idea that the annexation of the Philippines to the United States is the culmination of manifest destiny. An example of the flamboyant ebullience of the new crusade may be found in this extract from the Chicago Tribune:

Many devout people all over the United States are convinced that our nation now stands within the presence of the divine opportunity, which is given to us with a divine purpose and which we may not lightly ignore or throw away.

It is in our power not only to prevent this retrogression but to complete the work of civilization and conversion. Neglect of such an opportunity would not only be a blunder; it would be a sin. Whether we have wished it or not, this nation has become morally responsible both for the physical and for the spiritual salvation of the unfortunate millions who inhabit these miserably islands of the sea. It behooves President McKinley to think prayerfully on these things before he sets his hand to an error which cannot be undone.

When Brigham Young was chief apostle of the Mormon church he always managed to get a revelation when ever he wanted the assistance of the saints in gratifying his ambition to annex other people's property or his desire to annex an additional wife. If the annexation of the Philippine islands is foreordained by manifest destiny then President McKinley will not have to exert himself prayerfully to accomplish the unchangeable will of divine providence.

It is passing strange, however, that divine providence should call a halt on manifest destiny with the incorporation into this country of 8,000,000 semi-barbarous Australasians when there are 400,000,000 heathen within a day's journey from Manila who are if anything more in need of salvation through our republican form of government. Fortunately the people of the United States are not all afflicted with the annexation fever and more fortunately still President McKinley and his immediate advisers are level-headed enough to comprehend the far-reaching consequences of following the counsels of wild speculators in political futures and optimists who want to embroil the nation in endless entanglements under pretense of divine inspiration and manifest destiny.

With the coming of peace there will be no question of more commanding importance to the American people than that of governing Cuba, pending the establishment there of an independent and responsible government. It is recognized on all hands, by the more intelligent Cubans as well as by our own people, that the United States must for an indefinite time exercise control of the island. The absolute necessity of this is apparent to everybody who is capable of understanding the situation of affairs there.

A prominent merchant of Havana who arrived in New York a few days ago said that it will be necessary to have prompt enforcement of very stringent laws in Cuba. All classes who have anything to lose, be they Germans, French, Cubans or Spaniards, will require the protection of the United States and this merchant expressed the opinion that five years of stable government will be required to show any substantial improvement in Cuba. In the meanwhile the protection and the influence of this country will be needed to educate the people there in the true principles of self-government and to overcome the animosities between Cubans and Spaniards.

It will be a delicate and perhaps a difficult task on the part of this government, but it is one that cannot be avoided. It is perfectly obvious that the work of pacification will not be completed with the evacuation of the Spanish forces and the laying down of their arms by the insurgents. There are thousands of Cubans who have been loyal to Spain against whom the insurgents feel most bitterly. As to these the war has been a civil war, productive of all the animosities and hatred of such a conflict. Each side has a long record of wrongs and outrages against the other and those who know the nature and character of these people can understand how slow they will be to forgive these wrongs and how hard they will find it to restrain themselves from violent manifestations of animosity. Left to themselves there can be no doubt as to what the consequences would be. Cuba would suffer more from internecine strife than it has done from revolt against Spanish rule, if that be possible. The United States must therefore accept the responsibility of governing Cuba until an independent and responsible government can be firmly established there—a form of government which the American people can approve. No man can foresee just what this responsibility will involve. In the opinion of some it will require that this government shall maintain an army in Cuba, for perhaps a year or two, of not less than 100,000, while others think that a force of half that number will be sufficient. It will be wise to take a broad view of the task we have in hand and to prepare for it on such a comprehensive scale as will be likely to convince all the people of Cuba that it will be futile to offer any resistance to our purpose to establish peace in the island and to secure

THE INSTITUTION OF GOOD GOVERNMENT.

The Washington administration is said to be already considering the policy to be adopted in Cuba and undoubtedly it will be fully prepared to act when Spain shall have surrendered its sovereignty in the island.

POPOCRATS ABRAIGN THEMSELVES.

One of the salient planks in the platform adopted by the populist performers in the recent three-ring circus presents the following protest against the free pass abuse:

We demand the enactment of a law prohibiting the issue of free railway passes to public officers and private citizens except bona fide employees, or the acceptance of the same, and favor the furnishing by law of necessary traveling expenses to public officials when engaged in the transaction of public business.

What more scathing arraignment of themselves could the populists have formulated? Why should the enactment of a law prohibiting the issue of free passes to public officers be demanded for protection against popocratic officials who have procured their election under pretense of reform? Is not the issue of free railway passes already prohibited by the interstate commerce law? And if a pass is a bribe, as contended by the populists when denouncing pass-takers of other parties, are there not laws in plenty on the statute books to punish bribery and corruption?

The fact is that never in the history of Nebraska has the state house been filled by such a rapacious free pass brigade as since the offices were occupied by the popocrats. According to the authority of the recognized organ of the populist party there is but one officer on the state payroll who does not ride on free railway passes, and it is notorious that the expense accounts turned into the state treasury.

In spite of the law enacted by the late popocratic legislature imposing a penalty for the issue of free railway passes to delegates to political conventions, a large majority of the delegates who engrafted the anti-pass plank in the platform rode from their homes to and from Lincoln, where the conventions were held, upon passes begged, borrowed or bulldozed from the not unwilling railroads.

Under such conditions to promulgate this piece of political buncombe for the consumption of gullible farmers is certainly the height of partisan presumption. The free pass evil is a more crying abuse now than ever and ought to be rooted out, but how can it be abolished by returning to office the very officials who have ridden the free pass horse harder than any set of men ever elevated to public office in Nebraska?

THE CARLIST THREAT.

It is impossible to say how much importance should be given to the Carlist threat to inaugurate a revolution in Spain in the event of the Spanish government accepting the terms of peace offered by the United States, which appears to be assured. The menace from this source does not seem to be causing the government any serious concern. In the precautions it has taken to repress a popular uprising of course the Carlists have been taken into account, but it does not appear that any extraordinary measures have been adopted with special reference to this element. On the contrary the impression conveyed is that the Spanish government does not apprehend any serious trouble from the adherents of Don Carlos and it is needless to say that it must have a pretty accurate knowledge of their capacity for mischief.

There is a sort of Carlist Junta in New York which has given out the statement that Spain will no sooner be off with the old war than she will have a new one on hand—a civil war waged by the Carlists nominally to punish the existing government and to overthrow the present dynasty because they have so governed as to cause Spain to lose her colonies and to suffer defeat and humiliation. These American Carlists, it is stated, some of whom are making preparations to join the pretender, are of the opinion that one of the reasons why the Spanish government has abandoned its characteristic diplomatic method and has shown a disposition to meet, without much quibbling or attempt at procrastination, the terms of peace offered by the United States, is because the government has been for some time aware that the peril of civil war could not be avoided and that Don Carlos is of the opinion that the present is the opportune time for him. Recent European reports stated that the wife and son of the pretender had urged him that the moment Spain had accepted the terms of peace would be the time to strike and it is not unlikely that the adherents of Don Carlos in this country are informed in regard to his intentions.

The Carlists have considerable strength in a few of the provinces of Spain, where they are believed to be pretty well organized, and doubtless in localities they could make some trouble, but there is no better chance now, if so good, of Don Carlos achieving the Spanish throne than there was when he attempted it a quarter of a century ago. A great many Spaniards other than Carlists would undoubtedly like to see the dynasty overthrown, but not in order that the pretender should succeed. It is not likely that there is a particularly dangerous factor in Spanish affairs.

The two fighting editors of the Chicago Tribune ought to hold a conference with each other before they engage in a duel on the same page of the same paper. One of these ink-bottle-scared declares "there will be no difficulty in ruling the Philippines, once they are annexed, and hence that is the true and proper policy to pursue." The other says, "What the insurgents in the Philippines will do remains to be seen. General Aguinaldo and the rest of them will

BE EXPECTED TO KEEP THE PACE AND LET THE SPANIARDS ALONE.

If they do not do so, it may be necessary to reason energetically with them. There is no likelihood of any trouble in Cuba, but in the Philippines there may be."

THE BEE HAS FOR MONTHS SOUGHT TO AROUSE PUBLIC ATTENTION TO THE NECESSITY OF PROMPT AND VIGOROUS ACTION TO EXPEDITE THE CONSTRUCTION OF A PERMANENT VIADUCT IN PLACE OF THE OLD WOODEN BRIDGE THAT SPANS SIXTEENTH STREET.

It is hardly necessary to recapitulate the reasons why the preliminary steps should be taken at once by the council to have this viaduct constructed. The plea that the construction of a new viaduct would interfere with travel is absurd. Railroads are constantly replacing bridges and trestle work without interrupting traffic on their lines and it is certainly no greater engineering problem to build a new viaduct without stopping travel over the old one.

It seems that the various orders of "patriots," "Mohawks" and other secret societies organized in the western states as adjuncts to the popocratic political combination, have not satisfied the Kansas politicians and they have organized an order of "Cheerful Peasants" to encourage various political movements. These secret political society organizers ought to be told that no political party was ever made great by schemes concocted behind closed doors.

The re-election of Green McCurtain as chief of the Choctaw nation in the Indian territory indicates that so far as that tribe of Indians is concerned the United States will have little further trouble bringing to an end the anomalous nationality which has existed there so long. McCurtain was the candidate of those who favor according to the demands of the government.

There are a number of Cherokees, Choctaws and Creeks in Colonel Roosevelt's cavalry company at Santiago and they took part in the battle fought, showing bravery and good judgment. It was many years ago that the Spaniards drove the Indians out of Cuba with cruelties unmentionable, and thus the Santiago campaign possesses some elements of retribution.

WILL THE POPOCRATIC ATTORNEY GENERAL PROSECUTE ANYONE FOR VIOLATING THE LAW PASSED BY THE POPOCRATIC LEGISLATURE MAKING IT A PUNISHABLE OFFENSE TO GIVE FREE RAILWAY TRANSPORTATION TO ANY DELEGATE TO A POLITICAL CONVENTION?

If so, will he begin with his own free pass or with some other popocratic state official?

WHAT SANTIAGO NEEDS.

It would seem from the different reports that all that Santiago needs to make it a healthy city is new water works, a sewerage system, an improved climate and a new set of residents.

USELESS WARNINGS.

Having warned us that Europe might interfere if we took the Philippines, the wise-ones are now fearful that the powers will object if we don't take them. All this solicitude is wasted. We'll take what we want and leave the rest.

EMPHASIZING A POINT.

New York Mail and Express. One thing might just as well be understood now once and for all—and that is that an extra session of congress will be called, not when the politicians demand it, but when the president considers it necessary. There are persons who might profit by pasting this in their hats.

COST OF SPANISH HONOR.

Philadelphia Record. Spanish official statistics show that the colonial war from March, 1895, to August, 1898, have cost Spain over \$400,000,000 in money and the lives of 100,000 soldiers. Spanish honor may be of a superlative quality, but it has evidently been "satisfied" at excessive cost.

A JUG-HANDLE AFFAIR.

Politically, things up in Nebraska are a good deal like the handle of a jug, all on one side. The popocrats, the populists and the free silver republicans had their convention. Under the terms of agreement adopted, the democrats get the attorney generalship, and all the other state offices go to the populists. The free silver republicans get nothing, except the fun of voting for the other fellows.

CONSIDER THE SOURCE.

Chicago Tribune. It is a curious fact that the earliest expression of surprise and indignation at the hard conditions imposed by President McKinley in his answer to Spain's request for terms of peace should come from Berlin—the capital of a country which stripped France of two of its fairest provinces besides a money indemnity of \$1,000,000,000. Germany is the last country in the world which would have a right to complain of Spain, and a protest from that quarter just now comes with the worst possible grace.

LET US HAVE PEACE.

The Purpose of the War Substantially Accomplished. Chicago Chronicle. Since we went to war with a humane purpose, now substantially accomplished, let us for the sake of humanity reach peace. It is no longer a question of the suffering reconquered in Cuba; our own men, victims of fever, are suffering more today than they were when confronting Spanish rifles in the blockhouses of El Ganev.

If humanity calls out for war, humanity calls for peace. If last April we felt that we must, even at great sacrifice, relieve the sufferings of Cubans, common sense suggests to us that now, even at the sacrifice of the spirit of a conqueror, we should relieve our own sufferers in Cuba.

If the war be prolonged many brave Americans must lose their lives. To what end? Will there be any compensation in such loss of life after we have brought the utmost humiliation to Spain and have wrested from her the last vestige of her colonial possessions? The Philippines, for instance, are a great group of islands. They are populous and important, but are they worth the lives and sacrifices of a battalion of young Americans held in Cuba for the purpose of delivering further crushing blows upon Spain?

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Richard Croker's strictly London get-up attracted much attention and some unflattering condemnation among his political followers when he arrived from abroad last week. He wore a suit of iron-gray tweed, checked in large squares, a brown derby hat, black shoes of the prevailing British saddle-top type, a standing collar and blue satin ascot.

A committee of prominent men in Germany has been formed for the purpose of erecting a monument to Willibald Alexis in Arnstadt, where he passed the last years of his life. He was a writer much esteemed in Germany at the beginning of this century, and his works in many forms—poems, stories, books of travel and criticism—were widely read. His real name was Wilhelm Harig.

PRESS AND REPUBLICAN TICKET.

Odell Waver: G. A. Murphy is receiving flattering notices through the state press as a probable candidate for the second place on the state ticket.

Kearney State (rep.): Judge Hayward's nomination for governor is settled. If the republicans will name a ticket in harmony with his next set of state officers will be republican.

Seward Reporter (rep.): Good words for Judge Hayward are being heard from all over the state and it looks as if he would be almost the unanimous choice of the republican state convention for governor. He is just the kind of a man to lead the party to victory.

Hastings Tribune (rep.): Hon. W. F. McCrory of Hastings is a candidate for the nomination of attorney general on the republican ticket. Mr. McCrory is a young man with plenty of brain and ability. His nomination would strengthen the state and help to elect the republican party in control of the state's affairs.

Wahoo Wasp (rep.): If the state press can be relied upon the sentiment favorable to Judge Hayward in the state seems to be practically unanimous. There seems to be a spontaneous demand for him to lead with very few exceptions. Mr. Hayward is an able and successful man and would make an executive that the party and state would be proud of.

Hartington Herald (rep.): A. E. Barnes of Ponca has been brought out by the Ponca Journal for the nomination of attorney general. He has received much favorable mention by the republican press of this part of the state. The opinion seems to prevail that we are entitled to representation on the state ticket and that the Ponca gentleman is the right man for the place.

Barnes Star: Senator George A. Murphy of Beatrice is spoken of very favorably for the nomination for lieutenant governor on the republican ticket. Mr. Murphy was the leader of the republican side of a senate and made a splendid record and a state reputation as a man of ability and a speaker. He has a high reputation in the state and Gage county would be honored in his nomination. He would add strength to the state ticket as an honest, conscientious and able man.

Minden Gazette (rep.): Adams county will present the name of W. P. McCrory to the republican state convention as a candidate for attorney general. McCrory is a good lawyer, is ambitious and is a loyal republican, but he lives in a community where there are so many ambitious statesmen that the surprise comes in the fact that Adams county will be for him. The whole Fifth congressional district ought to support him in the convention. He would make a splendid attorney general and there are fewer better campaigners in the state. The Gazette is for McCrory.

SAME OLD SMILE.

Colonel Bill Bryan's Facial Pose with a Military Uniform. New York Sun. One of the purposes of Colonel Bryan's military existence has been splendidly accomplished. He has already been photographed many times in uniform. Pictures of him in his new part are plenty, and within the reach of all.

The colonel is admirably preserved, so far as hyposulphite of soda can fix it. If the colonel is not above taking advice from a civilian source, we venture to suggest to him the propriety of getting rid of the smile which in these pictures he invariably wears along with the rest of his military uniform. It is the same old actor's smile, weak, self-conscious, painfully arch and generally exasperating. It was had enough in time of peace, when it was intended by Mr. Bryan to denote affability of character and a certain democratic friendliness toward all men having votes, and all women controlling men with votes. Perhaps it worked then to some extent. But as part of the equipment of a military commander it won't answer.

We understand that Colonel Bryan believes that for photographic purposes his smile is marred just that shade of an expression which without it would be too terrible for the general public to contemplate. He imagines that it will be interpreted as signifying serene courage and a cheerful willingness to die for his country. He was never more mistaken in his life. For once his Thespian instinct is dead wrong. The general impression produced by the colonel's war smile is that he is carrying to the front an invincible stomach-ache.

PERSONAL AND OTHERWISE.

Aguinaldo evidently imagines himself the sachem of a Philippine Tammany. The individual who requires the most leniency after the manner of the republicans is Hooley's little notebook seems to produce as lively a series of sensations as the little notebook that figured in the Credit Mobilier investigation.

Two of the Spanish officers now being detained at Annapolis caused a sensation the other afternoon by walking down the street whistling. After the Ball of his present perplexities his ingenuity might be exercised in attempting to solve the problem of extracting sunbeams out of cucumbers.

Two troopers named Moon and Angel were among the cavalry at Camp Alder. They are bosom friends, being seldom apart and the comrades have named them "the heavenly twins."

The recent decision of a New England court, that it is unconstitutional for people to be compelled to keep their sidewalks free of snow, simply points the fact that people just now would eagerly assume that duty as a privilege.

The late Dr. William Pepper, the noted Philadelphia physician and scientist, married, in 1873, Miss Frances Sergeant Perry, a granddaughter of Commodore Oliver Hazard Perry, and a lineal descendant of Benjamin Franklin. He had four sons, three of whom survive him.

The hundred and forty members of Pickett's confederate division are to Philadelphia this week as the guests for several days of the Grand Army of the Republic, and it is hard to tell which body is most pleased at the promise and prospect of the good time then coming.

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MEN OF THE HOUR.

Aguinaldo, the Philippine hero, is that man who gives Uncle Sam more anxiety than all Spain, is a very assuming youngster. He is only 27, the son of poor but hopeful parents. At the present moment the young hopeful enjoys the fat of the land contiguous to Cavite. Correspondents are somewhat backward in describing his robes of office. There seems to be no doubt that he wears his golden whistle with all the dignity of a veteran dictator and safeguards his person in sunshine and shower with an umbrella.

The artists who revel in scenes thousands of leagues away represent the insurgent leader garbed in immaculate raiment—white linen suit, polished shirt waist, high collar, black cravat and velvet slippers embroidered in gold. A correspondent who recently visited Aguinaldo reports him comfortably fixed in a fine house at Cavite. There is a paved court at the street entrance and a guard of insurgents line it on either side. They come to a present to Americans and good form calls for a salute in return. A stairway leads from the court and the landing stage is large and makes a good antechamber. Here stand guards in uniforms of a material conspicuously like blue gingham, marked down to nine cents. There is little delay for the American visitor and the summons to enter the reception room comes quickly. The presentations are simple. Aguinaldo counts in, extends his hand for a short shake and then motions the visitor to seats. In his office he has a modern desk, backed with a bevel-edged mirror that came from some European mart; a couple of large, iron boxes for the dictatorial treasury, an abundance of easy chairs, an old grand piano. Later the general is to make and make and a large hatter of fanciful design. The only signs of war were the ends of sword chains that peeped through holes in the gingham coats of the officers in attendance and a metallic standard holder that leaned against the hatter.

A well developed vein of sound common sense runs through the Dewey family. A son of the famous admiral is working in New York on a modest salary. One of the yellow papers offered him a position on its staff at \$200, with nothing to do but put his autograph at the bottom of articles prepared by others. The proposition was promptly rejected.

Many of the private letters from the seat of war that get into print are quaint. A Massachusetts soldier boy, from Worcester county, wrote home a spirited account of the fight before Santiago, and of the war. "Our meal hours are very irregular. You may read this letter to father, and tell him not to fear for me, as a rolling stone always turns up when least expected."

In the regiment of Colonel Welch of the Sixty-first New York is a private so lazy that when sent out on fatigue duty, he would lie down on the ground and let his companions do all the work. To cure this trait Colonel Welch had a blanket spread on the parade ground, with another blanket for a pillow, and caused the lazy man to lie there for three days without stirring up or speaking to anyone, and with a diet consisting of one slice of bread and one glass of water every three hours. This treatment has effected a complete cure.

A good illustration of the power of 12-inch gages, even when a man is good distance from them, was shown in the fight of July 3. Ensign Pressy of the Texas was standing by the forward stanchion on the main deck, when the starboard turret gun was fired out to sea. The gun was aimed at almost right angles to the vessel, but the blast knocked him flat on his face, ripped his coat and trousers into ribbons and took a lot of hair off the right side of his head. If he hadn't had cotton in his ears he would probably be stone deaf now.

CHEAPENING OF INTEREST RATES.

Facts Made Apparent by Loan and Bidder Association Report. New York Journal of Commerce. The representatives of the building and loan associations of the country have had a meeting in Omaha and submitted reports of their aggregate condition, which it is possible to compare with the figures in the report of the commissioner of labor to ascertain the progress of this form of savings for the last five years.

The officers of these associations have discovered what all other persons who disapprove of the policy of the populists, that the price of money is going down; instead of being more difficult to get than formerly money is more abundant and the possessors are able to get less for it. In his speech the president said: "Money has been accumulating in vast sums, not only in building associations, but in all other financial institutions, and the demand for loans has been remarkably light. The question of how to advantageously dispose of and invest these accumulative funds has been a serious problem with many associations."

The number of associations has decreased 726 in five years, but the decrease has been generally in those states where there were very few associations five years ago, where the system did not get a good hold, and where it may be presumed to have fallen into incompetent management. President Sanborn gives the figures of number of associations, membership and assets for sixteen states, and for all the rest of the country the figures are given in a block. In these sixteen states the number of associations increased 119 and in all the other states they decreased 845. But in several of these sixteen states the number of associations decreased; this occurred in New York, Missouri, Michigan, Minnesota and Tennessee.

The membership of the associations in the sixteen states increased 216,555; in the rest of the country, though the number of associations declined nearly four-fifths, the membership increased 66,458. From these facts it is safe to infer that a great many associations were started with too small a membership to do a profitable business and went out of existence, other associations acquiring a sufficient membership and remaining in the field.

The resources of the associations in sixteen states increased \$163,900,000 and those of associations in the rest of the country \$28,900,000; the percentage of increase for the five years was 26 per cent in the sixteen states and over 35 per cent in the others.

Each member's share of the total assets increased from \$348 to \$366, which is but little over 5 per cent; this is small enough, but it is a little better than the showing made by the savings banks. It is only fair to note that in the five years between 1893 and 1897 were not years of high wages and the rapid accumulation of capital, and if the small capitalists have done a little more than hold their own they have done more better than some of the larger capitalists, and the holders of securities in railroads that have been reorganized during these five years have some reason for envying the depositors in savings banks and the shareholders of building and loan associations.

It is evident that this form of co-operative banking demands as much ability and integrity as any other kind of banking does, and in view of the fact that a great proportion of these associations are managed by men with no training in financial affairs, and many of them by men of little experience in business of any sort, it may be regarded as remarkable that the losses have been so small. The last five years of the savings banks of the country show an increase of but 12 per cent in all resources, 12 1/2 per cent in deposits, and a decrease of 9 per cent in the number of depositors and the average deposit increased in five years only from \$355.20 to \$372.88, an increase of \$17.68, or less than 4 per cent.

WINNINGS OF WIT.

Indiana Journal: She—I don't believe there was a hat in church today that didn't see.

Brooklyn Life: Miss Gushington—How do you write such lovely poetry, Mr. Stanard? Do you have to wait until the spirit moves you? Mr. Stanard—Yes—yes—of the lambs! threatens to.

Cincinnati Enquirer: "I have noticed," said the Cummins sage, "that the man with the narrow mind is prone to make the broadest assertions."

Detroit Free Press: "Is that fiction you are reading?" asked Mrs. Redgate of her husband. "I think it must be," replied Mr. Redgate. "It is a story entitled 'The Ice Man's Conscience.'"

Washington Star: "Would you not," asked the earnest woman, "like to occupy a seat high in the councils of your country?" "Now," said the fat man, as he adjusted himself to the hammock. "The end seat in the summer car is good enough for me."

Cleveland Plain Dealer: "I thought you said you could cook," he said reproachfully. "So I could," she replied, "if I had ever learned."

Chicago News: "Why don't you wear a button reading, 'Remember the Maine?'" "I don't need to; my wife gave me a blowing up that same day."

Indianapolis Journal: "For this substance," said the lecturer, holding up a small vial, "there is no known antidote. Consequently, gentlemen, air you can do is to treat the patient on general principles as long as he survives."

Chicago Record: "What made the audience hiss that vegetarian lecturer?" "I should have told him to deliver a meaty discourse."

Indianapolis Journal: "When I came to this town, eighteen years ago," said the leading citizen, "I had only 30 cents in my pocket." "However," the Town Crier kindly added, "there were other pockets."

Cleveland