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Why, sure enough, Indiana has two Senators! Mr. Turpie bobs up every now and then and reminds people that he is alive.

The official announcement by experts of the Agricultural Department at Washington that "we eat too much" indicates a cheerful belief on their part that the current reports of hard times are not true.

The withdrawal of $3,295,000 in gold from the New York subtreasury on Monday reduced the treasury gold reserve to $92,206,427. And so, day by day, the folly of the administration's makeshift policy is demonstrated.

At the rate the Japanese armies are marching on and capturing city after city, China is in a fair way to become one of the dependencies of that empire. And yet only a little while ago the world thought of the Japanese as a gentle, peaceful people.

Mr. W. D. Bynum has been snubbed by the Jackson day committee. This is hard—not that attendance at the feast signifies anything in particular, but that the snub shows the tendency to kick a man when he is down, and also how very far down Bynum has fallen.

The garbled information and rose-colored misstatements given out by the State Department a few weeks ago have not served to conceal the fact, now apparent, that the administration's offer of mediation between China and Japan resulted in a snub for the United States.

The man who shoots the woman who declines to marry him, or the wife who objects to living with him longer is getting numerous again. If it were not for the compensating fact that he usually kills himself while he is about it, the matter would call for more active measures of prevention.

The reflection will intrude itself that for a man who has only been in the country two weeks Mr. John Burns is spreading over a good deal of ground. What can he say, for instance, about good roads that will have a practical bearing on the building of roads in the United States, where conditions differ so greatly from those of his own country?

A Connecticut Democrat thinks he has discovered the true cause of the Democratic defeat last November. He finds the key to it in the fable in Webster's spelling book that related the fate of poor dog Tray. He says the party was defeated because it was found in bad company, namely, that of one G. Cleveland. The general opinion is that he was in bad company, too.

If it had not been for inquisitive Republicans, Mr. Springer would have left the impression upon the members of the currency committee that he had received fifty letters from bankers approving the Carlisle bill. Pointed questions, however, brought out the fact that but one letter approved, and his little scheme fell to the ground. Republicans in Congress are sometimes cruel.

The so-called hearings of the House committee as to the merits of the Carlisle currency bill have been even more farcical than those on the tariff bill. There has been no attempt to do anything but bolster up a decision already formed. Republican members of the committee declare that the bill and report were prepared before the eminent bankers and financiers who came before the committee were even summoned to testify.

Democratic papers which, from ignorance or a worse motive, are attacking the soundness of Judge Woods's recent decision would do well to imitate the candor of the St. Louis Republic, which declares that "no more clear and exhaustive discussion of the relative rights and duties of employers and employes has been contributed to the literature of the labor question." The determination of the defendants not to appeal is doubtless based on the advice of their lawyers that the decision could not be successfully attacked.

Matthew Marshall, one of the most intelligent writers of the day on finance, does not believe that a currency can be at once safe and elastic. "If it is safe," he says, "it will not be elastic, and if it is elastic it will not be absolutely safe. Furthermore, I contend that, under any conditions, elasticity impairs one essential requisite of a currency, namely, its constancy as a measure of the value of other things." Many, if not most of the advocates of an elastic, by which they mean an inflated currency, are more anxious for volume than they are for safety.

The continued neglect and disgraceful condition of the Lincoln monument at Springfield, Ill., has given rise to a movement among the war veterans to have the monument placed under the control of the State. The monument cost $230,000, yet it is falling into decay from sheer neglect, and not even a railing surrounds the spot where Lincoln's body lies. A well-attended meeting of veterans in Chicago adopted a resolution declaring that "we pledge ourselves to do all in our power to have the State accept the Lincoln monument, complete it, maintain it, care for it and keep it forever free and open to the world as a shrine of liberty and a monument of love and veneration to the memory of Abraham Lincoln." Patriotic Americans everywhere will unite in wishing the movement success.

MANAGEMENT OF THE STATE INSTITUTIONS.

The Journal's earnest desire that the Legislature shall not fail to fulfill the pledges which the Republican party has made relative to the management of the State institutions is sufficient apology, if any is needed, for recurring to the subject. No doubt every Republican member of the Legislature is determined to redeem the party pledges in this as in other respects, and it is only necessary for them to be reminded what those pledges are to insure an honest fulfillment of them.

For years past the Republican party, in its conventions, through the press and on the stump has been demanding that the State institutions be taken out of politics. There have been times when the management of some of them under Democratic partisan control has been scandalously and disgracefully bad, and other times when it has been comparatively good, but Republicans have insisted that the improvement was only superficial and temporary, while the defects of the system were radical and permanent. They have maintained that the only permanent cure was to reform the system by taking the institutions out of politics. Not to go back further, the Republican platform of 1890 said:

> We demand that our benevolent institutions be placed above the level of partisan politics, and that they be controlled by boards composed of members of the different political parties, appointed by the Governor.

The platform of 1892 declared:

> We believe that the benevolent, educational and correctional institutions of the State should be placed under nonpartisan control.

The platform of 1894, on which the present Legislature was elected, says:

> We believe that the benevolent, educational and correctional institutions of the State should be placed under nonpartisan control.

There is only one honest interpretation of these resolutions. If they mean anything, if they were not a mere trick to catch votes by holding out a promise of reform that was not intended to be carried out, they commit the Republican party to the enactment of a bill that shall place the institutions under nonpartisan control and which shall, as far as possible, eliminate politics from their organization and management. In addition to providing for boards divided in politics it should be provided that the superintendents of all the institutions should be selected with special reference to fitness for the position, that all subordinates and employes should be employed on the same principle, and that no board should remove a superintendent and no superintendent an employe except for cause other than political. This would be at least the beginning of such a reform in the management of the institutions as the people demand and the Republican party is pledged to give.

THE REFERENDUM.

Among the resolutions adopted by the American Federation of Labor convention, at Denver, was one providing for the appointment of a committee to work for direct legislation by means of "the referendum" in each State. As labor organizations are showing a decided disposition to operate on political lines, and as the demand for the referendum is likely to become a part of their platform, it is desirable that people should understand what it means. The word itself is Latin, and is only found in the most recent English dictionaries. In its political sense, as first introduced in Switzerland and as occasionally used in this country, it means the reference, when demanded, of legislative acts to the people for ratification or rejection. In Switzerland the principle was first adopted in the cantons and finally in the general government. An article in the Swiss Constitution, as amended in 1878, provides that "federal laws shall be submitted to be accepted or refused by the people, if they be demanded by 30,000 voters or by eight cantons." It will be observed that under the Swiss plan, not all acts of the Legislature are submitted to a popular vote, but only those whose submission is demanded by the petition of 30,000 citizens or eight out of twenty-two cantons. The referendum was adopted in Switzerland through the efforts of the Radical party and was opposed by the Conservatives. The former predicted great benefits, and the latter that it would prove injurious and dangerous. Neither prediction has been wholly verified. The referendum has not fulfilled the hopes of its friends, nor altogether justified the fears of its opponents. It has done very little good, and, as yet, no great harm. One result, however, is noted. It is said that so far as the character of legislation and the influence of the government is concerned, its effect in Switzerland has been injurious. The people have come to look upon their representatives as mere mandatories, charged with the preparation of measures which, until approved by the popular vote, can have no validity. As a natural consequence, the position of representative is less valued and less sought, and the present generation of representatives are inferior in character and ability to their predecessors.

In Switzerland the referendum is accompanied by "the initiative," which gives the people the power of initiating as well as vetoing legislation. The two together place unlimited power in the hands of the people without any check on its arbitrary, whimsical or tyrannical exercise. An instance of this occurred recently. About a year ago the Society for the Prevention of Cruelty to Animals started an agitation in favor of prohibiting the Jewish manner of slaughtering animals for food by bleeding them before they are dead, and several of the cantons passed such a law. The Jews appealed to the federal government to protect their religious liberties, and the cantons were directed to expunge the laws. Meanwhile the people took the matter up, 83,000 voters demanded a general referendum, and, impelled by hatred of the Jews, they enacted by popular vote a general law prohibiting the observance of the Talmudic rules for butchering. From an American standpoint this seems like a very trivial cause of national excitement, but it shows what whimsical things popular majorities may do under the impulse of prejudice and passion.

The objections to the adoption of the referendum in this country are, first, that it is not needed. Under our Constitution the people already possess all necessary control over legislation. If Congress or a State Legislature enact an unpopular or oppressive law the people can soon elect another Congress or Legislature that will repeal it. Second, the referendum is not in accordance with the American system. This is a representative, not a democratic form of government. Its adoption in this country would be a radical change in our form of government and one of very doubtful wisdom. Third, it would add a cumbersome and expensive feature to our political system, without, so far as can be seen, any compensating benefit. It is often said that we have too much politics and that our elections are too frequent. If in addition to national, State, local and municipal elections the people also had to vote on every important measure of legislation, there would be but little rest from politics. Aside from the expense of such frequent ballotings, it would tend to disgust the better class of citizens with politics and throw the shaping of legislation and control of the government into the hands of those least qualified to exercise it wisely.

VOORHEES'S THEORY VS. GRAY'S EXPERIENCE.

In a recent interview of Senator Voorhees, which some correspondent, without the power of discriminating between important and inconsequential matters, sent the press, the Senator said:

> As to the parity of the two metals when coined, even the small children of finance know that the purchasing power of a dollar is not fixed by the quality or quantity of the material which composes it, but by the law which makes it a legal tender in payment of debts. When silver is coined, therefore, at the ratio of 16 to 1 in gold, or at any other ratio, and clothed with the authority of law, it has never failed to be on a par with gold in its purchasing and in debt paying power.

Is it possible that Mr. Voorhees had not read the interview of his fellow-Democrat, ex-Governor Gray, when at home about a year ago, in which he told of his experience in Mexico, where there is free coinage for both metals on a fixed ratio? Is it possible that Mr. Voorhees fails to avail himself of the knowledge which the experience of his much more adroit coleader might have afforded him, if he has any use for the knowledge of experience or any other knowledge related to facts? At that time, ex-Governor Gray, who had been more than a year in Mexico, related what he witnessed of the practical workings of the free coinage of both metals in that country. The embassador to Mexico said that silver had become the one money in circulation in Mexico, but it circulated practically upon its intrinsic value compared with the intrinsic value of the gold dollar. As the result of this it took two Mexican silver dollars to equal the purchasing power of a gold dollar, and the United States silver dollar, though of slightly less intrinsic value than the Mexican dollar, was as good as gold because it was made as good as gold in the United States by limiting its coinage. At that time ex-Governor Gray expressed the unqualified opinion that the free coinage of silver would have a depressing, if not a disastrous, effect upon the business affairs of the United States. It may be doubted if ex-Gov. Gray has been led to change his views by another year's residence in Mexico. At any rate, he is now at home, and would probably find a few moments to give his present views upon the free coinage of silver unless he should consider that it would be a breach of that courtesy which the most prominent federal official may hold to be due to a Senator from his State whom he has served oftener than the Senator has assisted him.

BUBBLES IN THE AIR.

The Responsible Party.

"When I get to heaven," said the small boy who has but lately begun the study of Genesis, "the first thing I am going to do is to hunt up Adam and give him a licking."

No Time for Her.

Professor Potterby—Have you ever devoted any study to the new woman, Mr. Grogan?

Grogan—Oi hov not. The ould woman is enough to kape me busy studyin', sure.

The Boy.

"Oh, of course," said the old man, "I don't blame you for taking the boy's part—it is just like a boy's mother to do so. But I'd think a heap more of him if there were less point to his shoes and more to his conversation."

Mollified.

"Oh, Jaggs," protested Mrs. Lushforth, "I did so hope you would come home sober to-night."

"Glad I didn't," thickly responded Mr. Lushforth. "It is worth the effort of gettin' tanked any time to be able to see 'zgoodlookin' woman 'zyou are double."

Rev. Mr. Hickman, of Terre Haute, says that town has "the finest saloons, the best fitted up gambling dens, the fastest horses, the best race track and the poorest churches in this land." It would be impolite for any outsider to say "that's so," but, accepting Mr. Hickman's word for it, the remark may be permitted that a Parkhurst with a Nancy Hanks gait could fill a long engagement in the town on the Wabash.

The Christian Endeavor pledge which policemen of New York city are asked to sign has in one corner the picture of a club and handcuffs, under which is the legend, "For the Lord Jesus Christ." The juxtaposition is rather startling, but it is not recorded that any policeman has united the opposing principles in his own person. At least, if he has the Lexow committee has not discovered him.

The change in customs and seasons is made manifest by the appearance on the sidewalks and other convenient places of groups of small boys playing marbles. Time was within the memory of men, not yet old, when marble playing did not have the winter season for its own, but was as certain a sign of spring as the blooming of the dandelions.

The Samoan war is to be resumed. Can it be possible that Robert Louis Stevenson's fatal attack of paralysis was caused by the discovery that he would be confronted again with the question of what the war was all about?

On Saturday last George Francis Train advertised in New York that on the next day he would preach at a certain place on "Hell." When the audience assembled he gave them a long reading from his alleged poems. There was no protest against his exposition of the subject.

The Philadelphia Inquirer celebrates its entrance into a new and handsome building of its own by issuing a fifty-six page edition. As a sample of what a newspaper can do this issue is a wonder, but it is at least forty pages too big for anyone in this hurrying world to read.

Mrs. H-l-n G-g-r demands $10,000 damages from the Lafayette election board for its refusal to permit her to vote. The Journal violates no official confidence when it boldly asserts that she will never, never get it.

The strike of the Amsterdam diamond cutters has come too late, fortunately, to interfere with the Christmas purchases of Indianapolis shoppers.

How many times a day have you stopped to remark that "this is beautiful Christmas weather?"

NOVELIST STEVENSON.

The passing of this unique and lovable personality will revive for those who knew him best a presence which is in his books as well as in himself—in the artist as well as in the man.—Chicago Record.

Mr. Stevenson was more than a merely literary man. His individuality was noble, his conscience clear, his vision broad and true. His story of Samoa and his valiant appeals for justice to the islanders are part of political history which will yet demand investigation and adjustment.—Chicago Herald.

Mr. Stevenson's influence on literature is a wholesome one, and it will be far-reaching. He has shown what marvelous effects may be wrought with the English language, and wherever that language is spoken people will be grateful for the fresh beauty which he has discovered in it.—Cincinnati Tribune.

He had the genuine literary touch of the scholar, and it was apparent at the very beginning of his career, showing that he was born into literature and that the gift of style as illustrated by graceful, elegant, lucid English was an inspiration. In this latter regard he had no peer among contemporary novelists.—Chicago Tribune.

We owe much, very much, to Mr. Stevenson. If his later works retrograded from the truly romantic standards of Scott and Dumas toward the realistic methods of the latter-day Parisian school, let us make charitable allowance for failing physical power, conjoined to unfailing physical instinct.—Chicago Inter Ocean.

His invention is boundless, his mastery of language no less remarkable. A celebrated living critic has said that he fails to use the best word about one time in twelve, while Kipling misses it once in eight. Of these two rare qualities it is likely that his fame will rest chiefly upon the last.—Louisville Courier-Journal.

Words were for Stevenson more than conventional symbols. They were for him the strings of an instrument to be made vocal with melody. He never would consent to appear in literary undress. Whenever he invited the reader to the hospitality of his companionship he took pride in being attired in a costume becoming his station as the host. Modern literature has been too prone to undervalue the form. Stevenson illustrates the better traditions of his craft.—Chicago Times.

ABOUT PEOPLE AND THINGS.

The newly-married Czarina speaks and writes German, English, French and Italian fluently, and Russian tolerably well.

Mr. Cecil Rhodes started his African career as a cotton planter in Natal, but afterward went to the diamond fields of Kimberly, where he has since remained as the ruling spirit.

Senator Sherman's only child—an adopted daughter—was married on Wednesday to a young man in Washington. The Senator gave his daughter for a wedding gift the house next his own, completely furnished.

Senator Jo Brown, of Georgia, who died a short time ago, left an estate estimated all the way from $1,500,000 to $10,000,000, all of which, by the terms of his will, is to be divided equally between his widow and children.

The Police Commissioners of Boston recently notified the proprietors of hotels in that city that they must refrain from providing their guests with facilities for card-playing, in the way of cards, chips or rooms to be used for this purpose, as it is said, they have been in the habit of doing. Hereafter, if gentlemen indulge in the pastime of gaming at the hotels they must furnish their own implements and carefully guard the nature of their occupation from the knowledge of the landlord.

During the eleven years that the late William T. Walters, of Baltimore, gave annual exhibitions of his gallery of pictures for charity, over $30,000 was taken in and handed over to the poor of Baltimore. Whenever Mr. Walters himself invited a party of friends to see the pictures during an exhibition he would always send his check to the fund for the number of admission tickets. Last year he paid for nearly 300 tickets of admission to his own gallery. These annual exhibitions are to be continued.

A novelty manufactured in Paris and recently brought to America by a returned tourist consists of a waterproof gaiter mounted upon an India rubber foothold, covering the upper part of the boot and sole, but leaving the heel free and uncovered. This protector is light and elegant. It can be put on and taken off with the greatest ease. It does not overheat the foot, does not interfere with the walk and renders the same service as a snow boot, but is much superior to it, being less cumbersome.

They are telling another story in London at the expense of the irrepressible Mr. Stead. In a recent article he boasted of enjoying a private conversation with the late Czar, "as frank and full and unreserved as I ever held with any man." It was during a visit to St. Petersburg. As Stead had complimented Alexander in the Pall Mall Gazette at a time when other British papers were reviling him, the Czar was induced to favor the journalist with an interview. It was stipulated, however, that it should not last more than fifteen minutes. At the end of that time the Emperor looked at his watch and arose to indicate that the interview should cease. "But, your Majesty," protested Mr. Stead, "you have not said a word." "No," said the Czar, "you haven't given me a chance."

SHREDS AND PATCHES.

The confidant of my vices is my master, though he were my valet.—Goethe.

Most people like to be called bad in a laughing kind of a way.—Atchison Globe.

The young Emperor William assumes too much. He is no Sugar Trust.—Washington Star.

This is the season of the year when everybody and his money are soon parted.—Chicago Tribune.

It hurts almost any man a little to see another man marry a right pretty girl.—Dallas News.

Mr. Eugene V. Debs will now manage a successful tie-up for six months.—Philadelphia Record.

So far as newspaper notices are concerned, Napoleon is giving Corbett a hard fight for first place.—Puck.

The unwise Christmas shopper starts out without consulting the advertising columns of the newspapers.—Washington Post.

A Christmas present will make no heart glad unless it carries the requisite number of postage stamps.—Washington Post.

Even the unspeakable Turk can afford to snub Gresham. A foreign policy more ridiculous has seldom been seen.—Philadelphia Press.

"What subjects are treated in your new book?" "None. It's a plea for prohibition and doesn't treat at all."—Atlanta Constitution.

Rev. Conrad Haney is at least more of a man than Adam or than Congressman W. C. P. Breckinridge. He did not try to lay the blame on the woman.—Chicago Herald.

Requiem.

Under the wide and stormy sky
Dig the grave and let me die.
Glad did I live and gladly die
And I laid me down with a will.

This be the verse you grave for me:
Here he lies where he longed to be:
Home is the sailor from the sea,
And the hunter home from the hill.

—Robert Louis Stevenson.

TO STOP DEFALCATION

THE SYSTEM ADOPTED BY THE GREAT WALL-STREET BANKERS.

Transferring Bookkeepers—Examination of Tellers' Accounts—Rewards for Detection of Errors.

New York World.

Defalcations in banks have been almost epidemic in this city of late, but none of them has approached in magnitude the one of $354,000 which came to light in the National Shoe and Leather Bank recently. Coming as it did on the heels of a $15,000 defalcation in the famous Chemical Bank, its next-door neighbor on Broadway, and preceded only a few months by a $30,000 steal from the Bank of the Republic, it is little wonder the entire banking community was startled from its apathy, and the cry was heard, "What shall we do to protect ourselves?" Not all issued this wail, for many of the big up-to-date banks have protected themselves and their stockholders and depositors from loss by a system almost as wonderful as it is perfect. But there are dozens of banks in New York to-day, and all over the country for that matter, whose funds are at the mercy of the dishonest employe simply because the ultra-conservative management will not take the trouble to put into execution a few simple, inexpensive rules that will be an almost absolute insurance against the juggling of accounts or the thieving of any dishonest employe.

These old-fogy bank presidents and directors argue that because they have never lost a dollar they never will, and lay great stress upon the value of the examinations of the State or national bank examiner, as the case may be.

BANK EXAMINERS.

The public has an erroneous idea of the duties of the bank examiner and when a bank fails, or a big defalcation is discovered, there is a howl raised that the bank examiner did not do his duty. The public forgets that bank examiners are not detectives. Ofttimes the bank examiner is too slow in bringing to time bank officials who are mismanaging their trusts.

But it is a physical impossibility for an examiner to go over all the accounts of every bank under his jurisdiction in order to see if everything is all right. He assumes that the directors and officers of the bank have taken all known precautions against crooked work of any kind on the part of the employes. It is the officers and directors of the bank that the examiner "keeps tab" upon. He examines to see that they are not using the bank to further personal enterprises, that their reported collateral held against loans is not dificient, that the collateral is good, and like matters which insure protection to the depositor.

The bank's officers are supposed to watch those under them. That many of them don't has been made quite evident in the last few weeks. That they can is made equally plain by the records of some of the biggest banks in the city, with more than a hundred clerks, bookkeepers, tellers, etc., in the employ of each, and no defalcation to smirch their records.

"It is impossible to keep a detective at every bank employe's shoulder," said a prominent bank president yesterday. "And it is also impossible to stamp out all dishonesty; but if the proper precautions are taken—and the smallest bank as well as the biggest can take them—no robbery can go on for more than a few days without detection. It is most important to prevent collusion between customers and bookkeepers of the bank; in fact, to prevent them ever coming together if possible, and then to prevent any collusion between employes. This can all be prevented, and it does away with 95 per cent. of the chances for loss on the part of the bank.

ONE SUCCESSFUL PLAN.

The following is a summary of the plan of protection adopted originally by one of the foremost banks of this city, and now in vogue in a dozen of the big Wall-street banks:

"To begin with," said the president, in explaining the system, "our bookkeepers of city ledgers are all stationed on the upper floor, and do not even see or come in contact with our city depositors.

"The latter, when he comes in and hands in his book to be balanced, has no idea who the bookkeeper is that will handle it. Once every month all the bookkeepers are ordered to take off a trial balance, and then they are immediately transferred from one ledger to another so that they cannot get back to their books to adjust any error, if such be discovered.

"All charges to city depositors' accounts are made from checks or charge tickets. These vouchers, together with the voucher list, remain in the custody of the clerk who writes them up until the passbook is left to be balanced. As the latter is handed in to another clerk there is no opportunity to 'arrange' the accounts, if a bookkeeper wanted to do so. If errors exist they are sure to be brought to light.

"But the most important things are the examinations which we make ourselves. These examinations we make every week or ten days.

"For instance, our tellers finish up their work at say 5:30 and are ready to leave the bank. Almost before they are out of the door I or the vice president—and we are the only ones who know when these moves are to be made—send for three of the bookkeepers and make them a committee to go at once and make an examination of the tellers' department. Now, this will take these three clerks till midnight or after, but we pay them $15 or $25 extra each, with a reward, say of $100, if they discover an error in the tellers' accounts, and so the committee are very glad to do this work.

"Now, the next morning the tellers come to work without any idea that their accounts have all been overhauled since they went home the night before. A day or two later, or on some holiday, I may receive the tellers into a committee to go and examine the accounts of the discount department, or of the general bookkeeper, or the accounts of the very ones who made up the committee to examine the tellers. One thing about which we are very particular is that the ones selected at any time to make an examination shall not know whose work they are to examine, or, in fact, not know that they are even wanted to make any examination at all more than five minutes before they are set to work at it, and that the persons whose accounts are to be overhauled have left the bank for home before the call for examination is made.

"Under this system no man in this bank knows what minute his accounts will be gone over, or by whom. If he is honest, it is of no consequence to him, and if he is dishonest we catch him before he has got away with anything.

"We pay the committees well for making the examinations, and the reward for the discovery of any error stimulates them to find out if anything out of the way exists.

"A written report, signed by the committee, is made to us of each examination, and this is filed away for reference.

CHANGING THE MEN ABOUT.

"Now, this would seem to be precaution enough, but we go still further. At irregular but frequent intervals, either the vice president or myself will telegraph the cashier at midnight to be at the bank early the next morning. When he arrives there he finds a telegram from me, ordering him to change about all the bookkeepers and tellers as they report for work, without allowing them to even go near the desk or books they were working at the day before.

"That is to say, Jones, instead of going to his desk, where the accounts A to E are kept, will go to the desk used by Smith, where Q to T accounts are, and Smith will go to work at Jones's desk, and so on all through the force. This change may last for five days, perhaps ten, then there is another shift.

"This moving about, besides rendering impossible any continued falsifying of books, familiarizes the employes with all branches of the business and gives us a better force.

"Now, all this involves some little trouble in getting the system started, but it is better than waking up some morning to find we are $100,000 or more short on account of neglect of duty. Our employes all like it, as it is a barrier to temptation, and they realize that all men are liable to be tempted. After the news of the Shoe and Leather Bank defalcation got out a dozen of our men came into my private office and said they were glad we pursued the system I have just described.

"We watch the private life of our employes, too. See where they live; if it is in a respectable building and neighborhood; see if they live extravagantly; find out their landlord, butcher, grocer and baker and ascertain if they pay their bills regularly, and if not, why not. We have our own detectives in addition to those of the guarantee companies that bond the bank employes."

One of the methods of protection employed by the Bank of England is worthy of mention. The employes of that world-famous institution never know when they are to have their annual two-weeks' vacation. While hard at work in the middle of the day a clerk or bookkeeper or teller will be sent for by one of the managers. The one sent for goes, office coat on and a pen behind his ear, to his superior's office to see what is wanted.

He is told that his two-weeks' vacation has begun. He is not allowed to go back to his desk or books under any circumstance.

An office boy takes his working coat and pen back and brings his street clothes and hat to the manager's office. The clerk is handed his two-weeks' vacation money and escorted to the street to insure his holding no communication with anyone in the bank. While he is away his books are all gone over by an examiner.

THE LEGION OF HONOR.

Founded by Napoleon as a Counterpoise to Old Aristocratic Orders.

New York Tribune.

The Grand Cordon of the Legion of Honor worn by Napoleon, the founder of the order, is now exhibited as bric-a-brac in some Napoleonic collection uptown, and will very likely find a possessor here and be hung up as a trophy in some private or public museum. If it were the sword of Frederick the Great, which Napoleon took from Potsdam, but which was restored to its place, where it yet hangs, trenchant emblem of the real foundation of the Prussian power, it could hardly be a more interesting object of contemplation. Of the order itself, Goethe said that it was the only one of like kind ever founded upon a rational principle, which was doing scant honor to the Prussian order of merit founded by Frederick and then become one of the most coveted distinctions which any royal house of the fatherland had to bestow.

The law instituting the order, originating with and supported by Napoleon, then of the Consulate, and opposed by Carnot and his followers, was enacted in May, 1802, and the first distribution of its decorations took place at the Hotel des Invalides, two years afterward. It was intended as a counterpoise to the orders of the clergy and the nobility, and its prizes were to be the reward of every form of merit irrespective of the rank or place of the recipient. In its original institution there were fifteen cohorts, each with its chief town and each consisting of seven grand officers, twenty commanders, thirty officers and 350 legionary knights. It superseded the old aristocratic orders of France. That of St. Michael, founded in 1469, by Louis XI, as a rival of the great Burgundian Order of the Golden Fleece; St. Esprit, founded by Henry III, 1578, and that of St. Louis, which was created by the Grand Monarque, in 1693. The oldest order, that of St. Michael, was distributed by Francis II and Henry III with more liberality than discretion. Under the first, eighteen knights were made at one time, equivalent to the simultaneous distribution by Lord Rosebery of eighteen Orders of the Garter, enough to take the breath away from every herald and capitulary in Europe. In the reign of the latter it came to be known as the general dog-collar; on the whole, it was quite time to support its waning prestige with a new institution, but it was not allowed that the famous old order should fall altogether into disuse and discredit. It was given as an auxiliary and accompanying decoration with the new one, and, so reinforced, recovered some of its old dignity and value. Its members wore a black ribbon and a collar of golden cockle-shells represented in portraits of Louis XI, Charles VIII, Francis I and other royal and noble personages of that period. Louis XIV founded his order of St. Louis in 1693, its ensign being the red ribbon, afterward chosen by Napoleon for the Legion of Honor in preference to white, which as the emblem of purity he had first favored, but finally rejected it, as it was the badge of the Bourbons. He was willing to usurp their throne and royal prerogatives, but for some obscure reason of taste or sentiment seemed delicate about appropriating their colors.

At the restoration, in 1814, the Buorbons did not venture to abolish the new order which had grown into great popularity, but they restored the old ones, and made them all as useful as possible, giving out the new decorations in particular with a liberality which rather cheapened their value. They adopted the absurd device of presenting the image of Napoleon along with that of Henry IV on its crosses, a usage corrected some years later in the reign of Louis Phillippe. Under Napoleon the order has come to embrace 105 grand officers, 300 commanders, 450 officers and 5,250 knights, most of them, but not all, being the reward of military service. In 1824 the members had risen to the number of 28,000, and as it was decreed that sentries should always and everywhere salute the red ribbon whether it was on the breast of soldier or civilian, the constancy and multiplicity of salutes became a ridiculous as well as an oppressive physical burden, and the custom was abandoned.

Louis Philippe was forced to abolish the old orders restored by Louis XVIII, and the three saints, Michael, Esprit and Louis, went down together, no more to be resuscitated. But the bourgeois King was lavish in bestowing the new order, and in 1848 its membership had reached 52,000, and the provisional government endeavored to suppress it as a vehicle for official corruption. A law to this effect was passed, but it had speedily to be rescinded.

In 1852 Napoleon III purified the order and gave it a new set of statutes, adding another to its graduations of honor, that of the Grand Cross, the highest of its decorations. After the battle of Sedan the government forbade its bestowal upon civilians, but was speedily compelled to restore it to its old status. The people could do without a government, but not without an order open to all classes. Between this period and 1873 the enrollment of the order showed an increase to seventy thousand members, a burdersome multitude greatly exceeding that of the wearers of the Henry III dog-collar and a reform of its ordinancy became imperative. It was decreed that it should be given to no legislator while he remained such, an interdiction which prevented Victor Hugo from receiving the Grand Cross when a Senator. There was likewise other restrictive and regulative ordinances, the most important of which, passed July 25, 1873, provided that only one nomination should henceforth be made for every two that lapsed, a provision which it was computed would in forty-six years restore the order to the proportions designed by its founder.

A few women wear and have worn this high and coveted trophy, Rosa Bonheur being one, and among others who are numerous all told, Juliette Dodu, telegraph operator, who, at the time of the German invasion, tapped the wires and thereby saved a French division from destruction. It will not be disputed that the decoration was as well placed upon her valient and patriotic bosom as upon that of any one who has ever worn it, from its mighty founder to the present time. And if her modest cross lay beside the imperial grand cordon in the collection uptown, it might be a question which of them would inspire the largest measure of interest.

CHRISTMAS FLOWERS.

They Are Proper and Polite Remembrances for the Occasion.

St. Louis Post-Dispatch.

The sending of flowers has become a standard custom of Christmas day. Flowers are unusually plentiful and consequently within the reach of everybody in price.

Flowers can mean so much or so little—it all depends upon who sends them. And for Christmas greetings they are somehow well adapted to all conditions. In those cases where the intimacy does not warrant gifts—flowers signify courteous remembrance only. Any previous courtesies, such as dinners or a seat in some one's box at the opera, cannot be more gracefully acknowledged than by a box of cut flowers on Christmas day.

A man who has met a girl but once can, without the least fear of being regarded as impertinent, send her several dozen roses Christmas morning. In all these instances the flowers mean simple politeness. On the other hand, what is there that a man can give his adored one that will carry with it the same sweet burden of sentiment as a box of violets or roses, or, if money is no consideration, a box of orchids?

If the recipient is a young person who estimates things by their money value, orchids will cause her appreciation of her admirer's sentiment to ascend materially.

Boxes of cut flowers are most in favor as Christmas greetings, although bouquets are much used. The bouquets are what the florists call natural bouquets. There is no attempt at artifice. The flowers have long uncut stems and are simply clustered together and tied with handsome satin ribbons. Arranged baskets of flowers look too studied and are generally in disfavor.

Sending baskets of growing ferns will be very popular this year, the baskets, in some cases, being of silver, making a very pretty ornament for the center of the dining table. All around the basket cut flowers can be effectively scattered. Another idea is to have in the center of the ferns a vase filled with cut flowers. Growing foliage plants, with either chrysanthemums or tropical palms, will be another popular form of greeting. These, when put in a handsome jardiniere and surmounted, as it is the fashion, with cut flowers, make a very elegant as well as a very costly Christmas greeting.

One of the new graceful ideas will be to send a handsome cut-glass or Dresden china vase, with a few flowers accompanying the gift. American Beauty roses, violets, orchids, lilies of the valley and hyacinths will be the flowers most in demand.

AN AMERICAN SALON.

Anna Lynch Botta's the Only One that Ever Attained Success.

San Francisco Chronicle.

American women are capable of conquest in almost any field of endeavor they earnestly enter, but there seems to be one thing they cannot do. They cannot in America make a success of the salon on the French pattern. This has been asserted over and over, and whether the fault be due to the women or to their republican surroundings the assertion seems to be borne out by the facts, with one exception. That is the salon of Mrs. Anna Lynch Botta. It was a complete success. Apropos of the "Memoirs of Anna L——h Boota, Written by Her Friends," which is just issued, the Correspondent of Paris has an article on "The American Salon," from which the following is translated:

"The success of this salon (Mrs. Botta's) was principally due to the fact that the hostess never forced her own opinions upon her guests. She roused the brilliancy of her guests' cultured minds, and she kept the light burning by gentle suggestions. She kept her peace and never argued, thus avoiding injury to the feelings of her friends. She was humorous and witty, but never sarcastic.

"In the soirees of Mrs. Botta everybody was somebody; nobody was unduly lionized or neglected. The graceful and sympathetic tact of the hostess inspired everybody and caused them to go away reluctantly, feeling stimulated, happy and refreshed. These evenings are traced in many a heart in letters of gold. Her power of assimilation and attraction amounted to genius.

"Edgar Allan Poe described her when young: 'She is somewhat above the medium height, slender, with brown hair and soft eyes. Her whole countenance is full of intelligent expression. Her deportment is dignified, graceful and full of repose.'

"N. P. Willis characterized her as chivalric, self-sacrificing, equal to any fate and capable of martyrdom in whatever should seem to her a holy cause. She has one hobby, he says, and that is the idea of duty."

The above selection clearly indicates the cause of Mrs. Botta's success so far as her own personality goes. As supplementary to this one may read with satisfaction a chapter which A. G. Bloor contributes to the "Memoirs." He says:

"Two or three other women in New York, contemporaneously with Mrs. Botta, succeeded in establishing real salons. Some others attempted the same, but were unsuccessful. At that time society in the city was, as it is now, divided into general sets, each having an acknowledged leader, or two or more rival leaders, who tried to surround themselves with social circles of their own. But, even after allowing for the differences necessarily resulting from bourgeois conditions, as compared with those prevailing in communities where titular distinctions exist under the law, and where the social world is led by the court, or the traditions of one, none of these sets included salons in the cosmopolitan sense of the term. One or more of them—not necessarily, by any means, consisting only of nouveaux riches, or of persons deficient in at least superficial culture—depended largely for prestige on the appointments which wealth enabled them to put in evidence; though at that time there was hardly a house in New York that had cost, all told, as much as has since been spent on the decorative fixtures of a single room; and ceilings costing $10,000 and dinners at $100 or more a cover, were as yet unknown on this side of the Atlantic. Another set plumed itself on having grandfathers who were among the signers of the Declaration of Independence, or whose great-grandfathers had bought from the Indians—for a few hatchets and rifles piled up on a foundation of kegs of rum and topped off with some strings of beads for the squaws—a parcel of thousands of acres of wild land on which the cities and suburbs of their descendants grew up—to fill their pockets with unearned increment * * * while some women of fashion had built up their vogue by adding their private fortunes to the professional earnings of their husbands, and on their titles D. D. or M. D. * * * But, at their receptions, one felt that one was not in what, in the best sense of the term, could be called a salon; one felt that whatever pretensions might be openly or tacitly made, there was, in fact, an atmosphere more or less borne and provincial. * * * The unsuccess resulted from too lavish display of such as they could afford, or rather from their making it appear, unconsciously, perhaps, to themselves, that they depended, not on their own qualities, but on those of their exterior belongings. * * * A simple cup of tea or bouillon is more conducive to the 'high thoughts' supposed to pervade an elegant conversazione than are pates de foi gras and champagne, with all their indigestible congeners a discretion."

In strong contrast to such efforts to establish a salon stands the following about Mrs. Botta's method. Kate Sanborn writes in the "Memoirs:"

"She created a salon and made it a brilliant success without the least effort or pretension, without even offering a sandwich to her happy guests, but, lighting her evening lamp in her modest parlors on Ninth street, simply let it be known that she would be 'at home' on Saturday evenings."

THE PICTS OF INDIANA.

Criticism of Minor Details of the Brookville Organization.

New York Sun.

The study of Pictish antiquities has a main seat in the town of Brookville, Ind. The year 1892, so rich in commemorations, had the additional glory of witnessing the completion of the Brookville water works. As our esteemed contemporary, the Franklin Democrat, says, "a feeling grew up that the two events —the completion of the water works and the four hundredth anniversary of the discovery of America—should be celebrated in one jubilee." Mr. Hebman Trichler, one of the founders of the Order of Cincinnatus, believed that a new society would be the best means of joining the great events. It was finally decided that the field of Pictish history was not fully occupied, and Brookville being well supplied with persons of Pictish descent, a Pictish society was formed. It was called and still prospers as Clan Ben Grampis, No. 1, Scotus Gaul Picti; and while it is equaled by few societies in point of constitution and by-laws, it is excelled by none in the majestical sonority and poetry of its names of officers. It has a lord of firth and flood, a thant of the donjon keep, an earl of lochs and heather, a merlin churl of the heather, a lord of mounts and valleys, a seer of the sacred fires, a monarch of the mystic mists, a knight of the castle gate, a watchman of the outer wall, a bearer of the hazel rod, a bede of Buchan, a Douglass of the guard, and a Columba of Iona.

We do not find that tattooing or painting the body is practiced among the members of the S. G. P., nor are we sure whether they wear the Highland costume or go back in their garb to a point nearer the Pictish fashion described in Blackmore's couplet:

> "A painted vest Prince Voltiger had on,
> Which from a naked Pict his grandsire won."

The Brookville Picts march in single file, have good old Caledonian appetites, and are full of poetry, science and history. Mr. G. Henri Bogart, one of the most eminent of Indiana poets, is a clansman of the Clan Ben Grampis. Perhaps he conceived the poetical idea of the clan colors:

"White, as the snow of the Grampian summits, indicating purity of purpose; green, as the firs and pines clothing their slopes, indicating that friendship keeps ever alive; and purple, the regal hue, emblematic of the imperial majesty of unity, represent our clan, as they formed the historic tartan of MacAlpin."

Fraternity, amusement and improvement are the objects of the Brookville Picts, and those objects seem to be attained. "Any male citizen of eighteen, of good character, who believes that Brookville is the greatest town on earth," is eligible to membership. "The citizens of the earth generally shall be invited" to the public amusements given by the clan on the Fourth of July.

The only criticism that we should think of making of this original and solid society relates to a minor detail. The constitution provides that "the keeper of the tower shall perform the usual duties of a janitor, and shall be paid (blank) for each meeting." He shall be paid blank dollars or cents may be good Pictish, but it's not good English. Besides, the keeper of the tower ought not to have to sweep. An ancient Pict with a feather duster in his hand is not to be imagined. Would anybody think of asking a Merlin churl of the heather to wash the dishes?

Where Silence Fails.

Cincinnati Enquirer (Dem.)

"Silence is golden" sometimes, but it will not mantain the gold reserve. We will have more talk from the administration soon.