

ART IN SCHOOLHOUSE.

Plans for Permanent Decoration with
Busts and Paintings.

Both from an artistic and an educational point of view the interior decorations of four new public school buildings, the award of contracts for which has been held up by the building trades troubles, will be the finest ever incorporated in buildings of the kind in this city.

The scheme, which was suggested by Arnold W. Brunner, of the Board of Education, has been worked out by the superintendent of school buildings, C. B. J. Snyder, in the plans for the four new buildings, the De Witt Clinton High School, at Tenth-ave. and Fifty-ninth-st.; Public School No. 150, in Ninety-fifth and Ninety-sixth sts.; Public School No. 37, in One-hundred-and-forty-fifth and One-hundred-and-forty-sixth sts., Borough of the Bronx; and for a public school in Eighteenth and Nineteenth sts., Borough of Brooklyn.

In each of these buildings it is planned so to decorate the platform or rostrum end of the auditorium that a permanent, artistic and educational scheme may result.

Briefly, the plan is to decorate especially prepared niches and spaces along the wall back of the auditorium platform either with busts of men famous in history or with great photographs or paintings of historical places or incidents.

"And this can be done," said Mr. Brunner, speaking recently of the plan conceived by Superintendent Snyder and himself, "at no increase in the cost of construction. In these days, when works of art and models of the handwork of the masters can be secured so cheaply, it is little short of criminal that school children should be compelled to sit for hours looking at bare walls.

"Under this plan, every pupil in a room so decorated has constantly before the eyes a picture that means something. For instance, one room could be made an American room, and decorated with the busts of Washington, Lincoln or other great Americans. Another could be designated a Roman room, another a Greek room, and so forth, the decorations of each room corresponding to the general scheme of it.

"In this way the pupils would become, by association, familiar with Beethoven, Wagner, all the great musicians; Napoleon and the great leaders; the Parthenon, Pantheon, the great cathedrals and innumerable other famous buildings.

"The scheme is adaptable to all school buildings, irrespective of grade. The little children, growing up with these busts and pictures before them, would soon regard them as a part of their very lives. Looking upon beautiful friezes, they would soon learn to see the beauty of curved lines. Men upon horseback would appeal to their love of the beautiful. We all know the effect of surroundings upon a child. The child of musical parents, brought up among musicians, inherits a love of music. So these children, confronted daily by things of beauty, must learn to love the beautiful."

The plan to illustrate by either sculpture or paintings any one subject in a school is to be carried out on the largest scale in the new De Witt Clinton High School. This building, which is to be, when completed, the largest high school for boys in the world, is to have a great auditorium. Back of the platform is to be an organ, and on two big panels, each 12 by 16 feet, on either side of the organ, it is planned to have two large paintings executed by some capable master of the brush. Subjects for these paintings have not been chosen, and this will be left largely to the painter, though it is now the intention to have reproduced some historic incidents of the period during which De Witt Clinton was Governor of New-York.

In each of the proposed schools the decorations will be in the auditorium, which in each case will be located on the first floor. Of course, the scheme of decoration would not be as pretentious in the other schools as in the De Witt Clinton High School. In the other three new school buildings any panel pictures used will be only about 5 by 8 feet, and instead of paintings large photographs will be used.

The plan prepared by Superintendent Snyder for the decoration of the auditorium in Public School No. 150 contemplates three big pictures set in the wall between pillars directly back of the platform, each being surmounted by a bust, with inscriptions high on the wall close to the ceiling, while on each side friezes placed high on the wall extend from the central scheme to the doorway at each side of the room.

The plan for Public School No. 37 contemplates three busts set in niches behind the platform, with two large panel pictures between them and the doors on either side.

Still another scheme of decoration is outlined in the plan for the new Brooklyn school, three big pictures being arranged in the central spaces back of the platform, while over the central picture and over each doorway busts are to be placed in niches. Just what the pictures and busts will be has not yet been determined.

The scheme of interior school decoration which Superintendent Snyder has worked out has never been tried before in any public school in the world, and, naturally, the subject is one of much interest not only among lovers of art for art's sake, but among educators as well. For years it has been the custom to decorate schoolroom interiors in this city, as elsewhere, by hanging pictures about, and sometimes a bust has been set up in a convenient corner; but nothing attaining to the pretensions of the present plan has ever been attempted before.

A step in this direction was taken, however, when the Wadleigh High School was built in this city, a wall space being left back of the platform in the auditorium for a painting that has not yet been executed. In carrying out the present plan it is proposed not only to provide space for the decorations, but to place the decorations in them, putting no trust in the uncertainty of future developments.

PROPER HANDKERCHIEFS.

In spite of prejudice, the Japanese paper serviette is making headway, and perhaps it would become even more popular if it were not for its brilliant decoration, which rather jars upon the taste of people who associate the refinements of the table with spotless white linen. But the paper handkerchief has even greater claims upon our attention. A handkerchief which is merely an ornamental adjunct to a lady's toilette is all very well, but there is no innate daintiness about the mouchoir and its uses. The washing of one which has been the service for which it was intended is by no means a task for the fastidious, and with our increasing knowledge of the spread of disease it is a question if it is not a reasonable sanitary precaution that all such should be destroyed. If that idea came into the public mind the future of the paper handkerchief should be assured. It is portable, it is not unpleasant to use, it is sanitary and it is cheap. At the price of a farthing apiece, four of them do not cost more than the price of wandering a cambric handkerchief, and there is the original cost of the linen in addition. Besides, as every one knows, our handkerchiefs have a mysterious way of vanishing at the wash. Therefore the paper mouchoir, which can be burned when done with, appeals to us on the score of economy as well as that of convenience. The convenience of them for travellers is obvious, and perhaps through them they will work their way into general use, as other handy articles have done. But a little recommendation from sanitarians and a little advertisement from leaders of fashion would be a great help toward what our grandchildren will doubtless regard as the most obvious step in the evolution of sanitary living.—The Hospital.



GENERAL MEETING ROOM FOR WORKING BOYS IN THE EDWIN BANCROFT FOOTE CLUB, OF NEW-HAVEN, CONN.

HELPING THE BOYS.

Good Work Done by the Right Kind
of Clubs.

New-Haven, Conn., June 13 (Special).—A branch of social regeneration work in the United States that is undergoing a remarkable increase is that devoted to helping boys from the ages of ten to twenty-one to better themselves and bringing them, through boys' clubs, under good influences. By this is not meant religious work among the boys. Young Men's Christian Associations and countless city missionary associations have attended to that for years. What is meant is strictly non-sectarian clubs, which aim simply to offer working boys and street boys advantages that they could not otherwise secure. It is a kind of social work that is engaging the attention of scores of successful business men in different cities of the country who have come to be in a position where they can afford to offer the youngsters of this generation what they missed when they were young.

According to figures compiled by officers of the New-Haven Young Men's Christian Association, there are one million seven hundred thousand boys between the ages of ten and twenty-one in the large cities of the United States. In New-York there are something like three hundred thousand between those ages. In New-Haven there are about ten thousand. Of these only a small percentage are working boys or are unemployed and on the street—possibly, together, about three thousand in New-Haven. A similar ratio would exist in all of the large cities, so that in cities whose population is over 75,000 there would probably be a total of boys employed or on the streets of about five hundred thousand. It is this class that this new movement is designed to reach, and that ultimately the majority of these boys will have club advantages of a non-sectarian character offered to them seems now to be most probable. Already clubs of this character are being established in various cities. Fall River has a successful club of this kind instituted by Matthew A. Borden; there is a similar one in Pawtucket; the Western cities have several, and now New-Haven has entered the list with the new Edwin Bancroft Foote Club, erected at a cost of \$25,000. In New-York City the boys' clubs are numerous, the gift of E. H. Harriman at Avenue A and Tenth-st. being among the finest in the country. St. Bartholomew's, at No. 211 East Forty-second-st., New-York, is also a well known club of this kind. The Peddie Memorial Club, in Newark, also does good work along this line.

That the Boys' Club movement is spreading rapidly is shown by the fact that scores of these institutions are springing up on every side. In one city a former poor boy, but now a wealthy capitalist, has given \$400,000 for such a work. Most of the gifts that have been made are for working boys and street boys, and this seems to be because the donors, in most instances, have been poor boys themselves, the association officials say. In Cleveland a boys' club has been erected as a separate department of the Young Men's Christian Association work, and this step, through the generosity of Mr. Foote, has also been taken in New-Haven. In several small cities business men have agreed to give a yearly income to such institutions. In speaking of the need for this new branch of social work an official of the New-Haven Young Men's Christian Association said to-day:

"The various Christian Associations throughout the country are now reaching the wealthier class of boys, those who are able to pay a certain sum for annual membership. But the working boy who has only a few hours in the evening away from his place of employment, or the street boys, newsboys, etc., have hitherto, possibly because they are in the minority, received little attention. Here and there clubs have been started for them in connection with Young Men's Christian Association work, but as a general thing non-sectarian institutions, where the boys can come and receive assistance to better themselves, are scarce. It is to some extent from this class of street boys, who spend their evenings on the corners and around the cheap theatres, that a large percentage of the city criminal classes is recruited. If they can be taken in hand in time and interested in self-improvement a long step will be taken toward diminishing the number of youthful offenders before the police courts.

"Meeting these boys on a strictly religious basis, as in a mission, or even in the ordinary course of Young Men's Christian Association work, is very difficult. They 'fight shy' of religious influences, many of them because they belong to sects or religions at variance with that of the Young Men's Christian Association, and boys do not like to be 'converted.' It is through these non-sectarian clubs that experience has proved that the most boys are reached, as they come willingly into clubs where they are not to be in danger of proselytizing. Throughout the country this has been found to be universally true. The experiment of trying to interest this class of boys in this new way is now to be made, and it is safe to say that social workers throughout the country are watching with interest the developments along this line in New-Haven. A good many persons have said that it would not be a success, that the boys would not join, that it was necessary to work religious teaching in with the other interests if the work was to be of any lasting value. All these things we have already disproved in the short time we have had this work in hand in New-Haven."

The need of such a departure in social regeneration work has been abundantly proved, the managers of the New-Haven club say, from statistics gathered in many of the large cities. A great many of these boys, especially those who have no occupation and loiter on the streets, have no homes, and rapidly and easily drift into criminal lives. In Fall River, Mass., where the Street Boys' Club has over two thousand members, it has been found that one out of every seven boys had no father, one out of every eleven no mother and one out of every twenty had neither father nor mother. Many were of probably illegitimate parentage. Another fact that is urged as an argument for the institution of these new working boys' clubs is that in many cases the parents of a boy work during the day or night and pay little attention to their children. Further, statistics have shown that many of the homes of these boys consist of one or two rooms, where the boys are not wanted in the evening. "Unless they are provided by the Boys' Club with some attractive evening resort," said a manager of the New-Haven Club, "they naturally drift to places that do not do them any good." It is said that in 1901 44 per cent of the boys committed to reformatories in this country had both parents alive, a fact which proves, so the association men say, that ignorant or poor parents in the cities do not give much attention to their offspring.

"Give a boy a club of his own to join and manage and he is happy," is the watchword on which the New-Haven Boys' Club is acting. In this way a great many working and street boys have been interested in the Edwin Bancroft Foote Club who would otherwise have stayed outside. A strictly non-sectarian club has been organized, the only purpose being to give the street urchins and the working boys a chance to better themselves and keep away from bad influences. The New-Haven club, as it is the first branch of a Young Men's Christian Association in the country established simply for

The Adventures of Harry Revel.

BY A. T. QUILLER-COUCH ("Q").

Author of "Dead Man's Rock," "The Splendid Spur," "I Saw Three Ships," etc.

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SYNOPSIS OF PRECEDING CHAPTERS.

Harry Revel, a founding in the Geneva Hospital at Plymouth, and a favorite of Miss Plinlimmon, the matron, climbs a church spire in his sleep, and is thereupon apprenticed to a chimney sweep. Miss Plinlimmon makes him acquainted with her escapee nephew, Archibald, who, with Sergeant Letcher, a fellow soldier, is to trouble the hero's path. While performing his duties as a chimney sweep in the house of an old Jew shop dealer, Harry stumbles on the body of the owner, Rodriguez, who has been murdered. He finds Archibald, Plinlimmon on the roof, helps him to flee from the house, and flies himself.

CHAPTER VIII.
POOR TOM BOWLING.

Master Archibald's advice to me—to escape down to the waterside and conceal myself on shipboard—though acute enough in its way, took no account of certain difficulties none the less real because a soldier would naturally overlook them. To hide in a ship's hold may be easy; but you must first get on board of her unobserved, which in broad daylight is next to impossible. Moreover to reach Catewater I must either fetch a circuit through purloins where every household knew me and every urchin with a nodding acquaintance, or make a straight dash close by the spot where by this time Mr. Trapp would be getting anxious—if, indeed, Southside

take your black mop out of a gentleman's waist."

"To—do Dock, sir," I stammered. "Let me go, please. I'm in a hurry."

My captor held me out at arm's length and eyed me. He was a sailor, and rigged out in his best shoregoing clothes—tarpaulin hat, blue coat and waistcoat, and a broad leather belt to hold up his duck trousers, on which my sooty head had left its mark. He seemed to bear no malice, however, but grinned at me good naturedly. I saw that he had been drinking.

"In a hurry? There, now, if I hadn't a'most guessed it! And what's your hurry about? Business?"

"Ye-es, sir."

"Stonishing what spirit boys'll put into work nowadays! I've seen boys run for a leg o' mutton, and likewise I've seen 'em run when they've broken ship; but on the path o' duty, my sonny, you've the legs of any boy in my experience. Well, for once you'll put pleasure first; I'm bound for Dock or thereabouts myself, and under convoy." He waved his hand up the street, where twelve or fifteen hackney coaches stood in line

Careers for the Coming Men.

Practical and Authoritative Discussions of the Professions and Callings Open to Young Americans.

XV.

Life Insurance.

BY JOHN F. DRYDEN.

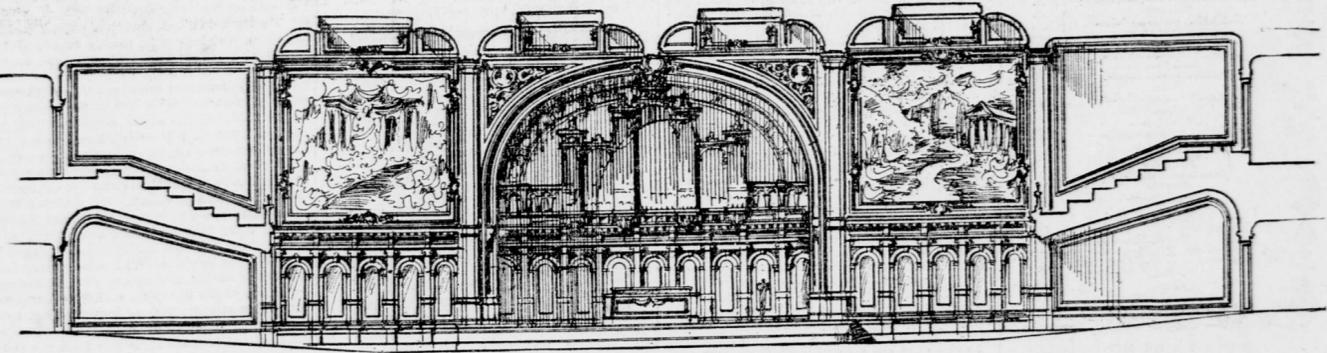
United States Senator and President of the Prudential Insurance Company of America.

"Life insurance," in the words of De Morgan, "though based upon self-interest, is the most enlightened and benevolent form which projects of self-interest ever took. Stripped of its technical terms and its commercial associations, it may be presented in a point of view which will give it strong moral claims to notice." In its origin a British institution, life insurance has developed most rapidly and on the largest scale in the United States. Practically unknown in this country a hundred years ago, and of insignificant proportions even fifty years since, the last half century, and in particular the last ten years, record what must be conceded the most marvellous business success of this or any other age.

While there are many forms of insurance protection, legal reserve life insurance alone offers the absolute assurance that the obligations in-

cess and further extension of the business during the next thirty years.

This, then, appears on its face a reasonable proposition, that for a career many young men would choose well and wisely to attach themselves to what already is one of the foremost and most important business enterprises of the age. Subject to no violent fluctuations, of an enduring character, and growing at a rapid rate, the administration and management of this business require an army of men of exceptional ability, integrity, energy and insight, and to such the business offers not only adequate compensation, but more than average remuneration. In no business, it is safe to say, is the division of labor carried to so high a degree of perfection and at such little cost to the individual. In life insurance the greatest possible range of opportunity is given to every individual



STAGE IN AUDITORIUM OF NEW DE WITT CLINTON HIGH SCHOOL, TENTH-AVE. AND FIFTY-NINTH-ST.
C. B. J. Snyder, Superintendent of School Buildings, architect.

Street and the Barbican were not already resounding with the hue and cry. No, if friendly vessel were to receive and hide me she lay far off across the heart of the town amid the shipping of the Dock, and in that direction I headed. Yonder, too, Miss Plinlimmon resided. If you think it absurd that my thoughts turned to her, whose weak arms could certainly shield no one from the clutch of the law, I beg you to remember my age and that I had never known another protector.

She at least would hear me and never doubt my innocence. She must hear, too, of Archibald's danger.

That to reach her, even if I eluded pursuit to the hospital gate, I must run the gantlet of Mr. George—who would assuredly ask questions—possibly of Mr. Scougall, scarcely occurred to me. My head, as yet, was not clear enough for this. To reach her—to sob out my story in her arms and hear her voice soothing me—this only I desired for the moment; and it seemed that if I could only hear her voice speaking I might wake and feel these horrors dissolve like an evil dream. Meanwhile, I ran.

But at the end of a lane leading into Treville Street, and as I leaped aside to avoid colliding with the hind wheels of a hackney coach, drawn in there and at a standstill close by the curb, to my unspeakable fright I felt myself gripped by the jacket collar.

"Hi! Bring to and 'vast kicking, young coal dust! Where ye bound, hey? Answer me, and

ahead of the one into which I had almost blundered.

"If you please, sir!"

He threw open the coach door. "Jump in. The frigate sets the rate o' sailing. That's Bill."

I hesitated, rebellious, staring at him and not in the least understanding.

"That's Bill, Messmate o' mine on the Bedford, and afore that on the Vesuvius bomb. There, sonny—don't stand gaping at me like a stuck pig; I never expected ye to know him! And now the time's past, and ye'll go far afore finding a better. Bill Adams his name was; but Bill to me, 'always, and in all weathers.' Here for a moment he became somewhat maudlin. "Paid off bue three days ago, same as myself, and now—cut down like a flower. All flesh is grass. He's a corpse, ahead, in the first conveyance."

"Is this a funeral, sir?" I managed to ask.

"Darn your eyes, don't it look like one? And after the expense I've been to!" He paused, eyed me solemnly, opened his mouth, and pointed down at his forehead. "Drink done it." His voice was impressive. "Steer you wide of the drink, my lad; or else drop down on it gradual. If drink must be your moorings, don't pick 'em up too rash. 'A boiled leg o' mutton first,' says I, persuasive like; 'and turnips,' and got him to Symonds's boarding house on purpose, Symonds being noted. Symonds—I'll do

Continued on fourth page.

currer and the promises made will be ultimately met with certainty. Of such companies there are about eighty in active operation, with about four million "ordinary" and about thirteen and a half million "industrial" policies in force. The accumulated assets of these companies exceed \$2,000,000,000, and the annual payments to policyholders \$200,000,000. The annual income is more than \$500,000,000, while the surplus to policyholders exceeds \$300,000,000.

Life insurance has been defined as a social device for making accumulations for meeting uncertain loss of capital, which is carried out through the transfer of the risks of many to one person, or to a group of persons, in clear recognition of the principle that "the aggregate danger is less than the sum of the individual dangers, for the reason that it is more certain, and uncertainty of itself is an element of danger." Primarily devised to provide for the support of widows and orphans, the practice has been developed so as to include the secure investment of surplus earnings, in conjunction with the insurance of a sum payable at death.

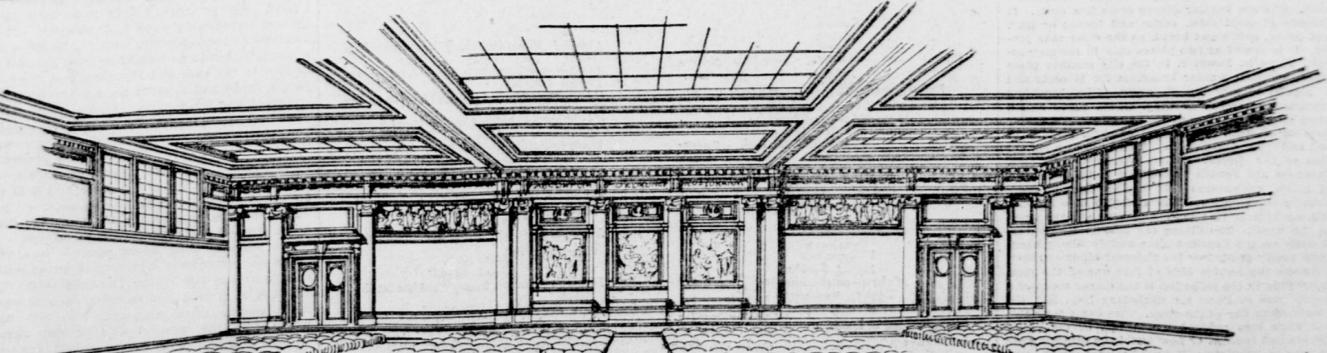
In virtue of these principles the system has been developed to an extraordinary extent, but however widely diffused it is safe to state, with a reasonably thorough knowledge of the facts, that the real development of the business is of the future rather than of the present, and that the actual progress which has been made during the last thirty years will be in contrast, rather than in comparison, with the far greater prog-

worker, whether in the office or outside, and the gradations of employment are such that at least a moderate amount of success is within the reach of all who conform to the simplest principles of industry, energy and integrity.

Broadly speaking, there are two distinct methods of life insurance on the legal reserve plan, namely, ordinary and industrial. Of the two the latter is relatively the more important, in that it reaches a very much larger number of people. The essential difference is in the method of paying the premiums, in that industrial payments are weekly and collected from the houses of the insured, while ordinary premium payments are quarterly, semi-annual or annual, and required to be sent to the office of the company. A further distinction is that the average amount of insurance is about \$120 on the industrial, against about \$2,100 on the ordinary plan.

These two distinct methods of life insurance, although derived from the same fundamental basis of mortality and finance, offer different opportunities for young men who make a choice of life insurance as a career. Again, speaking broadly, the work of a life insurance company is divided into office work and field work, or administrative and agency work. By the latter term in industrial insurance is understood the soliciting for new business and the continued collection of the weekly premium; in ordinary insurance only the soliciting for new business and the collection of the first annual premium. The home office work is practically the same.

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INTERIOR OF AUDITORIUM FOR PUBLIC SCHOOL NO. 150 IN NINETY-FIFTH AND NINETY-SIXTH STS.
C. B. J. Snyder, Superintendent of School Buildings, architect.