# MILLIONS FOR RESERVE

## *Minnesota Commissioners Would Put Guard on Insurance Surpluses.*

St. Paul, Aug. 24.—Millions will be held in reserve for the policyholders of life insurance companies and the cost of insurance will be materially lowered if a bill, approved by the State Insurance Commissioners at their session to-day, meets with the approval of the various state legislatures next winter.

The bill, which requires an annual apportionment and accounting of surplus of life insurance companies as adopted to-day, it is maintained by many of the commissioners, strikes at the root of all the evil of life insurance, by holding officers of such companies accountable for the enormous surplus funds accumulated under the deferred dividend contracts.

The bill provides that "every life insurance company conducted on the mutual plan, or in which policyholders are entitled to share in the profits or surplus, shall make an annual apportionment and accounting of divisible surplus to each policyholder, beginning on or before the second policy year, or on all participating policies hereafter issued; and each such policyholder shall be entitled to and be credited with or paid in a manner provided, such a portion of the entire divisible surplus as has been contributed thereto by his policy."

The report of the committee on misrepresentations, including the draft of a bill, was approved. The draft as presented to-day included the following important section:

No life insurance corporation, officer, director or agent shall issue or circulate any estimate, illustration, circular or statement in any part misrepresenting the terms of any policy issued by it, or the benefits or advantages promised or the dividends or shares of surplus to be received thereon; nor shall any company use any title of policy or class of policies misrepresenting the true nature thereof.

# FISH FOR TRUSTEE.

## *Name Often Mentioned for Place on Mutual Board.*

The name of Stuyvesant Fish, it was learned yesterday, has been mentioned frequently as an "opposition" nominee and possible president of the Mutual Life at joint conferences of the international policyholders' executive committee and the nominating committee of the Mutual Life Policyholders' Association. Many of the conferrees, it is said, feel that the nomination of men of the type of Mr. Fish, with a clear record and a thorough knowledge of life insurance, would materially strengthen the opposition ticket. Whether the ex-member of the Truesdale housecleaning committee would accept the nomination could not be learned. It is said that Mr. Fish's nomination would have in view his succession to the presidency of the company.

The international committee's recent statement that no committeeman would be a nominee was thought to dispose effectively of the report printed yesterday that ex-Judge Parker was slated for the presidency should the committee's ticket succeed.

No authoritative confirmation of the report could be obtained yesterday that a third "independent" committee is now in the field waiting to indorse eligible men nominated by the international committee and the association.

# NEW LAWS SEPTEMBER 1.

## *Three Armstrong Insurance Acts Will Take Effect on That Day.*

Albany, Aug. 24 (Special).—Thirty-five laws enacted by the Legislature last winter will go into effect September 1. For the most part these new statutes are amendments to the civil and criminal codes, it being the custom to begin the enforcement of code amendments on that date.

Three of these new laws are a part of the insurance legislation recommended by the Armstrong committee. One addition to the penal code relates to contradictory statements under oath. It provides that guilt of perjury shall be established if one has sworn to anything contrary to any other statement in his testimony.

Another amendment relates to rebates and allowances by life insurance companies. It provides that any person knowingly receiving a rebate from a premium as an inducement to take a life insurance policy is guilty of a misdemeanor.

A third relates to the misconduct of officers and employes of corporations. It renders liable to a penalty a person who "makes or concurs in making any false entry or omission of any material entry in its books or statements."

One of the laws which will take effect September 1 is the Donohue act, making it a misdemeanor to refuse to admit the State Commissioner or a person authorized by him to a tunnel for purposes of inspection.

The Miller act prohibiting the building or operation of a racetrack within four miles of a courthouse, excepting county agricultural associations, also takes effect.

Another of the penal code amendments is the Santee act, relating to the fraudulent use of the name or title of secret fraternities. Senator Brackett's amendment to the penal code to prevent the tapping of gaspipes or electric wires is also in the list.

Among the other laws which will go into effect on September 1 is one giving a captain or sergeant in charge of a police station power to parole a prisoner on his promise to appear in court the next day, in cases where conviction would render the person liable to imprisonment for thirty days or less.

A law which will go into effect September 30 provides that on that date the control of the Eastern Reformatory for Boys, at Napanoch, shall pass to a state board of managers for reformatories. The institution is at present under a warden. It was this position that the late Jacob Snell held at the time of his death. The management of the Elmira Reformatory is vested in the same board.

# READY FOR TOURNAMENT.

## *Expert Marksmen Will Gather at Sea Girt To-morrow.*

Sea Girt, Aug. 24 (Special).—General Spencer, as executive officer of the matches of the National Rifle Association and of the New Jersey State Rifle Association, has received numerous entries for the Wimbledon Cup, the Leech Cup, the Hale match and the other individual matches. From advices that General Spencer has received regarding the movements of the various rifle teams the majority of them will be here by Sunday night. The first match, on Monday, the Columbia trophy match, does not interest any of the organizations outside of New Jersey.

The range officers, many of whom have been detailed from the New Jersey regiments, will have their camp north of the office of the rifle practice department. The camp was completed to-day, and most of the range officers will arrive to-morrow. The college men, some of whom will be retained here in different capacities, will be camped west of the range officers.

There will be a tent conducted by the Young Men's Christian Association again this year, as for several seasons past. Two young men will be in charge of the tent, and the usual courtesies will be extended to the visiting riflemen. The riflemen found the tent useful last year, and it is expected it will be patronized liberally this year.

### ICE COMPANY WOULD BUY NAMESAKE.

[By Telegraph to The Tribune.]

Baltimore, Aug. 24.—The Knickerbocker Ice Company of Chicago is after the Knickerbocker Company, an independent concern of Baltimore. J. J. Fanning, representing Chicago interests, is here conducting negotiations. He denies rumors that he represents the American Ice Company. John W. McKinnon is president and the largest stockholder in the Chicago company, but is not yet connected with the Baltimore company. About $150,000 is involved in the pending deal. The Baltimore company some time ago acquired the Hammond company, of this city, and also the Maine Ice Company, which imports ice from Maine and has stations on the harbor here.

### AN APPEAL FOR CHARITY.

The Charity Organization Society appeals for $80 to pay for the return of an Austrian widow and one child to her native land, where a brother offers to care for her. She lost her husband and twelve children, and now finds herself, at fifty, unable, through ill health, to make a living. Her household goods have been sold, but the small amount realized is not sufficient to defray the expense of transportation to Vienna. Any money for this case sent to the Charity Organization Society, No. 105 East 22d street, will be publicly acknowledged.

The society acknowledges with thanks the following contributions received in response to recent appeals: "Montclair, N. J.," Mrs. F. M. Warburg and A. K. E., $100 each; C. M. H., $80; Mrs. Robert Sedgwick, $50; Miss Mary T. Gayley, $25; Mrs. Hartman Kuhn, $20; Mrs. Charles H. Coster, G. T. Train, Alden M. Young and S. Neilson, $10 each; K. T., $5; Mrs. Sarah M. Pier, A. D. H. and Mrs. Mary E. Surdam, $5 each; M. A., $4; Marguerite W., Mrs. P. F. Morse, S. O. A. and "East Orange," $1 each.

# *MRS. BROWN DISCHARGED.*

## *Fight Follows Release of Mrs. Verrault's Chum.*

Mrs. Brown had her day yesterday in the stormy period through which she and Mrs. Bina Verrault have been passing since some of those who had answered their matrimonial advertisements turned on them recently.

Mrs. Brown was discharged by Magistrate Crane in the West Side court when she was arraigned on the charge of stealing laces valued at $300 from a Syrian, Abdulla Habeeb, and later had a receiver appointed for her by Justice Seabury in the City Court, after being examined in supplementary proceedings.

Magistrate Crane held that the charge of grand larceny against the woman was not proven, and ruled that she had simply been unable to keep the agreement she had entered into for the payment for the lace.

Mrs. Brown's lawyer, Charles O. Maas, offered in evidence a piece of paper alleged to have been signed by the Syrian, agreeing to accept payment at the rate of $75 a month. The Syrian denied having signed the paper, but Magistrate Crane, after comparing it with the acknowledged writing of Habeeb, ruled that the writing was the same, and thereupon ordered Mrs. Brown's discharge.

After Mrs. Brown left the court her "butler," Gregory Allen, got into a fight with the Syrian on the sidewalk, and both men were arrested. The Syrian had attempted to serve papers in a civil suit on Mrs. Brown.

Charles La Rue, counsel for Frank J. Welten, a butcher of No. 2409 Broadway, who obtained a judgment for $1,010 against Mrs. Brown some time ago, examined her in supplementary proceedings yesterday morning. She swore that she had no more than $3 in money, and that her personal property consisted only of a couch, two beds and some clothing. She was asked about the lace, and replied that she had given some of it away, and was having the rest cleaned to return to the dealer, Habeeb.

Justice Seabury appointed Walter B. Walker to act as receiver for Mrs. Brown, to seek out any assets she may have and to administer them for the benefit of the creditors.

# *DROVE OFF AUTO THIEVES*

## *Home of Employe of Oyster Bay Bank Attacked.*

The burglars who have recently been doing business with an automobile in Nassau County paid a visit early on Thursday morning to the home of Harry Hayward, an employe of the Oyster Bay Bank, who lives in East Norwich, and escaped in their car as Hayward, roused by his young son, blazed away at them with a revolver.

Two of the thieves, of whom there were five in all, climbed up into the room of young Gordon Hayward and awakened him by flashing an electric light in his face. The boy screamed and so aroused his father.

The authorities of Nassau County seem to be at a loss to account for the invariable escape of the thieves after their raids. The last seen of them after their latest escapade was by a milkman. He is said to have seen them on the way to Oyster Bay, where the Secret Service men who surround the President are keeping a sharp lookout. An automobile party of five men spent the early part of Wednesday night at a roadhouse near the Hayward home, and it is supposed to be this party which attempted to rob the house.

It is believed that Sheriff Gildersleeve and District Attorney Coles will take to roaming the roads of the county in a car themselves, but they would say nothing of their plans yesterday.

# *COMMENT OVER ARMORY.*

## *Colonel Bates Still Silent on Use by Opera Companies.*

The announcement published in The Tribune yesterday morning that the 71st Regiment Armory is being used at present by over a half dozen theatrical companies for rehearsals, with the sanction of the officers of the regiment, caused considerable unfavorable comment yesterday from both city officials and officers of regiments. It was said that while the State of New York is the legal custodian of the armory, such use of company rooms in an armory is unheard of and without precedent. Adjutant General Nelson H. Henry is the officer in command of all the armories of the state, with Major General Charles F. Roe, commander of the National Guard, second in command. Colonel William G. Bates of the 71st Regiment is in immediate command of his own armory, being responsible only to the officials named.

Acting Mayor McGowan, in speaking of the permission being granted, said that it was news to him and that he had never heard of such a thing before.

"I am certainly sure," he said, "that the companies never received any permission from the Armory Board. I never heard of such a thing. Armories, after having been accepted, are really under state control. But if permission for such rehearsals was desired, while the state would grant the permission, undoubtedly the courtesy would be shown the Armory Board to co-operate with the Adjutant General.

"There was a case some months ago when various persons desired to lease the 69th Regiment Armory for a food show. The Armory Board still had control at that time, as the armory had never been formally accepted. We considered the request and refused it, as we found there was no right or law to allow such lease."

Colonel Bates again refused to discuss the matter yesterday. The companies continued to rehearse at the armory. The passersby were so interested yesterday in the unusual use of a regimental armory that they stood in groups listening to the singing and watching the drilling of ballets and various intricate marches.

Adjutant General Henry was not in the city yesterday, but is expected to-day. General Roe was also away from the city. It is understood that Colonel Bates, in command of the regiment, did not get official sanction from the state authorities, but granted permission on his own responsibility. This was done, it is said, as no pay is being received for the use of the company rooms, the only understanding being a reciprocal feeling between regiment and players, in which the actors will contribute to an entertainment at the armory in October, when the armory is formally dedicated.

# *COLLEGE FOR FIREMEN.*

## *Such Is Fire Commissioner's Plan—Asks $6,000,000 Bonds.*

The establishment of a "firemen's college" in this city is the novel recommendation of Fire Commissioner O'Brien in his latest report to the Mayor about department affairs. He asks that $250,000 be appropriated for the college and suggests that a suitable site for it can be found either in The Bronx or in Richmond.

Mr. O'Brien says that the needs of the department have outgrown the school of instruction at Fire Headquarters, in East 67th street, where young firemen on probation have been taught the use of scaling ladders and lifesaving appliances, and that the department now needs a larger school, where the beginners can have a regular course of instruction to fit them to be good firemen. His recommendations do not include the hiring of outside professors or the conferring of any degrees on graduates.

With the report was made public yesterday a letter of the Comissioner to the Mayor, recommending an issue of $6,000,000 of bonds, the money to be spent for Fire Department improvements within three years. For a new fire alarm telegraph service alone, the Commissioner says, $2,000,000 will be required. It has been found, he says, that a new fire alarm service is needed for the city. He wants to spend $100,000 a year also for placing fire alarm wires underground in parts of the city where overhead wires now have to be used.

For new buildings, with their sites, Mr. O'Brien wants $1,600,000. He also wants $400,000 for new buildings on sites already owned by the city, and $200,000 for alterations to old buildings. Included in the Commissioner's requests also are $300,000 for new fire apparatus, $300,000 for new hose and $600,000 for an increase of the uniformed force.

The report shows that there were 5,729 fires in the city which required the attention of the firemen in 1905. The loss by all the fires amounted to $5,271,955. The insurance on the property affected amounted to $161,341,201.

### DIVORCE FROM ACTRESS GRANTED.

It was learned yesterday that Justice MacLean, of the Supreme Court, on Thursday granted an interlocutory decree of divorce in the suit for absolute divorce brought by Mark T. Lovett against his wife, Josephine, who plays the leading part in "The Lion and the Mouse" at the Lyceum Theatre. The decree gives the custody of a nine-year-old son to the father, and provides, further, that the mother shall make no effort to see the child nor to interfere with his education.

# TAGGART POKER CHIPS.

## *Sporting Implements To Be Used in Political Campaign.*

Indianapolis, Aug. 23 (Special).—Five hundred poker chips bearing the well known trade mark of Tom Taggart's "Pluto" springs water are in the hands of the Republican county chairman of Indiana, and will be distributed to the speakers this fall. Of course, they are to be exhibited as evidence that Taggart was interested in the gambling that has been so long openly carried on at French Lick, for, as proprietor of the hotel and chief owner of the stock of the company, he has had entire control of all business matters, and the advertisement of the "Pluto" spring has been depended upon for attracting people to the resort.

By putting the trademark on the poker chips, which the Republican orators are expected to exhibit at their meetings, Taggart is assumed to have admitted a right to do so, and therein shown to the world that he was financially interested in the gambling for which they were used at the resort.

The Democrats do not intend to make any defence of Taggart's connection with the French Lick gambling rooms, but seem disposed to ignore the fact that the casino was raided and the gambling paraphernalia confiscated by the state. In fact, in view of the report of State Auditor Bigler, who notified Taggart of the violations of law at the resort, it would be folly to enter any denial, but it will be attempted to show that, admitting that gambling was going on, Taggart took steps to stop it as soon as he was apprised of the fact.

As a counter attack upon the Republicans the Democrats are preparing to charge that Governor Hanly knew that ejectment proceedings had been instituted, and, fearing that the gamblers would be dispossessed before political capital could be made out of the existing conditions, he and Attorney General Miller organized the raid and simultaneously instituted the proceedings which sought to annul the charter of the company.

But whatever may be the attitude of the two parties toward the question of gambling at French Lick, there can be no doubt that the Democrats feel that they have lost greatly on account of the exposure. In every county in the state there are men who have been ranked as the supporters of Taggart who are now demanding that he refrain from any active participation in the campaign. Many of these believe that it would be to the advantage of the party if he would resign the national chairmanship, but they admit that such a step would be terribly humiliating, and they do not join their voices to the few who are demanding such action.

The sentiment that is now so antagonistic to Taggart is not confined to the Democrats, who are identified with the moral reforms that are in progress in Indiana. These, of course, are of one mind regarding the evils that attend upon his further connection with the party, but outside of them there is a large class of practical politicians who would be glad if Taggart would step down and out, and give the party a chance to select a national chairman who would not be hampered as he now is.

While there has been a remarkable change in Democratic sentiment regarding Taggart in the last six months, there has been quite as remarkable a change in respect to the point of view from which the campaign in Indiana is seen. Before the raid on the French Lick and West Baden casinos the party leaders and the rank and file were full of confidence. It was believed that gains would be made in the Congressional delegation, that Democratic state officers would be elected, and that the lower house of the Legislature would certainly be Democratic, and large inroads made upon the Republican majority in the State Senate. Doubt has succeeded to this confidence, and even among the sanguine it is having the effect of dampening their ardor, and to some extent curbing their effort.

In the counties where there are pronounced majorities the leaders do not expect any marked effect upon the party, but in the Republican counties the Democrats seem to have gone to pieces over the Taggart developments, and it is there that the sentiment against him is most pronounced.

Both parties will take this sixty-day poll on September 1, and the Democratic leaders are looking forward with much interest to its showing. Two years ago the first poll showed a Republican majority of 43,000 in the state, and in November it reached 92,000 at the polls. If the poll shows a substantial return of Democrats to the fold this year and the Republican majority in the state is cut to 20,000 or 25,000, the leaders will feel that there is at least a show for carrying the state with a popular Presidential candidate in 1908. All work is now really preliminary to the campaign of two years hence, and the Republicans and Democrats both are to make the fight this year with their eyes anxiously fixed on the future.

### TRIED TO WRECK TROLLEY CAR.

#### One Hundred and Fifty Women and Children Returning from Beach in Danger.

An attempt was made yesterday afternoon in broad daylight to wreck a Rockaway trolley car loaded with women and children. The effort failed by a narrow margin, and most of the passengers did not know their danger. The reason for making the attempt is shrouded in mystery, as robbery must have been entirely out of the question. Some of the officials of the company operating the line believe boys did it.

The trolley car was carrying nearly one hundred and fifty persons from the beach at Far Rockaway to Jamaica when it ran into a cleverly arranged obstruction near Springfield. An iron rod about four feet long had been wedged in the track in such a manner as to be difficult to distinguish from northbound cars. The motorman failed to see the rod until his car was within a very short distance. In the belief that the weight of the car might overcome the resistance of the obstruction he put on full speed. The car smashed its way through the obstruction and little damage was done. A movement in nearby bushes showed some one was hiding. Deep ditches flank the tracks.

### LATIN-AMERICAN TOPICS.

One of the three ex-Presidents of the Argentine Republic who died recently, promptly following each other to the grave—Quintano, Bartolomeo Mitre and Pellegrini—will soon have a monument erected in his honor, mainly through the efforts of foreigners in the capital. The "Standard," of Buenos Ayres, says that the committee intrusted with the execution of the bust of the late Lieutenant General and President, Don Bartolomeo Mitre, to which so many hundreds of the British community subscribed, with the object of placing it in Prince George's Hall, as a permanent tribute on the part of the British resident in Argentina to his memory, has confided the work to an Argentine sculptor. The committee was in consultation with Emilio Mitre, representing the Mitre family, with regard to the form in which the lineaments of the deceased statesman were to be represented.

In the republic of Paraguay the date of August 26, 1906, was chosen for the election in the districts of the Presidential and Vice-Presidential electors. These men will meet on September 25 to proceed to the election of the President and the Vice-President of the republic. Apropos of Paraguay, its government, at whose head is President Cecilio Baer, a doctor and well known diplomatist, as well as a literary man famous in Latin America, has given one more evidence of friendly esteem of the United States by sending there four young men to be educated in North American establishments. They do not speak English yet, but they are living with American families, where they will learn the language quickly, for they have already received a good education in their country and are intelligent. These young men will stay for two or three years in the United States, and will then return to occupy official positions in Paraguay. Two of them will study agronomy and the veterinary art; another, commerce and mercantile affairs in general, and the fourth one, civil engineering. Next year the Paraguayan government will send six or eight young men to the United States. Students from Asuncion and other towns of Paraguay are kept at the expense of their country in German, French and other educational establishments in Europe.

It would have been considered as next to impossible that church profanations could occur in such a religious land as is Latin America. Still, in the Republic of Colombia, which has been so much mentioned lately in the newspapers, on account of the quarrel between President General Reyes and Mr. Mendoza, his former minister at Washington, a great scandal has been occasioned by a daring robbery committed in a sacred building. It was in the Cathedral of Santa Marta. The burglar forced the doors of the temple and took away a magnificent "ostensoir," which was the finest jewel and ornament of that church. The value of the object is considerable, for it is adorned with a large number of big emeralds and splendid rubies.

The government of Peru, like most of those in Latin America, has sent to the United States and to Europe several young Peruvians to follow the courses of universities, colleges, etc. It has also for several years past intrusted the instruction of its soldiers and officers to a French military commission, at the head of which was Colonel Clement, detailed by the government at Paris. Peru has just gone further in its policy of giving a good deal of foreign teaching to its juvenile population. Six weeks ago the steamer Cliff landed at Callao six German professors engaged by special contract with the government at Lima to "take charge of the direction and management of the national colleges."

# OF INTEREST TO WOMEN

## HUNTING ORCHIDS.

### *A Specialist's Search for Rare Specimens in Tropic Forests.*

Few lovers of that beautiful and fantastic flower, the orchid, have any idea of the terrible dangers and hardships that are faced by those who go into the wildest depths of tropic forests in search of new and rare specimens. Such is the mission of Nelson E. Fraser, an orchid specialist, the representative of an English firm of florists, who arrived in New York this week en route for Brazil and Ecuador, in whose forests rare specimens of the coveted blossoms are to be found. Mr. Fraser, who is a brawny Scot, 6 feet 3 inches in height, has visited every tropical forest where orchids are to be found, and has discovered several very rare specimens. One of these he discovered in a native burial place in New Guinea only a little more than a year ago, under somewhat ghastly circumstances.

"The cemetery was a kind of plateau among the hills," said Mr. Fraser in an interview at the Ashland House, "and the bodies were simply laid on the rocks till the bones were bleached in the sun. I found the orchid rooted among the bones, covering them with a mantle of gorgeous flowers.

"At first the natives refused to allow the relics of their ancestors to be disturbed, but a liberal supply of mirrors and tinsel ornaments, which I had purchased from a street vender here in New York, at last modified their views on the subject. Many of the plants could not be torn off the bones, and one skull I removed with an orchid firmly rooted in the brain cavity and growing out of the jaw."

Speaking of the hardships of orchid hunting Mr. Fraser said he had often had wounds all over his body from the bites of the red spider and other insects and from prickly brushwood.

"And even when the orchid has been found," he continued, "the task of getting it to England presents difficulties that are often insuperable. For example, a fine orchid is found in a very out-of-the-way part of Colombia. After being gathered the plant is wired to a stick and nailed inside a box. These boxes are conveyed on a journey of several days to Bogota, whence another six days' journey takes them to Honda, where they are placed on rafts and conveyed down the Magdalena River to Savanilla—a fortnight's journey. There the steamer is awaited. And when at last, after a heavy outlay, the consignment reaches England, quite half the specimens will be dead. In many cases the whole of them will be too far gone for recovery.

"Three years ago I sent to my firm in England from Colombia 2,700 valuable plants, and of these only two survived the voyage. They were sold for $40 each—not a high price when one considers what they had cost.

"Owing to the extreme delicacy of some of the species, and the necessity of protecting them from sudden changes of temperature, it is often necessary to hire the cabins on passenger steamers for the accommodation of the orchids.

"When orchids are first taken out of their cases on arrival at their destination they look sufficiently unpromising to the inexperienced eye. Dry, shrivelled, and apparently lifeless, it seems hardly possible that they will ever recover. By careful doctoring, however, they are brought back to life.

"At the present day an orchid will generally reach the flowering stage in about five years, and until it flowers its value is entirely speculative. Its species is, in most cases, readily determined, but it may present some variation which will greatly enhance its value. For example, a certain orchid with a purple flower may be worth about a dollar, while an example of the same species with a white flower would bring $500. The value of a plant depends upon its rarity and novelty, even more than upon its beauty.

"On one occasion my firm sold an orchid of a fairly common species for 50 cents. When it flowered, it turned out to be an entirely novel variety, and the firm actually bought it back for $2,500.

"Many of the most costly varieties of the orchid now on the market," added Mr. Fraser, "have been produced by artificial hybridization. This method of cultivation is a rather exciting speculation. It is a kind of Stock Exchange of the horticultural world. Unexpected fortunes await the fortunate hybridizer who chances to develop a novelty. But it is largely a matter of chance, for you can never reckon with certainty on the result of a cross between two orchids. The same cross on two different occasions may result in the production of quite different varieties, and as it takes some five years before the new plant flowers you will see there is plenty of room for speculation.

"It must not be supposed that the orchid is necessarily so expensive as to be beyond the means of those of modest incomes. Rare and novel species command extravagant prices, but these are often not the most beautiful varieties, and the rarities are always becoming common. An orchid may fall from $250 to $1 within a few years, and a consignment of seventy thousand plants may, in a single day, bring down the price of a costly species."

"I wish," said the matron, "that some way could be devised to give women vacations. Every summer we hear wails about the poor men who have to stay in the city while their wives flee to seashore and mountain. But really it is the women who never get any vacation. The dictionary defines a vacation as 'intermission of a stated employment.' Now, what intermission of her stated employment does the mother of a family ever get? She may change her environment, but the same old cares and worries are with her still. To a father the material cares of a country cottage may be only an interesting diversion. It is positively exhilarating to him to go walking, or swimming, or fishing with the children, of whom he sees comparatively little during his working days; but to the mother these things are merely the same old grind. The only way for her to secure an intermission of her stated employment is to get away from her children, and I have yet to learn how that can be accomplished. But it is not only mothers who cannot get any rest. A woman's cares, whether she be married or single, pursue her everywhere. She can't even get started on her vacation without a whole lot of worry about clothes, and afterward she has to wear them. There is no wilderness so wild as to let a woman escape altogether from the cares of the toilet. Neither can she escape, unless she flees altogether from society, the obligation to be agreeable and entertaining. But who expects a man to be agreeable when he is tired?"

Women who can sail their own catboats along the bays and coves of a summer resort are as thick as huckleberries in a Massachusetts pasture, but women who have the nerve and the seamanship to navigate a ship on blue water to the other end of the world are still scarce. Two of the latter will soon meet, however, if all goes well, at the Crozettes, in the Indian Ocean. Both are married women, and both, as luck would have it, are on whalers. Mrs. Honor E. Earle, who has shipped on her husband's whaling bark as "assistant navigator," can sail the Charles W. Morgan about as well as her husband, the Morgan's skipper. Mrs. Horace Smith, the other woman navigator, is now on the Crozettes whaling ground.

"That Watertown, N. Y., merchant who celebrated the fiftieth anniversary of his entry into business by opening a bank account for every boy and girl between the ages of four and sixteen in the city of Watertown knew what he was about," said a teacher the other day. "The habit of saving money systematically has never been extolled particularly by professional teachers of ethics, but it is doubtful, taking life as it comes to most men and women, whether there is one of the more highly extolled virtues that operates more for the happiness and moral sanity of those who practise it than the prosaic quality of thrift. This Watertown man will start each of his boy and girl fellow citizens in life with $1. Each of his beneficiaries must deposit 10 cents a week for one year, at the expiration of which time $1 extra will be added to the account. The account may then be withdrawn. It is expected that the habit formed by the weekly deposits will be continued in after life. Who can say how many future Jay Goulds and Russell Sages may not be learning their first lessons this minute in Watertown?"

Red hair is at a premium in Iowa just now, for the county fairs all over the state have decided to regard auburn tresses as an open sesame to their precincts. The state fair management is talking of taking similar action, so by the time the fairs are all over it was thought that the number of red-haired women in the ninety-nine counties will be fairly well established. There is great rivalry between the towns of Monroe and Shenandoah in the matter, Monroe claiming to have ninety-seven red-haired maids and matrons out of a population of 973, while Shenandoah has undertaken to produce twice that number.

"How common it used to be, when a college girl married, to hear people exclaim: 'What a pity they wasted a college education on her!'" a married college woman was saying the other day. "But I haven't heard it lately so much, and maybe the idea is slowly dying out. There was a time when even the college graduate herself felt that her home offered little scope for her acquirements in chemistry, sociology and so on. She knows better now. Besides, not a few married college women make considerable money as a result of their college training. Many write, some are engaged as professionals in charity work, some teach in schools and colleges, and others assist their husbands in their professions. But the public and the college graduate alike seem to have waked up to the fact that the domestic career in itself offers a wide scope both for study and action."

### DIARIES OF YOUNG GARDENERS.

#### Some Realistic Pictures as Drawn by Children in De Witt Clinton Park.

These are breathless days in the famous farm gardens in De Witt Clinton Park. The first crops having been harvested with passionate joy by the nearly five hundred young farmers who had brought them to maturity, the second crop has now been planted, and tiny onions, Brussels sprouts and beets are piercing the brown soil of the little plots, from the pergola on the one hand to the bathhouse on the other. Each child plants seven vegetables in his garden.

"Say, missis, can't I have one er them graves?" demanded an earnest-eyed urchin of an official yesterday.

They do look awfully like graves, those garden plots, especially when a child sticks a little American flag into the head of his, as one youngster did.

The children in that part of the city take it hardly when they fail to get a garden at the apportioning of the plots. Lawrence was one of those who grieved. For three summers Lawrence sat on the fence, asking pathetically at short intervals, "When kin I have a garden?"

They got so tired of Lawrence that they kept driving him off, but he would always come back, and at last, this summer, he became old enough to receive a plot. He has a round moon face and looks as if he didn't know beans, but that's a mistake; he is one of the smartest youngsters in the whole collection.

"I decided the garden had to be stiffened up this summer," said Mrs. Henry Parsons, founder of the gardens, "so I gave out some rules and said to the children: 'Now, I'm going to throw the responsibility of keeping these on you. There are 472 of you; that's too many to watch. Each of you must write these rules on the front page of your diary, and then you must see that you keep them.'

"The rules are: 'Honesty, truthfulness, courtesy, justice.' No second tag will be given out. If you lose your tag you lose your plot. Don't forget your pencil."

"It is wonderful what a great moral improvement has taken place in the gardeners," said Mrs. Parsons in telling about it.

Each child must write out these rules in his or her diary. After that it is all voluntary. Some children keep their diaries minutely, noting each day's performance, the weather, the state of the crops, etc. At any time of the day youngsters can be seen lying on their stomachs in the paths drawing pictures of their plots or of some pet vegetable. One lad hauled out a bench and, planting himself upon it at full length, proceeded to sketch each onion, bean and beet.

Sometimes the little fingers get mixed up on the hard names and the pages get to be as plentifully strewn with "ons," "con," "lettus," "betts" and "cucnbres" as the plots are with the real thing. Some of the illustrations, too, are weird, as when one youngster portrayed the laborer who prepares the gardens with the "bad words" coming out of his mouth in a black haze.

These long, midsummer days bring some strange but delightful visitors to the farm gardens. Last week a little girl came along with her skirt gathered tightly around her to form a sack in front.

"Won't you take my chicken?" she pleaded.

"Can't," replied Mrs. Parsons; "it would scratch up all our seeds."

"That's just it," returned the child. "He's got his toes all crumpled up under him, and the doctor says he can't get well unless he has a garden to scratch in. We've had him out on the fire escape, but he'll never get well there. So please!"

But Mrs. Parsons was hard hearted. "We have too much respect for our seeds to want them to be scratched up," she repeated, and, disappointed, the girl turned away. But that conception of the park as a sanatorium for crippled or ailing animals haunts

### THE TRIBUNE PATTERN.

Nothing makes more graceful dresses for dinner and other occasions of semi-dress than radium silk. Here is one made after so recent a design that it can be relied upon for the fall, as well as for the present, and is charming in the extreme. The waist is absolutely novel, and is trimmed with bands of taffeta, embroidered in pastel colors, over which are applied the extensions of the waist, the fulness below these extensions being laid in box pleats.

NO. 5,429—TISSUE PAPER PATTERN OF FANCY BLOUSE WAIST. NO. 4,732—TISSUE PAPER PATTERN OF FULL GORED SKIRT, FOR 10 CENTS FOR EACH PATTERN WANTED.

The skirt is seven gored, simply gathered at the belt, and in this instance is trimmed with bands of lace and frills of ribbon. If liked, the sleeves can be made long, but the elbow sleeves are so much more graceful, so much more fashionable and so generally becoming, that they are in every way to be preferred.

For a woman of medium size will be required, for the waist, three and one-half yards of material 21 inches wide, three and one-eighth yards 27 inches wide or one and seven-eighths yards 44 inches wide, with one-half yard of all-over lace and one-half yard of silk for bands; for the skirt, nine and one-fourth yards 21 or 27 inches wide or five and three-eighths yards 44 inches wide, with ten yards of lace banding and thirty yards of ribbon for the frills. The pattern of the waist, No. 5,429, is cut in sizes 32 to 40 inches bust, and of the skirt, No. 4,732, in sizes 22 to 30 inches waist.

Each pattern will be sent to any address on receipt of 10 cents. Please give number of pattern and bust and waist measure distinctly. Address Pattern Department, New-York Tribune. If in a hurry for pattern, send an extra two-cent stamp, and we will mail by letter postage in sealed envelope.

The fall shapes of

KNOX HATS

Are now on sale throughout the country.

452 5th Ave., cor. 40th St.,
194 5th Ave., 5th Ave. Hotel,
189 Broadway, near Dey St.

## TRIBUNE SUNSHINE SOCIETY

GOOD CHEER.

Have you had a kindness shown—
Pass it on.
'Twas not given for you alone—
Pass it on.
Let it travel down the years,
Let it wipe another's tears,
Till in heaven the deed appears,
Pass it on.

Beneath the night that covers me,
Black as the Pit from pole to pole,
I thank whatever gods there be
For my unconquerable soul.
—W. E. Henley.

MONEY RECEIVED.

The Yonkers member who made the appeal for the two Virginia sisters has brought to the office $22 50, the contribution of herself and friends to the fence fund. Only $5 more is needed to complete the work that will be a lasting good to these aged and self-supporting women for the remainder of their lives. B. L. has given $1 for Labrador box; G. H. M., of Brooklyn, $1 for trolley rides for the poor German woman and her invalid husband, who is so crippled he can walk only a short distance. Susie T. Baldwin and her mother 20 cents for dime fund, and S. C. 28 cents in stamps.

THANKS FROM THE BLIND.

One of the younger members of the blind party to whom the T. S. S. gave a trolley ride has sent the following typewritten letter of thanks:

Kindly accept this letter of thanks in behalf of all those who went on the Sunshine trolley party last week. It was certainly an enjoyable time, the air was so refreshing, and when we reached Fort George the unexpected treat of ice cream served in cake cornucopias was a delightful surprise. Although we did not see what was going on around us, we could listen and talk and enjoy it almost as though we had sight. And why not? Aren't we human beings, with hearts and hearing and brains? Some people think that because we are blind we ought to be shut away from the world and the pleasures of life, but we have a good God who doesn't think so. We see clearer mentally than those who have sight, our hearing is strengthened and our sense of touch is cultivated beyond the power of those who see. So we have a lot to be thankful for, and we put our hands to work and do the best we can. The wools you kindly sent to me will be made up into useful articles to carry sunshine into such lives as the T. S. S. may direct. We all thank the Sunshine again for a happy day, and are hoping that we may look forward to another such treat next year if we live. Yours in Sunshine.

LEANOR SCHWARTZ.

BRANCH REPORT.

President of the T. S. S.: On May 31 I enrolled thirteen young girls as members of the Apopka (Fla.) branch of the T. S. S. They meet with me every Tuesday and we read, sing and work. Some embroider, several hemstitch, one makes Battenburg lace, and all have learned to make wire grass baskets. We have given a "pound party" to the poor widow with the aged blind brother and feeble-minded sister to support. We also look after them systematically, and contribute a small sum of money from our dues monthly to an old lady dependent on charity. The nearly three months of steady service of these little ones, in "passing on" such cheer as I have mentioned, also postcards, reading matter and flowers, makes them worthy members of your army of Sunshiners.

We are working with the object in view of holding a bazaar next winter to get means for our purposes. Any material will be most acceptable at any time, as we are only rich in love. Some of our aged members would like split zephyr for knitting gloves, preferably black, which is not obtainable here.

We are planning many souvenirs to send you for the winter holidays. I have reported frequently to Mrs. McLean, our state president, who advises and helps us. The new members are Mattie Willowford, Mildred Willowford, Ada and Mattie Lovell, Sallie Smith, Ruth Lin, Willie Champney, Ethel Hickson, Annie Jones, Edith Corton, Lillian and Mabel Eldridge and Jennie V. Berry.

Although often in bed, I have had a happy summer. Yours loyally.

BETTIE LIPSCOMB, President.

Apopka, Fla.

REPLY.

Fishers Island, N. Y.: The religious paper asked for has been supplied by a Sunshine friend at Irvington, N. Y.

FOR CHRISTMAS BOX.

An excellent contribution for the Christmas box for the Labrador children has been received without the name of the donor. There were velvet pin balls, needle book, silk bag, warm bed socks and wristlets—everything new and fresh. Contributions for this box should be sent before September 5.

It's faith in something and enthusiasm for something that makes a life worth looking at.—Holmes.

There is a lot of common sense in the suggestion of a contributor to a midsummer woman's magazine that three rests of ten minutes each in the course of the day are worth a great deal more to a woman than one long nap after luncheon. This is only an extension of the practice in every gymnasium, where frequent periods of relaxation rather than one long rest are the rule. To get the most refreshment out of your ten minutes stretch out flat on the floor or bed, all the muscles relaxed as much as possible, and the mind switched off so far as may be from the thought of housework or study or whatever it is that has been engaging one's attention. Some women find a real recreation in planning a new dress or a little outing. Others get the same relief out of repeating a favorite poem. It doesn't matter in the least what it is so long as it changes the direction of the mind and relieves the nervous tension.

Grum