

People and Social Incidents

AT THE WHITE HOUSE.

[From The Tribune Bureau.] Washington, Nov. 30.—President Taft is still giving his undivided attention to his message which he hopes to turn over to the Public Printer Friday evening. The Cabinet meeting called for to-day was cancelled. The Secretary of State, the Postmaster General and James McCrear, president of the Pennsylvania Railroad, are the only callers to see the President to-day. Representative Payne called, but was less successful.

Claude Grambs White, the aviator, telegraphed President Taft: "On sailing from your hospitable shores allow me to thank you most heartily for your kind appreciation of my flight. I trust I may have the honor of demonstrating to you the rapid advance in the science of aviation on my return to the States next year." President Taft will be among the guests at the Gridiron Club dinner Saturday evening, has accepted an invitation to be a week-end guest at the White House. Mrs. Taft will occupy a box at the New National on Monday night at a benefit performance for the Junior Republic. Yesterday afternoon Mrs. Taft attended the recital of the Knickerbocker Quartet and the Grand Opera Company, the Minister and Mrs. London as hosts.

The President and Mrs. Taft entertained informally at dinner to-night the Assistant Secretary of the Navy and Mrs. Beekman Winthrop, the Secretary to the President and Mrs. Norton, Miss Margaret Ide, Miss Colton, Miss Boardman, Miss Irene Horst, General Clarence R. Emery and Lieutenant Commander Palmer.

The Russian Ambassador has consented to act as patron for the Russian Symphony Orchestra, which will make its Washington debut at the Columbia Theatre next Wednesday. Baroness von Bernstorff and Baroness Lelax-Alexandra von Bernstorff will give a concert at the German Embassy which will go to New York at the end of this week for a few days' visit. The Swiss Minister and Henri Martin, secretary of the Swiss Legation, will go to New York Friday. That night Dr. Ritter will be a guest at the Lotus Club dinner, and on the following night the Minister and Mr. Martin will attend the dinner of the Swiss Society.

The French military attaché and Countess de Chambrun left Washington to-day for Cincinnati, where they will spend a month with Mrs. Nicholas Longworth, mother of the countess. Colonel Elemer Pejacevich, now in London, and recently appointed to the Austrian Embassy here, is expected to arrive December 10. Major Herwarth von Bittenfeld, German military attaché, who accompanied his wife to New York a week ago to see her sail for Germany, returned to-day.

The Minister from Panama was the guest of honor at a small dinner to-night with Mrs. Morris Evans as hostess. Miss Katherine Britton gave a tea this afternoon for her house guest, Miss Baxter of Louisville. Miss Louise Cromwell and Miss Gladys Hurdley assisted to-day at dinner to-night for her daughter, Lady Alan Johnstone. Mrs. Martin A. Knapp entertained Mrs. Robert L. Taylor, Mrs. George Edmund Foss, Mrs. Thomas E. Bayard and a number of other women to dine with them to-night, the party including John Hill, of Baltimore; Miss Sophy Johnstone and Miss Cary Crawford.

Mrs. Churchill Candee invited a number of the younger members of society to meet at a tea this afternoon. Mrs. Walter Linsendard Sydney, Jr., of New York, who is here visiting her parents, Mr. and Mrs. John Jay White. The Minister from Panama was the guest of honor at a small dinner to-night with Mrs. Morris Evans as hostess.

Miss Katherine Britton gave a tea this afternoon for her house guest, Miss Baxter of Louisville. Miss Louise Cromwell and Miss Gladys Hurdley assisted to-day at dinner to-night for her daughter, Lady Alan Johnstone. Mrs. Martin A. Knapp entertained Mrs. Robert L. Taylor, Mrs. George Edmund Foss, Mrs. Thomas E. Bayard and a number of other women to dine with them to-night, the party including John Hill, of Baltimore; Miss Sophy Johnstone and Miss Cary Crawford.

Mrs. C. G. Wyeth gave a luncheon yesterday at her house in East 75th street for her debutante cousin, Miss Elizabeth J. Russell, daughter of Mrs. Howland Russell. The guests, numbering eighteen, were Miss Helen M. Langdon, Miss Rosalie Coe, Miss Catherine Hamersley, Miss Virginia Townsend, Miss Virginia Hunt, Miss Corneilia Clifford Brown, Miss Isabel Horne, Miss Caro Quartley Brown, Mrs. Roger M. Minton, Miss Yvonne Groun, Miss Sara M. Alton, Miss Susan Colgate, Miss Helen Auerbach and Miss Estelle Crosby. Mrs. Russell will give a reception for her daughter on Monday at her home in Lexington avenue.

Mrs. F. Livingston Pell gave a reception yesterday afternoon at her house in East 62nd street for her debutante cousin, Miss Elizabeth M. Mordaunt, daughter of Francis Lionel Mordaunt, of Warwickshire, England. In the receiving party were Miss Charlotte Marshall, Miss Virginia Hunt, Miss Estelle Crosby, Miss Leta Pell Wright and Miss Mathilde M. Thieriot.

Mr. and Mrs. Frank Spencer Witherbee and Miss Evelyn S. Witherbee, who have been abroad for several months, are sailing from England for New York within the next few days and are due here at the end of next week.

Mrs. J. Francis Aloysius Clark gave a small dinner last evening at her house in Fifth avenue for her mother, Mrs. Poutney Bigelow.

Mr. and Mrs. Stanley Mortimer have arrived in town and are at the Hotel Gotham for a few days.

Albert Eugene Gallatin will give a dinner this evening at Sherry's.

Mrs. Newbold Edgar will give a reception this afternoon at her house in East 35th street to introduce her daughter, Miss Agnes Le Roy Edgar.

Mr. and Mrs. Casimir de Rham have returned to town from Newport and have taken possession of their house, No. 11 East 65th street, for the winter.

Mr. and Mrs. William Pierson Hamilton returned to town yesterday for the winter.

Mr. and Mrs. Benjamin S. Guinness sailed for Europe yesterday on board the Mauretania. Other sailing were Miss Kate Carey and Oliver Iselin.

Miss Kate C. Rizes, daughter of Mr. and Mrs. George W. Riggs, will be introduced at a reception at Delmonico's on December 21.

Mr. and Mrs. Augustus Drum Porter have returned from Newport, N. J., and are at No. 64 Park avenue for the winter.

Announcement has been made of the engagement of Miss Emma Grima, daughter of Judge Alfred Grima, of New Orleans, to Bradish G. Johnson, son of Mr. and Mrs. Bradish Johnson, of this city. The wedding will take place in New Orleans on February 8.

Mrs. George von L. Meyer and the Misses Meyer are booked to sail from Europe for New York on Saturday.

Mrs. B. Ogden Chisolm, Mrs. Edward A. Mianke, Mrs. Francis U. Paris, Mrs. Lindsey Tappin, Mrs. Edwin C. Weeks, Mrs. Robert A. Sands, Miss Annabella Olyphant, Mrs. Anson B. Moran, Mrs. Walter F. Chappell and Mrs. Richard C. Colt are among the patronesses of a new set of dances, known as the Holiday Dances, for young people not yet introduced. The dates are December 22 and 23, and two other dances will be held at Easter. The membership will be made up of next season's debutantes. The dances are arranged by Miss Olyphant.

Miss Alice Kotelvas has returned to New York, ending her season here.

The Misses Ellen P. and Ida Mason have gone to Boston for the winter.

Mrs. Clarence Pell and Miss Charlotte Pell are to remain here until after the first of the year.

Mr. and Mrs. George H. Benjamin are having their estate, Brent Lodge, considerably improved.

Mr. and Mrs. H. Casimir De Rham are also having improvements added to their cottage.

Mrs. and Mrs. Elissa Dyer and Miss Laura Swan will not go to New York until after Christmas.

Mr. and Mrs. T. Shaw Safe are to remain until after Christmas, when they will go to California for the remainder of the winter.

Mr. and Mrs. Joseph Harriman have gone to Alaska.

Miss Zabriskie has returned from New York.

Washington, Nov. 30.—Secretary Dickinson to-day received a magnificent silver loving cup from the people of the Philippines bearing the inscription: Presented by the Philippine people to the Hon. Jacob M. Dickinson, Secretary of War, in appreciation of his visit to the Philippine Islands, 1910. The cup has three handles of stag horn taken from animals killed in the Province of Zamboanga, and the base of dark, rich-veined wood was made in the Bilidid prison.

London, Nov. 30.—Whitelaw Reid, American Ambassador, to-day accepted, on behalf of Theodore W. Richards, professor of chemistry at Harvard, the Davy Gold medal awarded to the professor by the Royal Society in recognition of his researches in the determination of atomic weights.

New York City would probably have more transit and get it quicker if all hands did not spend so much time squabbling over plans.—Troy Times.

A New York woman insists it is utterly impossible to live in that city on less than \$3,000 a year, and yet think of the thousands that manage to do it.—Baltimore American.

Having had experience at the aviation meet, Mrs. J. G. W. W. is getting fairly good at it. Mrs. J. G. W. W. is getting fairly good at it. Mrs. J. G. W. W. is getting fairly good at it.

All the firetraps in the metropolitan district are not on the west side of the Hudson. New York, too, would do well to take the lesson of the Newark fire to heart. The factory and the tenement laws of New York are as strict. They are not always strictly enforced.—Syracuse Post-Standard.

The New York Supreme Court has decided that railroad companies must eject drunken passengers or lay themselves liable for damages to the feeble of sobriety ticket holders. This will thin out the crews on Coney Island trains.—Galveston News.

In every four in Toronto drinks "hard liquor," that there are 20,000 Toronto men in barrooms every night, and that 2,000 of them are pretty drunk when they start home. If the law applied in New York, what a lovely town this would be!

"You didn't know how badly you were hurt when you fell from the street car, did you?" "No—not till I had seen my lawyer."—Toledo Blade.

A letter written at Nauenheim, Germany, on the day after the departure from the German health resort of the Czar and his family contains this paragraph: "People who had the good fortune to see these children (the Czar's) will remember them as handsome, robust, simply clad girls, and a boy who seems to have been allowed to remain natural despite his expectations. When we saw them the young heir Alexis wore a simple sailor suit and the four girls had on white frocks and wore their hair loose upon their shoulders. The least good looking is Olga, the oldest, while Maria, the baby girl, was pronounced by the women of our party as 'too cute for anything.'"

"She swore she'd get even with him if he divorced her and she did." "She became his second wife's dressmaker."—Boston Transcript.

LETTERS TO THE EDITOR. DR. HILLIS'S LECTURES. To the Editor of The Tribune. Dr. Hillis has during several recent Sunday evenings been delivering, as he will for several more Sunday evenings continue to deliver, a course of lectures which every young man and a great many young women in this city ought to hear—lectures of an heroic age inspired by moral, religious and patriotic impulses—the age of the abolition of slavery, of the endeavor to destroy the Union, the war for the preservation of the Government and the liberation of the slaves.

There is no use of my inviting more people to come to Plymouth Church to hear these lectures, since the church is already filled. I write in the hope that I may attract the attention of some public-spirited man old enough to remember the splendid epoch referred to who will take the lead in arranging, if possible, to have these lectures delivered in the Carnegie Hall or some other suitable place in Manhattan. We are often reminded that we are living in a financial time. Many call it a sordid age. It is well for young men not familiar with the history of the real patriotic age to be familiarized with that time and the names and characteristics of its heroes.

ELIJAH R. KENNEDY. Brooklyn, November 29, 1910.

PRESCRIPTIONS WANTED. To the Editor of The Tribune. Sir: I have a friend who suffers continually from that form of rheumatism known as rheumatic gout, or, as some say, arthritic deformations. He has had a number of doctors, all of whom could give him no relief from the terrible pains. I thought that if you inserted this article in your daily paper some physician who is a specialist could suggest something that would at least relieve the pains. Thanking you in advance for the space this article will take, I am, Sir, your obedient servant, D. U. Jersey City, Nov. 23, 1910.

IN DEFENCE OF NEW MEXICO. To the Editor of The Tribune. Sir: I have observed articles in Eastern newspapers derogatory to New Mexico. I am sure that these articles have been written out of direct intention of harm to the people of New Mexico, but nevertheless, they are misstatements and do as much harm as though made with malicious design.

It is true that New Mexico lies in the arid belt and contains much land that is and always will be desert, but it must not be forgotten that New Mexico equals the combined area of the six New England colonies together with New Jersey, Maryland, Delaware and West Virginia. The new state contains a number of high mountain ranges upon which snow and rain fall in great quantities. This precipitation affords sufficient water to irrigate properly a large portion of the state. It needs only men and capital to make the most of the most productive agricultural regions in the Union.

There are few states that have the mineral resources of New Mexico. Colfax County alone, according to government estimates, contains thirty billion tons of high grade domestic, coking and steam coal, which can be produced at a very slight expense.

The mountains ranges are covered with high grade timber, abundant in game and fish and afford some of the finest scenery in America. It will be only a few years until they become one of the great pleasure grounds of the nation.

L. S. WILSON. President Raton Commercial Club, Raton, N. M., Nov. 24, 1910.

LAKEWOOD'S WOMAN COLLECTOR. To the Editor of The Tribune. Sir: Your issue of November 21 appears an article giving Neptune Township, in Monmouth County, N. J., the palm for having the only woman collector in the state. Lakewood, N. J., really has first claim to that honor.

In October, 1907, T. T. Johnson, collector of Lakewood Township, which includes Lakewood, East Lakewood, Pine Lakewood and Lakewood, had a female collector, appointed Miss Martha Freeston, deputy collector, and since that date Miss Freeston has successfully played right bower in the Lakewood Township tax office.

A LAKEWOOD TAXPAYER. Lakewood, N. J., Nov. 26, 1910.

APPLYING NEWARK'S LESSON. To the Editor of The Tribune. Sir: All the various organizations of women in New Jersey have united for several years in petitioning "their" Legislature to appropriate money for the enforcement of adequate factory laws and inspection. They gave the reasons for this demand the fact that men were taken from the old home industries into factories and that the young girl forced to follow them there is dependent for health and for life itself upon the State.

Their requests have, however, invariably been disregarded. One member, while voting against any increase of outlay, took occasion to advise the enactment of this woman suffrage idea which is trying to teach men to attend to their own business.

May I suggest, in the light of the revelations in Newark, that the twenty-four defenceless victims who perished there on Saturday are quite a poignant object lesson as to just how "they" attended to their business.

JEAN VAN RUYPEN STRUTHERS. Trenton, N. J., Nov. 23, 1910.

TYPICAL OF THE "F. D. N. Y." From The Buffalo Express. The freemen who had to climb fifteen flights of stairs to reach a fire in a New York building, which the "F. D. N. Y." heroes are made. Else they would have begun to resign their jobs on the fourth and fifth floors.

AND IT'S GONE REPUBLICAN. From The Topeka Capital. Robt Cooper has been acquitted. Tennessee appears to be about the only state remaining in which the majority right of a Democrat to kill his man is recognized.

THE TENTH CITY. From The Buffalo Commercial. Buffalo maintains its lead in population over all other cities in the United States, 423,715, against 418,912 for the metropolis of the Pacific Coast. The percentage of increase for Buffalo, however, during the last ten years is slightly larger than ours. It is now definitely known that Buffalo is the place of the tenth city of the Union.

tion of the referendum system, such as it is in operation in Australia, while the Liberals, who are nominally fighting for democratic control, are opposing it. But the whole course of political contention in the United Kingdom for the last year or two has been marked by anomalies and paradoxes, such as are likely to come to the fore in a time of general flux and party realignment.

DR. COOK'S CONFESSION. We do not know that anybody is particularly desirous of being vindictive against Dr. Cook. The local public may cherish some grudge against him for his having given to a numerous portion of it an eagerly embraced opportunity to act foolishly. The whole nation has reason, also, to resent his having brought ridicule upon it. Nevertheless we are getting on toward Christmas time, and charity and good will are desirable qualities of mind for general cultivation.

There are, of course, some things in Dr. Cook's confession and petition which exception might properly be taken. He will be content if the public believes that he was self-deceived as a result of being "half-crazed" by months of isolation and hunger. It is news to the public, however, that he had any such extraordinary experiences, or at least any comparable in severity with those which many other explorers have endured without becoming victims of gross hallucinations. It was not apparent in his aspect or manner on his return from the North that he had been subject to unexampled privations, nor was testimony to that effect given by those who came into contact with him in the Arctic regions. Still, some allowance must be made for temperament, particularly which others had borne with equanimity may have been too much for Dr. Cook.

Again, there will be some question as to the causes of his "half-crazed" condition when he "believed that he had reached" the summit of Mount McKinley. Or does he still deny that he "made a mistake" in thinking that he got there? Did he find in the Alaskan mountains also a region of insanity in which he could not believe the evidence of his own eyes? Has "reasonless craving" been a lifelong habit with him? Evidently there are some peculiar psychological problems to be solved in this case; and the man who finally solves them all so as to satisfy the world that Dr. Cook—in his own phrase—"is not a faker" will deserve high honor, even perhaps to have a wreath of roses hung about his neck and to have the Board of Aldermen vote him the freedom of the city.

LESSONS OF A FATAL FIRE. Twenty-four lives were lost in a factory fire in Newark last Saturday. Immediately it was said, by police and firemen as well as press and public, that the building had been a firetrap. This was, however, earnestly and circumstantially denied, not only by the owner and tenants of the building, but also by the official building inspectors. We were assured that the inspectors had examined the building and had ordered certain safeguards, to comply with the law, and that the proprietor had caused them to be provided; whereas the building was all right, and the loss of life must have been due to blind panic among the employees or to some inscrutable "act of God."

Investigation into all the circumstances of the tragedy is now being made, however, and it shows, according to "The Newark Evening News," some suggestive facts: That the building was listed by insurance companies as an "extra hazardous risk"; that there was only one stairway to the upper floors, which was less than four feet wide and adjoined an open elevator shaft, with no protection against fire; that there were only two fire escapes, one of which was to be reached only by climbing upon a platform which promptly collapsed when it was put to use; and that the inspection force of the city and state, and also the fire department, were quite inadequate to the needs of safety.

These facts, which seem to be indisputable, and the other tragic fact of the loss of twenty-four lives certainly searching among the municipal and state authorities. If the law was not complied with, somebody was at fault for the neglect. If the law was complied with, then we should say that the law was at fault. Any law which permits conditions to exist in such a catastrophe as that of Saturday last, is certainly to be suspected of inefficiency and of urgent need of radical revision. In some way some assurance should be given against the repetition of this tragedy in any one of a hundred other factories in the same city.

SAVINGS BANK INTEREST RATE. Without regard to such contributing factors as the personnel of our savings bank management and the character of investments, carefully restricted by law, the ability of a trust savings institution to meet normal demands is dependent upon the amount of cash held in its vaults or accessible in various ways by trust companies. To meet exceptional demands it also is dependent upon the liquid character of its investments and the time notice upon withdrawals. The real stability of the institution, however—that is, its ability to meet all obligations within a reasonable time—is dependent upon the ratio of surplus to deposits of all the savings banks in the State of New York was more than 17 1/2 per cent. On July 1, 1910, this ratio was a little more than 6 per cent. The axiom that no chain is stronger than its weakest link is particularly applicable to banking; for, inasmuch as all banking is based upon confidence, no bank is so strong that it can afford to ignore the weakness of its neighbors, especially if such weakness exists in more than a few cases. There are 142 savings banks in this state; that is, 142 links to the chain. Assuming, as all conservative savings bank managers must, that every bank should aim to build up and maintain a surplus equivalent to at least 10 per cent of total deposits, the following statistics are pertinent: 134 banks showed on July 1, 1910, a ratio of surplus to total deposits of less than 10 per cent; 75 of less than 5 per cent; 27 of less than 2 1/2 per cent, and 11 of less than 1 per cent. Figuratively speaking, only 8 links out of a total of 142 were sufficiently strong; 75 were of doubtful strength; and regarding the remainder, the less said the better.

That there has been a great impairment in the resourceful strength of our savings institutions is well illustrated by the fact that in a few cases, where the ratio of surplus to deposits was more than 20 per cent on January 1, 1890, it is only a trifle above 7 per cent to-day. It is to be observed that while the law now forbids a maximum surplus of more than 15 per cent of deposits, it provides that in computing this maximum securities worth more than par shall not be appraised above par. Therefore many a savings bank might hold a ratio of surplus to deposits, based upon market values, equivalent to 20 per cent, and still would not necessarily have reached the maximum allowed by law. The great shrinkage in the ratio of surplus to deposits, by which we gauge a savings bank's solidity, has been brought about through two causes, one as important as the other—the shrinkage that has taken place in the market value of gilt edged bonds and the great increase in deposits. This increase in deposits in turn has been due to two causes, the tempting of new deposits and the swelling of deposit liabilities already in existence through the 4 per cent dividend rate. The addition to principal or deposit liability, through interest credited, is a constant process, and naturally will be more or less affected by the amount of the dividend.

Whether or not our savings bank trustees feel that a general reduction in the dividend rate is wise, the fact remains that as a whole the banks are carrying to-day too low a ratio of surplus to deposits. Savings bank bonds are now selling on a 4 per cent to a 4 1/2 per cent income yield. If any unforeseen event of large importance should occur, such as a foreign war, the ratio of surplus to deposits of practically 75 per cent of our savings banks would be wiped out; for if the government of the United States were obliged to raise funds and pay as high as 4 1/2 per cent for their use, savings bank bond holdings would largely decrease in market value. If the banks were ever compelled to appraise their bond investments on a 5 per cent basis, let alone a depreciation in the value of real estate mortgages, the great majority would show no surplus at all. Savings banks should be in a position to meet any reasonable possibility. Two superintendents of banking have strongly urged a general reduction of the dividend rate.

Dr. Cook appears to have spent the last year exploring his own mind.

The Board of Education has been considering the curtailment of some special branches, particularly foreign languages, in the public schools. Without presuming to dictate to that body it may confidently be said that if the special branches interfere with the best possible teaching of the ordinary or regular branches they should be curtailed, and that if foreign languages prevent successful teaching of English they should be eliminated. It is a good thing to teach psychology, but arithmetic is far more important. It would be a fine thing to teach all the children French and German and Spanish, but it would be a finer thing first to teach them English a good deal more perfectly than it now seems to be taught in nine out of ten cases.

Iron bars do not a prison make, not when there are lace curtains to hang over the bars. That is the sentiment of the "cattle kings" sent to jail in Omaha for fencing government lands.

The growing popularity of swimming contests as a part of school and college athletics suggests the advantage of making that exercise a part of the compulsory athletics of every institution having the facilities for it exist or can be provided. The propriety of requiring a certain amount of physical exercise for the welfare of the students is conceded. It would be difficult to name a form of exercise which would more surely result than swimming. It is excellent for the discipline of almost every member and muscle of the body, and it is in addition a valuable protection against drowning. It ought to be a good recommendation of any school that all its students are required to learn to swim.

Senator Lodge's denial of any intention to withdraw from the Massachusetts Senatorship race is a challenge to Mr. Foss to go on with his thunders. Mr. Lodge evidently appreciates the advantage of such opposition.

THE TALK OF THE DAY. Many friends of Mme. Curie, who was with her husband at the honor connected with the discovery of radium, are advocating her admission to membership in the Paris Academy of Sciences.

The death of Garret, the Academician, created the vacancy which it has been suggested Mme. Curie should fill. Writing on the subject, a member of the scientific body, "it will be difficult to overcome the prejudice against women members on the part of those with whom the choice rests. Should they, however, conclude to admit the learned woman they will be confronted by the paragraph in the constitution which excludes women from the meetings of the academy. Why continue the efforts?"

Willie—Here's a sign I got from Mrs. Silmsion—Why, Willie? What do you mean? It's the sign "For Transients."

"I thought you might like to hang it up in your kitchen."—Life.

In the letter which Tolstoy wrote before his departure from home into "exile and poverty," he said that the agents for moving pictures and for "voice-reproducing machines" had come toward him, and that he had refused to entertain them. Even the Countess Sophia, he said, was in league with the agents for the instruments, in which he took no interest. The Russian journalist Esemjonov some years ago induced Tolstoy, despite his aversion, to speak into a machine, and has the record, which reads: "The people need useful entertainments. If the thoughts and words of great teachers can be made to reach them by this means then the plates will be of as much use as good books."

New Reporter—The auto turned terrapin, City Editor—You mean turned turtle. Reporter—Well, it was a high-priced machine.—Judge.

What a wicked place Toronto must be! Talk about New York! Listen: The Rev. B. H. Spence, general secretary of the Dominion Alliance, declares that one man

so much moved as he must have been by the almost maternal solicitude of this affecting plea!

But evil communications corrupt good manners. In elevating "Mr. Murphy" toward his former esoteric standard of political morals "The Post" has unconsciously got down toward his until they meet upon the same plane. "The Post" sees nothing immoral in "Mr. Murphy's" grip upon the Senatorial situation. It shows no indignation at the bossism involved. It acquiesces completely in his mastery of the party. "There is reason to believe that he will understand clearly what the situation 'calls for.' Is bossism made a bit less hateful in nature by prefixing a "Mr." to the boss's name?"

LEADERSHIP IN GOVERNORS. Those Democrats who are in difficulties trying to applaud at the same time the "constitutional" attitude of Governor-elect Dix and that of Governor-elect Wilson of New Jersey will find their troubles heightened by reading the latter's exposition of the duties and opportunities of the governorship in his address before the conference of Governors at Louisville. In his campaign Dr. Wilson frankly avowed his intention to take Governor Hughes as his model, and his Kentucky address puts with extraordinary felicity that conception of the Governor's office. Dr. Wilson is sure that "the people are calling for open leadership," and the lesson of successful administrations in recent years shows that he is right. It is a sound instinct in the people which makes them call for leaders. There is need in our institutions of some one who stands out distinctly as the representative of the people, with an eye single to their cause. Neither the representative of local interests like the Legislature, nor one of whose members can be made responsible to the people as a whole, nor the representative of party interests like the party leader, who is equally irresponsible to the people, but the executive, whether of the state or of the nation, is marked to occupy this position and to exercise the leadership that goes with it.

Governor-elect Wilson has no patience with the cry of "executive usurpation" which members of his party have been so busy raising in recent years. In doing what he conceives a Governor should do "he usurps nothing which does not belong to him, whether he were Governor or not. He employs 'nothing but his own personal force' and the prevailing power of his opinions." That is it exactly. That is what a Governor of this type does; he uses "nothing but his own personal force," nothing but the weight of his character, the power that lies in integrity of purpose, in a clean conscience, a clear head and a gift of talking straight. He pulls no wires behind the scenes. He abuses not the patronage within his gift. He "coerces" no one. Governors can do these things, says Dr. Wilson, but they are "fools for their pains. They lose respect and 'standing with honest men, and it is 'the respect of honest men, the support and faith of honest men, that is their 'source of power.' Coercion by mere force of character is an absurdity. Yet that is the kind of 'coercion' of which the country has heard so much criticism.

For the kind of leader Dr. Wilson has in mind the specifications are written large. To prevail by the force of personal character requires a forceful personality. How often has the instinctive turning of the people to this or that public man who gave promise of this kind of leadership been mistaken? We sincerely hope that the next Governor of New Jersey will be able to live up to his ideals in the trying circumstances of actual contact with political life. And we are glad in any event that he is going to keep before the public the ideal of Governor which Republican executives have developed in the people's minds—those "usurpers" who usurped the function of keeping things open and aboveboard, those "coercers" who coerced by the force of their own manhood. It would be a loss to public life if the ideal of a Hughes administration were left to die away. If the characteristic zeal of the Democratic party for the letter of American institutions should repress their spirit. A democracy needs men of personal force at its head, and the Constitution does not reduce such men in office to the dead level of nonentities.

MR. BALFOUR'S STRATEGY. Mr. Balfour at his best is a good political strategist. He plays the game with his cards on the table, exposed for his opponents to see. Challenged, he concedes the point, and by so doing wins two points. He entered this campaign with a protest against the unbecoming intention of the Irish to compel the government, in case of its success, to carry through the Home Rule bill despite the Lords and without any direct appeal to the people on the subject. There should be a referendum on so grave a constitutional question, he said. But a tariff reformer would rush through a protective tariff bill if you could, replied the Cobdenites. Why don't you propose a referendum on that? A less accomplished leader would have sought excuses and would have striven to show wherein it was consistent to demand a referendum in one case and not in the other. Not so Mr. Balfour. A tariff referendum? Certainly, he replies; that is precisely what I want!

This is doubly shrewd. In the first place it is a complete retort to the enemy, and it greatly strengthens his protest against the Home Rule scheme and prepares the way for stubborn resistance to it in case it is attempted. The opposition may not be successful. But at least Mr. Balfour will have put the Unionist party on record as protesting consistently against a constitutional change for which the nation has not given a specific mandate. Then, in the second place, he has unified the Unionist party as he could have done in no other way. That party is in the main in favor of tariff reform. But there is a considerable and respectable minority of it, represented by "The Spectator," which is still loyal to Cobdenism and which would be ill at ease in a campaign against free trade. These Cobdenite Unionists might be lukewarm in the present campaign if they thought that Unionist success would mean the rushing through of a protective tariff bill without further mandate from the people. But Mr. Balfour completely reassures them by making it clear that he has no such intention, being ready to remit that question to the judgment of the electors in a campaign in which it shall be the issue.

It is one of the anomalies of the present campaign that thus the Unionists are advocating the general applica-

tion of the referendum system, such as it is in operation in Australia, while the Liberals, who are nominally fighting for democratic control, are opposing it. But the whole course of political contention in the United Kingdom for the last year or two has been marked by anomalies and paradoxes, such as are likely to come to the fore in a time of general flux and party realignment.

DR. COOK'S CONFESSION. We do not know that anybody is particularly desirous of being vindictive against Dr. Cook. The local public may cherish some grudge against him for his having given to a numerous portion of it an eagerly embraced opportunity to act foolishly. The whole nation has reason, also, to resent his having brought ridicule upon it. Nevertheless we are getting on toward Christmas time, and charity and good will are desirable qualities of mind for general cultivation.

There are, of course, some things in Dr. Cook's confession and petition which exception might properly be taken. He will be content if the public believes that he was self-deceived as a result of being "half-crazed" by months of isolation and hunger. It is news to the public, however, that he had any such extraordinary experiences, or at least any comparable in severity with those which many other explorers have endured without becoming victims of gross hallucinations. It was not apparent in his aspect or manner on his return from the North that he had been subject to unexampled privations, nor was testimony to that effect given by those who came into contact with him in the Arctic regions. Still, some allowance must be made for temperament, particularly which others had borne with equanimity may have been too much for Dr. Cook.

Again, there will be some question as to the causes of his "half-crazed" condition when he "believed that he had reached" the summit of Mount McKinley. Or does he still deny that he "made a mistake" in thinking that he got there? Did he find in the Alaskan mountains also a region of insanity in which he could not believe the evidence of his own eyes? Has "reasonless craving" been a lifelong habit with him? Evidently there are some peculiar psychological problems to be solved in this case; and the man who finally solves them all so as to satisfy the world that Dr. Cook—in his own phrase—"is not a faker" will deserve high honor, even perhaps to have a wreath of roses hung about his neck and to have the Board of Aldermen vote him the freedom of the city.

LESSONS OF A FATAL FIRE. Twenty-four lives were lost in a factory fire in Newark last Saturday. Immediately it was said, by police and firemen as well as press and public, that the building had been a firetrap. This was, however, earnestly and circumstantially denied, not only by the owner and tenants of the building, but also by the official building inspectors. We were assured that the inspectors had examined the building and had ordered certain safeguards, to comply with the law, and that the proprietor had caused them to be provided; whereas the building was all right, and the loss of life must have been due to blind panic among the employees or to some inscrutable "act of God."

Investigation into all the circumstances of the tragedy is now being made, however, and it shows, according to "The Newark Evening News," some suggestive facts: That the building was listed by insurance companies as an "extra hazardous risk"; that there was only one stairway to the upper floors, which was less than four feet wide and adjoined an open elevator shaft, with no protection against fire; that there were only two fire escapes, one of which was to be reached only by climbing upon a platform which promptly collapsed when it was put to use; and that the inspection force of the city and state, and also the fire department, were quite inadequate to the needs of safety.

These facts, which seem to be indisputable, and the other tragic fact of the loss of twenty-four lives certainly searching among the municipal and state authorities. If the law was not complied with, somebody was at fault for the neglect. If the law was complied with, then we should say that the law was at fault. Any law which permits conditions to exist in such a catastrophe as that of Saturday last, is certainly to be suspected of inefficiency and of urgent need of radical revision. In some way some assurance should be given against the repetition of this tragedy in any one of a hundred other factories in the same city.

SAVINGS BANK INTEREST RATE. Without regard to such contributing factors as the personnel of our savings bank management and the character of investments, carefully restricted by law, the ability of a trust savings institution to meet normal demands is dependent upon the amount of cash held in its vaults or accessible in various ways by trust companies. To meet exceptional demands it also is dependent upon the liquid character of its investments and the time notice upon withdrawals. The real stability of the institution, however—that is, its ability to meet all obligations within a reasonable time—is dependent upon the ratio of surplus to deposits of all the savings banks in the State of New York was more than 17 1/2 per cent. On July 1, 1910, this ratio was a little more than 6 per cent. The axiom that no chain is stronger than its weakest link is particularly applicable to banking; for, inasmuch as all banking is based upon confidence, no bank is so strong that it can afford to ignore the weakness of its neighbors, especially if such weakness exists in more than a few cases. There are 14