The Sun.

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The Testimonial to Dr. Depew.

We have received a number of letters from disinterested persons who express their unbounded admiration of the manner in which Underwriter CHAUNCEY M. DEPEW has performed his special duty in the Equitable organization. This special duty, as most people now know, was to see that the other high officials were not underpaid.

The testimony of Mr. VALENTINE P. SNYDER at the State Insurance Superintendent's hearing exhibits Mr. DEPEW's devotion to this duty in an almost heroic light. Mr. SNYDER was at one time Mr. DEPEW's coworker in the cause of salary reform. He bears witness very generously to the immense superiority of Mr. DEPEW's zeal and efficiency in their common labors. When SNYDER was willing to grant an increase of $25,000 a year to young Mr. HYDE only, Dr. DEPEW, by what seems to have been one of the neatest little Christmas season tricks outside of CHARLES DICKENS, procured Mr. SNYDER's signature to a document which carried, unknown to SNYDER, a similar increase of $25,000 to Mr. ALEXANDER. Now, HYDE was a bachelor, and ALEXANDER a man with a large family; the good Dr. DEPEW knew it, if SNYDER didn't, and acted accordingly. How he must have enjoyed his own Christmas dinner, two or three days later! How he must have chuckled over the goose and gravy when he thought of the grateful joy of all the ALEXANDERS!

We judge from the tone of some of our correspondents' remarks that the policyholders of the Equitable are contemplating a tribute or token which shall signify their gratitude to the Hon. CHAUNCEY M. DEPEW for his successful efforts during the past five years in preserving them from the humiliating consciousness that they were being served by inadequately remunerated executive officers.

What form the testimonial shall take it is not for us to say. But in view of the fact that Dr. DEPEW's usefulness in this direction is about at an end so far as concerns the Equitable, whence the Dickens spirit and the Dickens days have departed, we fear forever, might it not be a graceful thing for the policyholders to certify him over, with handsomely engrossed resolutions, to some other great society or company where there is a field for his special genius for salary reform? There must be many such corporations where the high officials are receiving less than $100,000 a year, to the chagrin of their policyholders or stockholders.

Dr. DEPEW's own terms are moderate—only $20,000 a year in the case of the plethoric Equitable. He is in the superb bloom of health, energy and benevolence. There is not a haggard line upon his bland and benign countenance, not a facial or laryngeal muscle that is not perfectly well lubricated. What single faculty of this great underwriter and salary reformer has time impaired, unless, indeed, it is the unimportant sense of humor?

Government by Bogus Directors.

It is plain enough to see from the report of Superintendent HENDRICKS that the Equitable insurance company has come to its present condition because the legislative department of the corporation, which is its large board of directors, has never adequately exercised the powers imposed on it by the laws of New York. Those directors have not borne and discharged the duties they assumed. Those trustees have been faithless to their trusts.

Probably they felt they had been selected by the real owner and manager of the corporation and owed no obligations elsewhere. They recognized no other responsibility. They did not see any policyholder in any other light than as buyer of a policy and payer of a premium, nor any share owner excepting Mr. HYDE. They regarded him as embodying in his person the corporation, the share owners, the policy owners and the whole outfit. Self-respecting men who appreciated the gravity of the obligations assumed would not have consented thus to act as the mere agents of Mr. HYDE and his lawyers, even although he and they had selected the former to be directors. They should not have permitted the legislative power of the corporation to be subservient to the executive power or to any one man; even if he owned a majority of the shares of the corporation.

The history of the Equitable company, as traced by Superintendent HENDRICKS, throws a lurid light on the present management of too many railways and on the advice given to President ROOSEVELT by green geese, here and there, to the effect that the executive branch of the Government of the United States is superior to the legislative branch and to the judicial branch, either one alone or both combined.

That which the New York Insurance Superintendent has said of the ownership of shares qualifying a director applies with equal force to share ownership in railways, where the directors are only bogus owners and have never really put a dollar of money into the enterprise. They are no more legal directors than would be Federal Senators or Congressmen not of lawful age and not having a residence defined by the Constitution.

There is always danger ahead, and not very far off, when either political or civil corporations put supreme control in the executive, or legislate in a wholesale way regarding executive officers, as does the United States under stress of war or in preparation for war. It takes a long time for a Parliament or a Congress to get out of the war habit of money appropriations, as we now see in Washington and London. Executive officers like the habit. In the same manner executive officers of railways, insurance companies and banks chafe under close control by directors. They prefer government by executive committees of which they are a majority. Hence the phrases, "*my* railway," "*my* insurance company," and "*my* bank."

We have for a decade and more heard it said on every hand that the moral and legal obligations of a corporation director are not so severe as those of an executor and trustee under a will. Are they not? What will the courts say?

Will the opinion of the New York Court of Appeals be had on the relative rights and duties under New York laws of a trustee under a will and a director in a corporation?

Tippu Tib's Own Story.

The most famous of slave traders and ivory dealers died the other day at Zanzibar, an old man of 70, in possession of a large fortune honestly obtained according to Arab standards. Several years ago he began to write the story of such parts of his history as he cared to place before the world. It has reached the Western public in a curious roundabout way. TIPPU TIB used Arabic characters with which to write his story in the Suaheli language of East Africa. The manuscript was translated into German by Dr. H. BRODE, and was published in the *Mittheilungen* of the Seminary of Oriental Languages of Berlin. It has just been issued in Germany in book form.

TIPPU TIB in it says that his narrative is absolutely truthful, but that he omitted a great deal. He certainly did leave chapters unwritten, for in the 157 large pages of the *Mittheilungen* which contain both the Ki-Suaheli and the German texts, he has not a word to say about his conspicuous and successful career as a slave raider and slave trader.

He tells how he came to be nicknamed TIPPU TIB. He had raided the Shenzis and brought firearms to their notice in a most unpleasant manner. "We have seen many strangers," they said, "and taken their goods; but this man has weapons that go 'tip, tip,' and no one can endure the noise or stand against them." So they called him TIPPU TIB, and the world does not know him as HAMED BIN MOHAMMED el Morjebi.

There is not a date in the entire narrative, but the writer begins his story with his advent in the field of inner African trading at the age of 16. It was years after, when he had become the greatest of the Arab traders, that he met an old man whose name, he says, was LIVINGSTONE, though he called himself DAVID in inner Africa. TIPPU TIB's confusion is not surprising, for most Arabs are unable to distinguish between the given and the family names of foreigners. He says that the explorer and his few followers were near to death, and that he kept them with him for many weeks, and then sent them on their way well supplied and with letters that would assure good treatment from other Arabs.

This was the beginning of TIPPU TIB's relations with explorers. From the time of CAMERON till TIPPU retired, a quarter of a century later, with his $250,000, the great Arab trader was conspicuous in every book of Central African exploration. He brought succor to LIVINGSTONE, helped CAMERON on his way, and made it possible for STANLEY to descend the Congo; and he does not forget to tell everything that is to his credit.

STANLEY said that TIPPU TIB was the finest gentleman he met among the Arab traders; but the old trader, embittered by the wrongful accusation that he had murdered Major BARTTELOT, is very sparing of his compliments for white men. When he first met STANLEY the explorer showed him a gun from which he said he could fire fifteen balls in quick succession. TIPPU TIB asked him to fire the fifteen shots, but STANLEY replied that he would not for $20 waste a single cartridge. "Then I was sure he was lying," writes TIPPU. But before they parted far down the river STANLEY proved to him that he had told the truth.

The Arab asserts that he never received full pay for the many weeks he spent leading the Stanley party past some of the most formidable rapids and ferocious cannibal tribes. He says the explorer promised to send him from Europe $7,000 and a splendid watch, but what he actually sent was $3,000 and his photograph. Of another explorer of good reputation he says that he never met another living creature who could lie like him.

TIPPU's story is a very rambling one. Its chief value is that it throws considerable light on the days before the advent of the whites, when the Arabs wandered at will through tropical Africa with their invincible guns. That was the golden era, when two beads would buy a large fine fish; a few cents would purchase a fine tusk of ivory, or a half yard of cotton cloth a day's supply for his caravan. In those times TIPPU made war on every black chief who refused to trade with him. He helped the more powerful chiefs to conquer their enemies if such friendly service was likely to add ivory to his store. The natives suffered because there was no power to save them from the men who were seeking slaves and ivory with guns in their hands.

TIPPU became the most powerful of all these traders, and all who read his autobiography will see reasons for this. His fortunes were advanced most powerfully by the reputation he made of always keeping his word in a matter of business. He started a poor boy without capital, and in ten years his credit was boundless among the Bombay merchants on the African coast. He was often fitted out with thousands of dollars worth of trade goods on which he had not advanced a cent. In time his name came to have extraordinary effect upon the natives. Capt. WISSMANN wrote that on his first journey across the continent the mere mention of the famous Arab as his friend always helped him. He was at the height of his power and influence, and lorded it over a kingdom of his own on the upper Congo when the Brussels Congress decreed the suppression of slave raiding and sealed the doom of Arab supremacy in equatorial Africa.

This experienced Arab traveler was a mighty poor geographer, and especially given to exaggerating the size of lakes. He states, for instance, in his remarkable geographical impressions, that Lake Kassala is one-half as large as Tanganyika, though years ago the maps revealed Kassala's comparative insignificance.

The Fall of Herbert W. Bowen.

When we speak of the fall of HERBERT W. BOWEN we do so in no spirit of unkindness; we merely refer to an unquestionable fact. Mr. BOWEN has been dismissed from the diplomatic service of the Government by the President of the United States. This may not be a wholly just fate, but no one can well refuse to regard it as a fall. HERBERT W. BOWEN at the present moment of time is undeniably a discredited diplomatist.

We do not say whether this is right or wrong. We simply record the fact. But it suggests one or two observations of contemporary human interest.

One of these is that if Mr. BOWEN had died a twelvemonth ago he would have left a reputation of unusual distinction in the American diplomatic service. His good name as Consul, Consul-General and Minister has been largely destroyed by his dismissal from office by President ROOSEVELT, who had never occupied any higher post than that of United States Civil Service Commissioner when Mr. BOWEN became Consul of the United States at Barcelona in 1890. At that time the idea that Mr. ROOSEVELT would ever be in a position to turn him out of office would doubtless have seemed supremely ridiculous to Mr. BOWEN.

Perhaps Mr. BOWEN's principal error of judgment has been his failure to appreciate a distinctive element of weakness in those who hold consular or diplomatic offices. They have no constituents. An elective officer who meets with what he considers unjust treatment in public life can always appeal to the voters of his State or district to stand by him and see that he secures evenhanded justice. In his constituency he has a power behind him that politicians or even Presidents may not always disregard with impunity. But it is different with most Consuls and Ministers. They are subservient to the Executive. They must study to please; and if they fail to please they can be tossed out of office, neck and heels, and there is no one who can effectively say nay.

It follows that when an Envoy Extraordinary and Minister Plenipotentiary from this country finds that he cannot agree with the President and Secretary of State it would be a sensible and self-preserving act on his part to resign.

Sunday Baseball.

It is not likely that Commissioner McADOO regards Sunday baseball contests to which an admission fee is charged as particularly demoralizing to the community or seriously detrimental to the public welfare, but he is entirely right in directing the police to stop such games. As the law now stands they are prohibited by the statute, and it is the Commissioner's duty to enforce the statute, regardless of its wisdom or foolishness. By refusing to enforce one section of the Penal Code the Commissioner would open the door for countless police irregularities.

One of the causes of the departmental demoralization that Commissioner McADOO found when he entered office was the too common practise of allowing policemen to set themselves up as courts and permitting them to construe the laws passed by the Legislature. Some they enforced. Others they neglected to enforce, and generally they substituted their own judgment and opinion of right, wrong or expediency for the expressed will of the lawmaking power. Probably no better method of encouraging blackmail could be devised than this.

If public sentiment is not opposed to professional baseball on Sundays the law can be amended to provide for it, under proper supervision. While the law reads as it does to-day the police have but one legitimate course open to them. It is the one they are following.

Nine years more of HOOKER?

Not nine weeks or nine months, but nine *years?*

While BOWEN is dismissed, LOOMIS receives what is tantamount to a sharp reprimand.—*New Orleans Times-Democrat.*

Accompanied by the unprecedented honor of appointment as Special Ambassador of the United States near the corpse of JOHN PAUL JONES.

The "Cotton Sharp" and the June bug come together. This year the Government has officially recognized the Sharp by inquiring into an alleged leak in the reports collected by the Department of Agriculture from the cotton belt.

The "Cotton Sharp"—the name is the designation of a class and not of an individual—now reports from Texas that the Farmers' Union, with headquarters at Austin, has received reports from 150,000 of its members throughout the South, and these 150,000 reports show a reduction in cotton acreage of 30 1-3 per cent. He says that at the present outlook this year's crop will not exceed 8,000,000 bales, a falling off of more than 2,000,000 from any recent report and 3,000,000 from the crop of 1898.

More disquieting than the annually reported "drought in the corn belt," the "failure of the winter wheat crop," the "collapse of the peach crop," the "frost in Jersey pumpkins," and the "shortage in the maple sugar run," there is this early June breakdown of the great American staple. Every year the cotton crop is a complete failure—that is, every year when there is not a "banner crop."

THE NEW CUBA.

The Sanitation of Havana.

HAVANA, June 19.—A short time ago the State Department in Washington sent a communication to the Cuban Government calling its attention to the fact that an American company holds a contract for sewering and paving the city of Havana, and intimating, with some directness, the desirability of early action in the prosecution of the work. This is a matter which, sooner or later, must be brought to a focus, but the road to its determination will be neither smooth nor straight.

The Government of Intervention spent three years of time and a large number of Cuban dollars in revising plans which Spanish officials had approved and accepted for the sewering and paving of Havana and in closing a contract, of most doubtful validity, for the execution of the work. The holders of that contract are now urging the State Department to prod the Cuban Government into action on their case. The Department may prod, but it is rather more than probable that the process will bring to the surface a collection of awkward facts and incidents.

Article V. of the Platt Amendment provides that "the Government of Cuba will execute, and as far as necessary extend, the plans already devised or other plans to be mutually agreed upon for the sanitation of the cities of the island." This presumes that municipal sanitation in Cuba is a function of the national Government. But the Government of Intervention established Cuba's municipalities as self-governing bodies subject to such modified control as it seemed necessary under the circumstances to reserve to the central power. The Constitution of Cuba erected them into autonomous institutions. The contract awarded by Gen. Wood to the McGivney-Rokely Company for the sanitation of the city was made in the name of the city. If the State Department sees fit to insist that the insular Government proceed with the work of sanitation, under the terms of the Platt Amendment, the holders of the contract would appear to have no standing inasmuch as they hold no contract with that Government. Insistence that the insular Government compel the City of Havana to proceed, without further loss of time, to borrow $12,000,000 or so and sewer and pave its streets would open up a highly interesting series of complications.

As the years go by and as the fruit of his acts begins to ripen there appears an ever increasing ground for belief that Gen. Leonard Wood's administrative abilities were of the tin horn and tinsel variety. It is already known that the sanitation of Santiago, on which his reputation so largely rests, consisted in the installation of a system of still unused sewer pipes—unused and useless through lack of a water system. It now appears that in awarding a contract for the sanitation of Havana he disregarded, if he did not flatly violate, an existing law of the island, definitely recognized by his superiors in Washington, which declares that no contract for municipal work shall be made until due provision has been made for its payments. Moreover, beyond a statement that the contractors shall begin their operations within a specified term after notification by the city that the means of payment has been provided, no time is set by the contract for the beginning of the work. The city is not immediately in position to borrow the necessary funds, and there appears to be no lawful way to compel it to act until it is fairly able to do so.

At this stage of the affair there appears a second somewhat moldy complication. While the matter of the award of the contract was active, during the Wood administration, an American banking firm secured an incomplete option for a loan to the city of a sum which would supply the money for the sanitation contract and refund the outstanding debts of the city. The amount thus involved was $28,000,000. But the option was made subject to certain definite conditions—such, for example, as a Government appropriation of $300,000 a year toward the interest fund. Under the terms of the then existing law of municipal contracts, to which reference has already been made, the failure of the Military Governor to give effect and validity to this option also stands as a bar to the validity of the McGivney-Rokely contract. The terms proposed by the American bankers were accepted by the Ayuntamiento of Havana with the express proviso that they receive the official approval and indorsement of the Military Governor. This official approval was never given.

An effort is now being made by members of the Moderate party, with which President Palma is affiliated, to drag the matter of sewering and paving Havana into national politics. The city council of Havana, elected by the vote of the people, is composed entirely of members of the Liberal party. A short time ago President Palma seriously considered the removal of this body, *in toto*, and of the Mayor as well, and the installation of members of his own party in the places thus vacated. A warning sounded by Gen. Maximo Gomez induced him to change his mind. The motive for this preposterous proposal is said to have been the desire of the Moderates to control, for political purposes, the patronage which would follow the inauguration of the work of sanitation. Failure to control the situation through that channel has led to propositions that the enterprise be carried out by the national Government by means of a national loan made for the purpose.

The right and reasonable solution of this matter would leave it in the hands of the municipality of Havana. This evidently was the ground taken by the American authorities. Gen. Ludlow, as Military Governor of the city, proposed to do the work as a municipal enterprise. Gen. Wood followed the same course and at all times regarded the matter as belonging to the municipality. He gave his approval to a contract made in the name of the city. Two points appear to demand a careful consideration. One is the question of the validity of the McGivney-Rokely contract. The other is the absence of any imperative necessity, from a sanitary point of view, for the immediate sewering and paving of the entire city.

The United States, by its promulgation of the Constitution of Cuba, recognized and declared that instrument to be the supreme law of the island. To insist that the Cuban Executive interfere in the affairs of the municipality of Havana is to insist upon a violation of the terms of that instrument. To insist upon the execution of the sewering and paving contract which was the cause of the recent communication of the State Department might open in Cuba a case presenting elements not unlike some of those in the Venezuela asphalt matter.

Last of Gregory XVI.'s Bishops.

From the London Daily Chronicle.

Pope Gregory the Sixteenth died on June 1, 1846, nearly sixty years ago, and it would seem impossible that a Bishop appointed by him could be still alive and in harness. But to-morrow Dr. Daniel Murphy, Archbishop of Hobart, Tasmania, the last prelate of Pope Gregory's creation, enters on his ninety-first year. He was born in Cork while the battle of Waterloo was being fought, was consecrated an Indian Bishop in 1846, and translated to Hobart in 1865. He is the sole survivor of the council of 1851 that proclaimed the dogma of the Immaculate Conception, and he was also a member of the Vatican council of 1870, which made papal infallibility an article of faith.

NO GENERAL ASIATIC SPIRIT.

The Japanese Not Representative of Any Common Oriental Sentiment.

TO THE EDITOR OF THE SUN—*Sir:* You said last Sunday that "there is not a bazaar in India nor a felt tent in Turkestan in which the name of the Mikado is not whispered with mysterious reverence. All differences of creed are sunk under the electrifying influence of racial gratitude and pride."

These statements suggest a solidarity of race feeling for which, I think, there is no historical basis; nor did I see it evidenced when wandering in the bazaars of India and sleeping in the felt tents of Turkestan. (About two years ago I went in through Russian and Chinese Turkestan, passed through the northwestern corner of Tibet and came out through Kashmir and the Punjab.)

It is true that "Asiatics" are not to be despised as enemies, but there is an almost universal error of overgeneralizing in the use of the word "Asiatic." This error is largely due to the slow, unconsidered extension of the geographical term Asia—an extension which was due not to a conscious effort toward a reasoned grouping, but rather to the careless convenience of ignorance. Thus that which was centuries ago the name of a comparatively small area, situated in the modern Asia Minor, has come to represent to us a continent in all its variety of physical conditions and racial stocks. The man in the Indian bazaar is, tribally, nearer to us than to the man under the felt tent in Turkestan; the Persian is nearer to us than to the Manchurian. With all its apparent heterogeneity Europe has greater uniformity of character in its races than may be found in comparing the Japanese with the cowering dwellers of the Bengal plains. That which has impressed a certain resemblance upon large numbers of Asiatics, however wide apart in racial beginnings; that which has largely fixed the type in our minds; that which has given "Asiatic" traits to Egyptians and to certain native American races, is an influence not yet duly, specifically accredited by students with its enormous effect upon human history. I mean the influence of the irrigated desert. It is vain to cut, by whatever *tour de force* of scholarship, the Gordian knot of race origins which fetters the eager student of central Asian ethnology; it is vain to mark out the environment effects of desert and mountain merely as such; it is vain to study the characteristics of agricultural civilizations merely as such, if at the same time we fail to consider the special conditions operating upon human societies when they occupy arid regions made habitable by irrigation.

Once the life giving ditches are established the fat years roll by, regularly bringing their accustomed plenty. The goad of uncertainty and the scant help of a weather bureau are unknown. Invention is a dullard, because his mother, Necessity, leaves him ere he reach full age to an overindulgent guardian—Sufficiency; so the mainspring of strenuous action runs down, with naught but devastating war to wind it up. Meanwhile, men, though nearly all are farmers, live cramped together, closely dependent upon each other and upon the ditch. In such conditions the one must be subordinated to the many; all are fed from the living waters of an artificial river owned by the society. A complicated code controls the flowage rights; courage faints in the face of a regulated ease or of a common inevitable doom—doom of occasional famine—drought, or it dies in the face of an inevitable conquest if you and I—men of the wolf type from untamed mountains or nomadic plains—shall seize and hold even twenty rods of the great ditch, for it is father and mother to all the pulsing life of the oasis.

Such was the civilization of the Mesopotamian valley—now withered under the curse of the roving nomads, too careless even to form a tyranny over supine cultivators, or kept from this rôle, but not from destruction, by the power in Constantinople. Such is life in great stretches of India; in parts of Central China. Such I have seen in Bokhara, Samarcand, Kashgar, Yarkand, Khotan. Such, with important modifications, is the Tibetan civilization. Such will be the Nevada and Arizona civilizations now being founded. And well might we hesitate, even before the prospect of slothful wealth, were it not that modern locomotion may prevent a stagnation otherwise certain to fall upon the dwellers in the threaded valleys.

Not all Asia, however, is of this type. The nomad Kirghiz (he of the felt tent), as I have brothered with him, is a man, not a sheep. He has no sense of racial kinship, no community of thought, with the frightened Hindu or Turkestan farmer—even less with those who squat in the shaded bazaars. And, returning now to our sun spot, I do not believe that tented Kirghiz, timid Bengali or sequestered Turkestani cares a rap for the Mikado.

If in the bazaars it be whispered that in a far country, in Japan, there is much fighting strength, then the Mikado joins Edward VII. in the Bengali imagination as one of the powerful to whom he may have to yield—to whom he will yield if the other be pushed out. Indeed, in the mere hope of change, common to all servile condition, he may for a moment hail the coming Mikado as he would hail any other new conqueror. But he will not love him as a brother Asiatic. That generalization does not exist, and I think should not logically exist in his mind.

Let us look to Asia—for we have been ignorant—but let us remember that Asia is many—not one. OSCAR T. CROSBY.

WASHINGTON, June 22.

Tayco-Sama's Dream.

TO THE EDITOR OF THE SUN—*Sir:* Dr. Ashmead and any other seeker after facts may find at first hand the historical details of Japan's early transpacific ambitions and America's part in them in the correspondence of the Governors General of the Philippines, the Viceroys of New Spain, and the Crown of Spain; the chronicles of the Dominican, Franciscan and Jesuit orders; the reports of Velasco's, Vizcaino's and other voyages, and much other contemporary writing between 1590 and 1615.

It is quite true that there is more than one way of Anglicizing Japanese names, and that Emperor is not derived from the same root as Shogun, but 'twill serve. Also, Tayco-Sama admittedly was base born and did burn and crucify Christians with spasmodic viciousness; but the reasons were quite as much of the kind which got John the Baptist into trouble with Herod as they were political, and should not affect our admiration for the extraordinary persistency of Japanese aims. Per contra, the Emperor (Shogun) was impartial, for he proposed shipping 10,000 or 15,000 of his own surplus professional men (*bionzes*) to newly conquered Corea, there to till the fields and increase the food supply of his Empire (Shogunate). His humor was of a practical kind.

Bright sun cured Virginia never yet caused its smokers a pipe dream which confounded crabs with codfish, especially before serving. Authority: that other eminent medico, Ik Marvel. C. P. MACKIE.

ENGLEWOOD, N. J., June 23.

Danger in "Facing" Switches.

TO THE EDITOR OF THE SUN—*Sir:* Can it be considered up-to-date railroading for a double tracked road, operating fast trains, to have "facing" switches anywhere on the line of the main tracks? Every switch and crossover should face away from the approaching train; that is, in such a direction that a train, in order to take the siding, must pass beyond the siding and then back into it instead of going forward into it. In the same way with crossovers, the train, if the crossover is properly laid, must pass beyond it and then back over it. All switches should be laid out in this way, no matter what difficulties of conformation of land or artificial obstructions stand in the way. The other way of laying them out is simply a relic of the almost forgotten single track road, upon which every switch necessarily faces the train coming from one direction or the other.

On a double track road, with sidings and switches properly planned, and with modern "point" switches the chances are very slight that the train will leave the main line rails, even with the switch open. It will almost invariably go right through the switch, possibly spoiling the switch by breaking the "point," but will not leave the rails. At any rate, the chances for the train are much better than with an open "facing" switch. EXPRESS.

STAPLETON, June 23.

The Point of View.

Johnny—Pa, what's luck?

Pa—It's what happens to you. When it happens to me, it is the natural result of brains.

The Old Story.

His hair was red, his stature short,
His freckles far from dim;
The neighbors all remarked "Good land!
What could she see in him?"

Yet this is how it came about—
She went to Cupid's shop
And told exactly what she wished
Without a single stop:

"A man of fully six feet two,
With hair of raven wave,
A noble brow, a Samson's strength,
The bravest of the brave."

The graceless clerk then shook his head
As every salesman should.
"All out of that," he said, "but here
Is something just as good."

The little chap was sent next day;
The neighbors cry with vim:
"Now what on earth do you suppose
She ever saw in him!"

THE POLICYHOLDER.

His Dividends, "Deferred" and Annual.

TO THE EDITOR OF THE SUN—*Sir:* Your correspondent T. P. Goodrich, in to-day's SUN, renders a public service by directing attention to the subject of "deferred dividends," which he deems the prime cause of the Equitable trouble through the effect they have had in piling up an enormous surplus, ever present as a temptation to extravagance and mismanagement; and he contrasts with this the "annual dividend" companies which, as he says, render a statement to every policyholder upon the anniversary of his policy, showing exactly his share of the surplus, thus furnishing a check upon waste and corrupt practises.

But is not the inducement of an "annual dividend" itself an illusory promise of a share in the profits, computable in some undefined way, of which the insured's control is nothing, and his procurable knowledge next to nothing? The insurance companies seem fortunate enough to be able to make this sort of contract with their customers, though in ordinary affairs a prudent man does not pay out money upon the undertaking of the recipient to return a share of the profits of the venture in which the money is to be applied, without making plain in the agreement, unless it be a case where the law makes it plain apart from any agreement, what shall be considered as profits, and what method of computation shall determine his share thereof, and reserving a right to look at the books.

Is it asking too much that the law require every "dividend" bearing policy to contain a plain statement of the agreed method of computing profits applicable to "dividends" and of individual "dividends" derivable from profits, and lodge in some proper quarter the right to examine the accounts?

NEW YORK, June 24. B. T. H.

The Case of the Royal Arcanum.

TO THE EDITOR OF THE SUN—*Sir:* The action of the supreme body of the Royal Arcanum in recommending the raising of rates of old members of the organization in so radical a way as is suggested shows clearly that the action could not have been taken after proper consideration. It states that actuaries have been consulted. This I do not doubt, but actuaries of ability and experience who understand the insurance business could not have been consulted, for no actuary who is interested in sustaining the life of the organization would have made the recommendations that they have made.

I can see where these recommendations will eventually wipe out the existing organization. It is nothing more or less than a "freezing out process," which was prohibited under the laws of the different States, on the old plan of amalgamation of insurance companies, which occasioned so much disaster among the insuring public from 1874 to 1877, and which prevented such amalgamation by methods which froze out its old and impaired risks.

This new plan means a loss at once of good blood that can secure insurance elsewhere, and the retaining of membership in the Royal Arcanum of those who are so impaired in health or age that they cannot secure insurance in any old line company, thus creating even a more excessive mortality by an increased hazard than would otherwise be experienced, consequently putting a greater burden upon the existing members than it can possibly stand, even at its increased rates.

I have noticed at different times the criticisms in the insurance journals upon the management of the Royal Arcanum. Yet I have not been influenced by them, and have advised friends to secure insurance in the order, because I believed that this plan of new blood without the expense that is required by the old line companies for new business was a plan that would meet the requirements. And so it would if it was carried in accordance with the principle established by the Royal Arcanum.

If the death rate is too great, then special assessments should be made upon the entire membership, and thus protect in a brotherly way the entire order, as was contemplated in the organization of the order, instead of consenting to such means as will act as an embargo upon the life of the order and distribute its available insurance risks among the insurance companies of the country, who are prepared to stand by their contracts.

As I view it now, the death knell of the Royal Arcanum has been sounded, if this "freezing out process" is put into operation, and unless a retraction is made the membership of this order will dwindle to such proportions as will be unrecognizable in comparison with its present proud position among the insurance fraternities, and a new organization will spring up among the councils, composed of men imbued with the principles of the order as promulgated, who believe that the Royal Arcanum means an honest administration of its affairs to all existing members, and, above all, that those who have maintained the integrity of the order by prompt payments to the beneficiaries of the deceased members shall not be deprived of the benefits which they so much need in advanced years.

The whole matter is one that never should have been delegated to a body of inexperienced men to tinker with. If the organization cannot pay its obligations in accordance with its contracts, the members should stand or fall together as brothers in a common cause. And a more honorable way would be an application for a receiver and a proper legal liquidation of its affairs, rather than such an unjust, discriminating measure should be even suggested by inexperienced and incompetent men, who ought to be expelled from the order for presenting so vicious and selfish a measure.

I have been identified with the insurance business since 1871, and am still a young man, having been identified with the Royal Arcanum about twenty years, having gone into it more particularly upon the solicitation of my friends.

I have not been drawn to its social functions, and I shall be much disinclined to appreciate these features in the face of such a grasping proposition to freeze out those members whom they are in honor bound by fraternal ties to protect.

Therefore, if this plan goes into effect, I shall place my insurance in an old line company and advise as many of my friends who can get insurance elsewhere to do likewise.

A remedy can be found in making a proper assessment upon the younger lives, and not allow them to carry their insurance at a loss to the older members, and such rates for new members can be established that will put new blood into the organization on a paying basis. The medical staff should be reorganized and a more thorough medical examination required, and a closer scrutiny of applicants as to the physical and moral hazard. To my knowledge men have been admitted to the order who could not pass an examination in any life insurance organization.

If a plan were presented by which the old members would be assessed proportionately to keep the loss ratio down, there would not be a complaint made against paying the increased assessments, which became necessary in order that the old members, who stood by the organization since its early days, should be able to secure the benefits for which they had been paying for so many years.

The Supreme Council has a right to levy such special assessments upon the entire membership as may be necessary to meet any emergency in an increased mortality to the paying of every dollar of liability to its oldest member, but it has no right whatever to establish rates to existing members that shall force them from the order at the age of 65. As a member of that order I protest most vigorously against such an outrage upon the older members. A. L.

NEW YORK, June 24. Longfellow Council.

Sharp Boy's Inference.

From the London Daily News.

The boy had to describe our Lord's first miracle. The turning of water into wine, he wrote, was the first miracle, and it happened at Cana. Then he added: "And after that everybody went to Cana for water."

A Public Benefactor.

Hewitt—I see that a clergyman got four years for running away with a member of his choir.

Jewett—That's too bad; a man who does anything to break up a church choir is a public benefactor.

ENGLISH SPEECH.

A Discussion of a Peculiarity of "Smart" Pronunciation.

TO THE EDITOR OF THE SUN—*Sir:* You are entitled to the thanks of every parent in this city who takes any interest in his children's education for your articles on the subject of English speech, and I sincerely hope that you will continue to enlighten the community as to the neglect apparent on the part of our educators in the matters of spelling, pronunciation and grammatical propriety.

The bad spelling and bad pronunciation are due, it seems to me, to the fact that no tasks are memorized, not even the order of the alphabet, the necessity for knowing which, to enable one readily to consult a dictionary or cyclopedia, is self-evident.

In some of the highest academies fifty years ago spelling was rightly regarded as the all important thing, and the spelling class comprised the whole school. It was the first called up in the morning. The task, so many columns of "Carpenter's Spelling Book" or some such compilation, was supposed to have been committed to memory overnight; and, beginning at the head of the class, the teacher would ask the pupil how such a word was spelled. If the pupil failed to answer correctly and the next pupil below him answered it they had to change places, and so on. Thus emulation was excited with the most successful results.

In the old spelling books not only were words classed as monosyllables and polysyllables but according to accentuation, as "words of one syllable," "words of two syllables accented on the first"; "words of three syllables accented on the second," and so on. We want just such a system here now.

As to grammatical propriety, which is to be acquired only by reading the best authors, our public schools are not, perhaps, so much to blame as some of our more pretentious institutions, where a gentleman who is deplorably unfamiliar with the best known of the best English authors can become a "Professor of English Literature" in a collegiate institution. Such gentlemen (and there are many of them) write so well and talk so well that one is surprised when the smallness of their literary capital is accidentally discovered. May we not expect to have from one of them some day a nice little volume entitled "How to Write Learnedly on Things We Know Nothing About"?

The examples quoted by your correspondents of "untidy English" are very far indeed from exhausting the list of the commonest instances. Here are a few more: "It is real nice," "It is awful pretty," "It lays on the table," "Named for" instead of "Named after," "Help do" for "Help to do," "Inquiry," accent misplaced and vowel pronounced like short "e," contrary to the authority of all English dictionaries.

BROOKLYN, June 21. J. A. A.

An Explanation of the Omission of the Final "G."

TO THE EDITOR OF THE SUN—*Sir:* Without pretending to speak with a voice of authority as to the dropping or slurring of the final "g" in "smart" English speech for the last twenty-five years or so, since it is characteristic of West Country speech to give that final its full value and something more, I have observed a principle amounting almost to a rule that will cover most of the instances in the very pertinent "Lena Despard" citation. To be sure, it does no more than remove the inquiry back one stage, a stage that may find its ultimate elucidation in the philology of the Middle English.

It would appear that there are two values of the final "g" in the English speaking of the English speech, possibly corresponding to a difference long inherent in its origins and not unlikely representing a distinct development in a Romance stem on one side and in a Germanic on the other. This diversity is lost in the uniformity of the alphabetic character "g," but it is manifest in the spoken language of the lower orders, where alone is it possible to obtain any sure clue to dialectic divagations. Of these uneducated speakers the cockney uniformly, others less prominently, assign to one type of the "g" final a distinct "k" sound. Thus we shall hear "I'm going (less commonly "goin'") for to do somethink." So much for the cockney as representing the uneducated type, more readily responsive to the influence of subsisting dialectic principles which yield but slowly to board school influences. From his betters we shall hear "I'm goin' to do something."

If there be any rule at all in this, and it is hard to say that it is subject to rule when the action is so involuntary, it would be susceptible of statement in some such terms as this:

Where the final "g" inherits from the past of the language a sufficient weight, one might almost say a quality in the same way that one speaks of the prosodic quality of a vowel, the uneducated show a recognition of that weight by assigning to it the "k" sound; the educated manifest a similar recognition by retaining the "g" unslurred. For the light weight "g" final cockney speech retains the unmodified "g" sound. Oxford speech slurs it down to the paucity of an apostrophe final.

The dual value of the "g" final is the explanation of the variety in the spelling in so recent a writing as "Piers Plowman," no earlier than the fourteenth century:

> Ac on a May *mornynge* on Malverne hulles
> Me byfel a ferly of fairy me thoughte.
> I was wery for wandred and went me to reste
> Under a brode banke by a bornes side,
> And as I lay and lened and loked in the wateres
> I slombred in a *slepyng*, it sweyed so merye.

Here the two weights of the final letter are differentiated to the eye. That there is a difference still subsisting upon the lips of men is shown by the modern cockney *mornink* and *sleeping*, and by the modern Oxford speech *morning* and *sleepin'*.

Without involving at all the Romance origin of some of these cases of final "g," it is sufficient to note that in the Germanic original the *-ing* of the participle represents an original in *-and* or *-end*. In passing to English it undergoes a destructive devolution, the final consonant is lost and the preceding "n" is temporarily strengthened. But the inertia is all against the retention of anything to represent even the ghost of the vanished "d."

Our spelling retains the *-ing*, but our speech does but yield to a higher law in dropping the "g." DEVON.

NEW YORK, June 22.

The Old and New English Speaking.

TO THE EDITOR OF THE SUN—*Sir:* I read your well written editorial columns daily with avidity. Your article of June 20 on the subject of dropping the final "g" by a section of the English public afforded me a genuine surprise.

From time immemorial the ordinary cockney has maltreated the mother tongue; and one of his most conspicuous cruelties has been the suppression of the final "g." In educated circles, however, that "g" receives full and honorable recognition; and its omission is considered as great an offense as the dropped or misplaced aspirate.

I was educated in England, and in after years came in contact with university, army and navy men; doctors, lawyers and architects, bankers, merchants, and a host of business men of good education; and I can affirm that all gave the final "g" its full quantity.

At school we were taught that to attain perfection of speech an Englishman should not only be above reproach in his grammar and syntax, but should not betray, by phrase, accent or other trick, the particular district of England from which he hailed. Our music master laid much stress on the necessity of giving every letter its full value. In ballad and song he considered accurate pronunciation as important as melody; and wherever such words as "bringing," "clinging," "ringing," "singing," occurred in the lines, I well remember his insistence on a clear enunciation and distinct delivery of both "g's."

If, therefore, it be true that in recent years the fad of cutting off the final "g" has become fashionable in a certain section of English society, especially in the so-called "smart set," your condemnation of it as effeminate and idiotic cannot be made too emphatic.

NEW YORK, June 22. PLANTAGENET.

Snobbishness and Pronunciation.

TO THE EDITOR OF THE SUN—*Sir:* The pronunciation of any language is purely arbitrary, and those who set the fashion are the cultured or refined. Now, if the English aristocracy choose to alter the pronunciation of "hunting" to "huntin'" or "shooting" to "shootin'," have they not a perfect right to do so? Anyhow, criticizing them only makes them laugh, for they say, and truly; "Next year they will all be saying 'huntin' and 'shootin'' too." F. M.

NEW YORK, June 23.

The Eastern and the Western Speech.

TO THE EDITOR OF THE SUN—*Sir:* I had the pleasure of residing in New York city for many years until recently, but never noticed the strange and peculiar faults of speech which several of your correspondents quote.

When hill-billies from the West begin to criticize the speech of the Easterners 'tis time for silence.

I have heard many patois and lingoes, but these Western dialects, taken from the "nigger" and other ignorant sources, have them all "faded." E. F. GALE.

INDIANAPOLIS, June 22.

Hopelessly Rural.

Mrs. Knicker—Are they countrified in their ways?

Mrs. Bocker—Yes, indeed, they have never been in an automobile accident.