THE JOURNAL

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Western Financial Strength.

The treasury department at Washington reports the receipt of letters from western bankers, stating that they see no particular advantage which will accrue to them by adopting Secretary Shaw's plan of sending in the bonds they have on hand, as security for deposits of government funds to meet demands for currency for crop-moving purposes, as the west has plenty of money to invest in any legitimate channel and they have no need of help from the treasury. This statement is in accordance with views of many bankers in the west hitherto expressed.

The secretary of the treasury has made ample provision for any extraordinary call from the interior for funds to move the big crops. Not only has he invited the national banks to take out more circulation by borrowing bonds and depositing them in the treasury, but he has determined to anticipate the payment of interest due on government bonds in October, at once, and to increase government deposits in national banks. The secretary has even stated his willingness to accept municipal or state bonds as security for the deposit of such funds in the nationals in order to expedite relief when the money market needs it, as government bonds are so high that there is no profit in buying them to use as security for government deposits.

The pressure which, a few days ago, sent money rates in New York to a high figure, has subsided, and gold importations are already moving toward New York and San Francisco. The pressure was not due to the demand for money for crop-moving purposes altogether, as would appear from New York statements, but largely to the demand for speculative operations which were rapidly tending to a dangerous bull activity in stocks, which would probably have occasioned sharp inconvenience to the legitimate business world, but the conservative New York bankers put the brakes on by shoving up money rates and keeping money to loan for legitimate business purposes. The country is so unprecedentedly prosperous that legitimate business requires all the available money it can get. The active demand naturally attracts gold from abroad, as there is better profit in loaning funds here than in Europe under present conditions.

The purchasing power of the people of this country is enormous, and has naturally affected prices, which always rise on an extraordinary consumptive demand as at present. The fact that savings deposits have, during the past five years, increased by $860,000,000 is sufficient proof of the pervasive character of the present term of prosperity, which has excited the wonder of Europe and led some of our jealous critics across the water to assert that our "boom" will terminate in a few months. The fact is, there is not the slightest ground for such a statement. The credit of the United States is of the first class and second to that of no nation on the face of the earth. We are constantly acquiring new wealth. The census shows that, in the decade 1890-1900, the increase in the total valuation of the country was about $30,000,000,000, and it has doubled during the last twenty years. The fact that the New York bank reserves have been pulled down to a comparatively low figure ($7,362,100 last week) is only a sign that capital is in large demand for business necessities, that the trade situation is perfectly sound and, under such conditions, bankers feel justified in permitting reserve reduction.

It is to be noted that, while there is much money going into the treasury through customs receipts and revenue collections, the whole excess over disbursements is practically withdrawn from the channels of business, except when abstracted by the troublesome devices suggested by the secretary of the treasury to make some of it available for business. This is the fault of our system.

IN A NUTSHELL.....

English Railways Lead in Life Saving

American railway managers have developed a very lively contempt for the English brethren. They would as soon think of going to Greenland as to England to learn anything valuable about railway operation. But there is one thing they can learn, and one that the American public would be willing to trade for their superiority in other respects. When it comes to killing and maiming passengers, the Americans have a fine record, but, of course, as life preservers they cannot also show up well.

The recent report of accidents and casualties made by the British Board of Trade and the annual report of the Interstate Commerce Commission supply data for comparison. The result of such comparison shows that though the density of traffic in Great Britain and Ireland is seven times as great as in the United States, the latter country has by far the greater number of accidents.

It has been suggested that a little legislation making certain operating officials responsible for the safety of their trains would greatly reduce the chances of accident and death in American railway travel.

During 1901 train accidents did not cause the death of a single person in the United Kingdom.

In the same year the American railways killed in train accidents 158 passengers.

Here are some figures for the two countries:

	United Kingdom.	United States.
Passengers killed	NONE	158
Passengers injured	476	2,436
Number of train miles (millions)*	220	370
Number of miles of track	22,000	208,000
Comparative density of traffic	7	1

*Approximate.

These figures do not include the casualties of employes or of those who suffered death or injury from railways and were neither passengers nor employes.

A competent authority, writing in the New York Post, says that the great number of train accidents in the United States is simply due to the neglect of operating departments to adapt practice to the demands of traffic.

"Primary" Results and Comment.

Contrary to conclusions based on the early returns, the primary election of Tuesday brought out a vote that, in its size, was both surprising and gratifying. It was agreed on all sides that the vote would be smaller than at the primaries two years ago. In 1900 the voters had a new plaything to amuse themselves with, and the excitement of a presidential campaign to stir them up. This being an off year, and the primary system being no longer novel in this county, all the politically wise agreed that the vote would be from 6,000 to 8,000 less than in 1900. It turns out to be as large, if not larger, the errors of election judges two years ago making it impossible to ascertain precisely how many ballots were cast then. Probably 31,000 votes were cast in each election in this county. So far as maintaining popular interest is concerned, then, we may conclude that the primary election is a great success. It is doubtful if there were ever more than 13,000 votes cast in Hennepin county under the old primary or caucus system. The people like to vote directly for their party nominees. Of that there can be no doubt.

There were many complaints from voters regarding the requirement of a statement of party affiliation, but the number of those who refrained from voting on that account does not appear to have been large. On the whole the effect of this provision appears to have been good. As the democrats have increased their primary vote, while the republicans have lost, as compared with two years ago, there is reason to suspect, though not to conclude, that the new provision has kept democrats from interfering with the choice of republican candidates. It can safely be said that, with a few possible exceptions, the republican candidates were nominated without the assistance of democratic votes. There is nothing in the result analogous to the nomination of Ames two years ago.

In the state the people seem to have taken kindly to the new system. The vote has, not, perhaps, been proportionately so large as in Minneapolis and St. Paul, but very large for a primary election in the country districts.

The most notable defect of direct nomination of candidates is strongly brought out by the large number of minority candidates. There were contests for the republican nominations to congress in seven of the nine Minnesota districts. In five of these the nominee is the choice of a minority of votes. Only Bede in the eighth and Tawney in the first are nominees who had to fight and have yet obtained majorities. Notwithstanding Mr. Fletcher's large plurality in this district, he is a minority candidate.

But it is not too much to say that the majority choice under the convention system is not what it seems to be. Conventions that have to deal with more than two aspirants very often nominate the one who had the fewest votes at the start. The fact that the delegates voted for him does not change the choice of the citizens who elected the delegates to vote for another man. Moreover, it sometimes happens that a majority of delegates really represents a minority of voters—as has sometimes happened in the electoral college of the United States. Too much stress has been laid on the possibility that opposition to a candidate before the primaries may lead to opposition to him in the final polls. The 6,000 republicans who voted for Mr. Hay and the 5,000 who voted for Mr. Peterson in this district would rather vote in November for Mr. Fletcher, the choice of 10,000 of their fellow republicans, than they would for Mr. Fletcher as the scratch nominee of a closely divided convention. They know that more republicans favor Fletcher than favor Hay or Peterson. After a close and angry convention they would not have the consolation of that knowledge.

It is true that some undesirable candidates were nominated Tuesday by both parties, but not more than the old system would have given us. The people chose them, and if we are to condemn the primary system because it sometimes gives us unfit candidates, we must for the same reason condemn government by the people.

The great advance marked by the primary election system is the intense interest it arouses among voters. Nothing will, in the long run, prove so beneficial to government as popular interest in it. These thousands of voters who have assisted in nominating men who will later fill offices are going to watch them closely. This will lead to a feeling of responsibility on the part of the officeholder that he does not have in such a degree so long as control of a few political leaders gives promise of re-election. The officeholder who wishes to continue in office must make a good name for himself with the people.

We think the primary election system is now so firmly entrenched in Minnesota that no serious effort will be made to maries may lead to opposition to him at abolish it or essentially amend it, although improvements may be devised as a result of experience.

Speaker Henderson—I'm mad, and nobody kin make me stop bein' mad.

Parcels Post Service.

The parcels post service arranged by the British government has gone into operation with this country, the British postoffices receiving parcels for the United States, which are delivered by the American Express company to the consignees in this country. With this service our government has nothing to do, as the attempts of Great Britain to effect an international arrangement have heretofore failed. The Cunard and White Star lines are delivering the parcels, the charges being 24 cents for each three-pound package and 72 cents for packages weighing from seven to eleven pounds, to the principal points in our country, with an additional charge of 24 cents for a British clearance fee and our customs fees are added to the dutiable matter. Packages are limited to a maximum weight of eleven pounds and a maximum length of six feet for length and girth combined.

The parcels post convention with Germany which went into operation last year showed in one year a preponderance of business from Germany, the aggregate weight of parcels received from Germany being 233,690 pounds, as compared with 51,484 pounds sent from this country to Germany, the average weight of the former being 7.44 pounds, and of the latter 2.44 pounds. The record shows that to all the other countries with which we have parcels post conventions, we only sent 48,000 pounds. The other countries are Jamaica, Turk's Island, Barbadoes, the Bahamas, British Honduras and Guiana, Mexico, Leeward and Windward Islands, Danish West Indies, Colombia, Costa Rico, Salvador, Newfoundland, Honduras, New Zealand and Nicaragua.

The postmaster general is inclined to think that before a foreign service of this kind is extended, congress should see that a domestic parcels post system is established in connection with the postal service. Of couse, if a domestic system is established by our government and the foreign service in merchandise packages is extended to other countries in Europe besides Germany, the express companies would no doubt lose a considerable amount of this business.

The British government has gone into the parcels post business because it will be profitable as an independent operation and it is said arrangements will be made for a similar service from the United States to Great Britain.

The government will no doubt discover that the extension of the parcels post system in Europe will make a very appreciable increase in the postal revenues. It has succeeded only recently in greatly minimizing the postal deficiency by the proper classification of mail matter, by which various publications which had been mailed at a rate of a cent a pound, and cost the government 4 cents a pound to handle, were transferred from second to third class, where it has to pay at the rate of one cent for each two ounces, the department ruling that in third class such matter belongs. In 1901 the second class matter aggregated about 60 per cent of the entire mail weight of the country and yet it paid only $4,294,445 of the $111,631,133 revenue of the last fiscal year, or, to put it in another way, three-fifths of the mail weight provided about one twenty-eighth part of the revenue. No doubt the postal revenues would wipe out the annual deficit if a well-regulated parcels post were put in operation in this country and similar facilities were arranged with European countries which desire such conventions with us. All progressive countries have adopted the facilities for the transmission of parcels at moderate cost, except ours.

The Fletcher men won the nomination and the Hay men took the money.

Canadian Folly.

Some Canadians are now feeling their oats to such an extent that they strongly remind us of the bumptiousness of the average American of the early part of the eighteenth century. With the growth of Canada in trade and agriculture, in manufactures and commerce there has arisen a cry of "Canada for the Canadians," which is most absurd in some of its applications.

Not being fully aware of the resources of their country till Americans uncovered them, not having undertaken to improve and utilize their opportunities till American capital and energy led the way in many different and widely separated fields, certain Canadian statesmen and newspapers are now in favor of imitating the Chinese and keeping all the good of their country, actual and potential, for themselves.

This narrow spirit, which does not seem to be evinced to any extent by the progressive and liberal business men of western Canada, is well illustrated by an editorial in the Toronto Mail and Empire on the improvement of the Rainy river water power. A Minneapolis company owns the American shore of the river at the falls and desires to build a dam for the purpose of utilizing the immense power that now goes to waste. The essential part of the water front on the Canadian side is owned by the Ontario government. The Mail and Empire urges that no concessions be granted to the American company and that the Canadians go ahead and develop the power on their side all by themselves.

To embellish the wisdom of this course, the Mail and Empire dwells on the calamitous ownership of the power at the "Soo" by an American company and the dominance of an American company at Niagara Falls. If the work Mr. Clergue has done at the Soo is a calamity for Canada, the word will soon have an improved meaning in that country. But, anyway, the Mail and Empire wants no more such calamities.

We suspect that it will find few sympathizers in Fort Frances, the town on the Ontario side of the Rainy River falls. The people of that village want the power developed. A company stands ready to develop it, and has assured them of an equitable distribution of industries. They care little whether Canadian or American capital builds the dam, but they don't want to miss it. They have ascertained, moreover, from a competent hydraulic engineer, that the power cannot well be utilized unless a dam is built entirely across the river. If the people of Fort Francis, or, rather, the government of Ontario, act on the Mail and Empire's advice, it will be many a year before factory wheels will be turning either at Koochiching or Fort Frances.

The Journal's Washington correspondent suggests that perhaps the real reason why Colonel Henderson decided to retire from congress is the fear that he could not be re-elected speaker. He has expressed such conflicting sentiments with regard to the tariff that his sudden determination to pull out of the race for reelection to congress cannot be satisfactorily accounted for on that ground, although he is no doubt considerably out of line with his party in his own state on that matter. The Washington theory that the apprehension which he is justified in feeling with regard to the speakership bears the stamp of probability, as at least one consideration influencing his sudden and dramatic exit from the field of active politics. Meanwhile, his withdrawal is bound to accentuate the tariff reform issue in the campaign. It will probably make it necessary for the republicans generally to recognize the "Iowa idea" and take some position with respect to it. It will become more clearly understood whether the "Iowa idea" is the real republican idea or only a local development of minor importance. Mr. Henderson has precipitated an interesting situation.

Both Mr. Tawney and Mr. Fletcher will or should be better congressmen, for the disciplining they have just received from their people. We imagine that after this they will consult public oninion in their state and district and vote in congress on big questions as their people think they should. As a rule a congressman knows his business better than his people do. But on such a question as that of Cuban reciprocity the constituents who made public opinion had every opportunity to be and were as well or better informed than their representatives. In a question involving national policy, a policy that greatly interests or concerns the people, the congressman should, by his vote, represent his people. In other matters he can act as his judgment directs, always assuming that he can, if necessary, convince his people that he is right. Representative government becomes a farce if the representative body belies its designation.

Although Mr. Hay is next to Mr. Fletcher in the number of votes received a morning contemporary argues that the race was between Fletcher and Peterson. Hay it seems was the most formidable opponent of Fletcher, but Peterson the man most likely to beat him. The Hay vote, it appears, was the natural Fletcher vote, only it wasn't for him this time because part of it was against Fletcher and part of it was for Hay. In the same way we might argue that the contest, notwithstanding the result, was really between Hay and Peterson. The Fletcher vote, we might assume, was naturally a Hay vote, but it voted for Fletcher because part of it preferred Fletcher to Hay and because the other part disliked Hay. Such conclusions may have some value but we haven't time to find out what it is.

It must be interesting to navigators of New York harbor to know that although one of the lost harbor defense mines blew up the other day and killed four men, two more are bobbing around somewhere waiting to be struck.

President Roosevelt is going to talk Cuban reciprocity on his western tour. One or two Minnesota congressmen who have been renominated are probably glad he didn't come with his talk ten days earlier.

Secretary Hay's protest to the powers in behalf of the Roumanian Jews does credit to him and the American people.

Judging from the bank statements, the northwest has the crops this year and the money, too.

This primary election system improves the quality of the board nominations. Nominations for board offices are no longer passed around as consolation prizes after the regular nominations have been made, but the voter has the same chance to choose wisely with respect to them that he has for the other offices.

The people seem to be using the primary election system as a means of raising the standard of the city council. They made good nominations for the most part two years ago, and the selections this year are almost uniformly good. We can not recall that the convention system ever gave us such good results in aldermanic timber.

Personal and Social—Mr. Volstead of Granite Falls gave his friends of the seventh district a pleasant little surprise party. Mr. Foster of the sixth district entertained Senator Buckman with a party that was fully as interesting as it was surprising.

The Nonpareil Man

The Johnson Vote.

Tom Johnson sits before his tent, a cheerful Indian, he;
There's a million other Johnsons in each town directorie,
And should Tom get the Johnson vote, It's safe to bet the coin
That he will carry everything from Calais to Des Moines.

Casually Observed.

Uncle Loren took all the fences beautifully.

Adam Bede shot into the open like a new automobile with an accident to its steering gear.

Colonel Henderson simply sidestepped.

The fall openings in the show windows drag the ladies to the glass like a strong wind blowing over a field of grain.

P. Y. Gunderson was nominated for school supervisor in the eighteenth district of Kandiyohi county. Hurrah!

The Panther and the Wisconsin propose to blow that Panama hat factory off the isthmus.

The French government has decided to keep a watchman on Mont Pelee to feel the volcano's pulse. Some day the volcano's foot will slip again and they will get a new watchman.

Who Cut the Hose?

If there seemed to be a useless and altogether unnecessary boy in Stony Lonesome, that boy was Peewee Jackson. Peewee was so named because he was so small, not only physically, but spiritually. He always had a few rods of twine, a slung shot, a pint of dried peas and a piece of cake or pie or two apples in his pocket, and he was usually meditating some kind of a disturbance. It was Peewee who poured molasses into the pastor's overshoe at the church social. Or at any rate it was "laid to him." Was there a board placed over the schoolhouse chimney? Search was at once made for Peewee Jackson. When found, he wore his usual abused and innocent air, and nothing could be proved on him. When the hose was cut at the schoolhouse fire, indignant firemen ripped pickets off the fence and began a grim and determined search for Peewee Jackson with the intention of fanning his little panties. Peewee was not to be found.

Shorty Hitchcock met him a little later upon the wharf whittling a shingle.

"Hello, Peewee, whatcher doin'?"
"Nothin'."
"Where've you been?"
"Nowhere."
"They're lookin' for you."
"I don't care. Let 'em look."
"The schoolhouse's afire."
"What of it?"
"She's out now."
"Umph!"
"They said you set her."
"I never."
"Well, you cut the hose."
"You're a liar!"
"You dassen't say that again."
"Don't hafter."
"Well, you'd better not."
"Why not?"
"Never you mind."
"I'd mind, if I wanted to."
"Well, 'twouldn't be safe for you."
"Why not?"
"Never mind why not."
"I'd mind if I wanted to."

These strained relations seemed momentarily on the point of breaking but they rarely did break. Boys like nations do not want to fight and will not do so unless driven to it by what is called, in the case of great states, "the national honor." The above conversation represents what is known internationally as "a diplomatic interchange of notes." As boys and as nations "grow up" the exchange becomes politer, but it is the same thing.

—A. J. R.

DAILY DIVERSION

Not So Far Away.—Stories concerning the rivalry between Chicago and St. Louis evidently will never grow old. The latest concerns a visit which Alderman Michael Kenna, "Hinky Dink," recently paid to St. Louis. He wished to talk to a friend who lives in the suburbs of the Missouri city, and as he had a dime in his pocket for change called up over the telephone. He talked but a few minutes, and then asked the central operator how much he must deposit for the call.

"Fifty cents, please," was the answer, in a most confident voice.

"Fifty cents," gasped the alderman. "What do you take me for? A man with coin to burn? Why, in Chicago I can call up hades for 50 cents."

"Perhaps so," was the answer, still framed in the most unruffled tone, "but that's within the city limits, you know."

AMUSEMENTS

Foyer Chat.

To-night and the remainder of the week, with matinee Saturday, "King Dodo" will occupy the stage of the Metropolitan. "King Dodo" exemplifies in modern garb what was formerly the quintessence of comic opera. It has rejuvenated genuine entertainment on comic opera lines and has broken into the vogue of musical comedy.

"Florodora" will occupy the stage of the Metropolitan for the entire week, beginning Sunday evening. This famous musical comedy was heard here last season with such unusual satisfaction that it was deemed proper to have its return extended to the longest possible time. The sale opened this morning.

That intensely interesting drama, "The Creole," is still drawing large and appreciative audiences at the Lyceum. Next week the Ferris Stock company will produce Sol Smith Russell's greatest success, "Peaceful Valley," by Edward E. Kidder. The American stage has few more enjoyable plays. Dick Ferris' impersonation of Hosea Howe is a thoroughly real and intensely human delineation of the awkward country youth.

INTELLIGENCE OF ANTS.

Detroit News-Tribune.

A remarkable instance of the intelligence of ants is described by Dr. Schroeder, in the Zeitschrift fur Entomologie. Last summer a country house was so over run by ants that the owner after destroying a large ant hill near the house and collecting the numerous pupae for poultry feed, laid sticky fly paper before the door of the house in such a manner that the ants could not enter without crossing it. In the morning he found his poultry feed gone and the fly paper covered with sand, dry grass and pine needles, over which the ants had passed "dry shod."

HIS LAPSED POLICY

By ELLIOT WALKER

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It was very hot in the office and dull, very dull.

Lena swished at the flies with the insurance company's fan. Every time her eye fell upon it she wondered at the carelessness of man. During her three years of clicking service the fact that life was but a thread had been daily, one might say hourly, impressed upon her mind. It was everywhere—on the walls, on the letter heads, on the fan even.

She could hardly think of a man without seeing him drop dead in the street or mangled under car wheels, with a side issue view of a woman, always thin and

"COME TO PAY A PREMIUM PROBABLY."

piteous, and three attenuated and ragged children imploring heaven with skinny hands. There were always three children.

Yet there must be thousands of reckless male inhabitants who failed of their bounden duty, judging from the heartfelt solicitations of her own company's circulars. It was beyond comprehension.

How cross the officers always were when any one on their books died. What could they expect, anyway? They knew death was constantly hovering over every one. And how smilling they seemed when some unfortunate allowed his policy to lapse. One would think this a distressing episode, in view of their determined efforts to augment the sum of human happiness. It must be that htey were glad to get such unappreciative people off their minds.

Remarkable, indeed, that so gloomy a business could be carried on so cheerfully. The very word "death" was in the air. Yet, as a rule, the officials were uncommonly smiling and nice, waxed fat with years and showed no apparent concern in regard to the direful disasters constantly portrayed to others.

Lena slapped at a particularly offensive fly, wondered where every one was and yawned. Even the cashier had stepped out, requesting her to keep an eye on his desk.

Ah, he was coming now. No. Why, what a good looking young man. Really, quite cool and breezy for such a hot day, too. Come to pay a premium probably.

The stenographer half unconsciously arranged her straying hair—how it did curl and get out of order—and rose pleasantly. Her desk, well away from the drowsy clerks at the end of the room, was close to the cashier's.

"Mr. Linder is out," she said. "Be right back, I guess. If you wish to pay a premium, I can attend to it. Name, please?"

"William D. Phippen. Hold on. I don't want to pay anything. My policy has lapsed. I just dropped in to say I was glad of it." He viewed her in amused admiration as her eyes widened.

"Dear me. What an awful thing to say. You can't mean that," in a shocked voice.

"Well, I do. I think I'll get a little comfort out of life, now."

"Oh, gracious!"

"Yes, I'm through with it. I should have known better than to take it on. I was talked right out of my boots. Why, I got to thinking of the uncertainties of existence until I was afraid to go out in the rain. Wet feet—pneumonia. Poked around in the shade for fear of a sunstroke.. Looked up at every building to see if something was going to drop on me. Everything I ate had a fatal germ; everything I drank, destroying microbes. I wasn't comfortable a minute, and so I got insured."

"That was right!" cried the girl. "Then of course you stopped worrying. It was your consicence, you know."

The man laughed merrily. "Of course; but listen. That was two years ago, and I've paid your old company 220 good dollars, and I've never been in better health. Neither have I had a new suit of clothes nor a bit of fun. Last year I went without my vacation; couldn't afford one. Tonight I take a train for the Adirondacks, and I've hung up my tailor for this suit."

"Mercy! You may get killed. Think of your wife and little ones!"

"What! I'm not married. I haven't a soul depending on me."

Lena had forgotten that this man was an entire stranger; he was so frank and confidential, yet not familiar. A valuable life, she was sure, and those who allowed the policies to lapse always met with a sad and speedy end. She had read of innumerable cases. "I hate to have you give it up," she added, and then, remembering, blushed.

Phippen was gazing intently at the pretty, anxious face. "You are extremely kind to show so much interest," he said thoughtfully. "But I'm going to quit it. No one cares about me anyway."

"O, but some day perhaps some one will," whispered the girl earnestly, lifting her eyes to his. "And then you'll have it all ready. Here's Mr. Linder coming. I'll have to say good-by."

"Going to drop it, eh?" remarked the cashier after a minute of talk. "Foolish, I think, but your business, as you say. I can fix it for you yet. No? Well—" He yanked open a drawer. "Where's that cancellation pad? Hello! Here is that old gun again. Don't want to buy a revolver to take on your trip, do you?" he asked jocosely. "Cost you $2."

"Let's see it. Not loaded?"

"Naw! Never has been. It has kicked around for years." His nervous fingers twitched carelessly at the weapon. A sharp explosion, a scream from the horrified girl; then the quick echo died away, and clerks came rushing with blanched faces.

"Good heavens, man, are you shot?" gasped Linder, staggering out from his cage. "Did I—did you—"

Phippen put a hand upon the rail, steadying himself. "O, no," he answered coolly; "it did itself. Hurt? I guess not; just scratched my ear. Bleeding a bit, isn't it? Say, if it's all the same to you folks, I think I won't let that policy lapse after all."

Eighteen months later Mrs. William D. Phippen opened a letter from her husband, the salesman who was making such successful trips.

"Dear Lena," it ran, "my insurance premium is due next week. Don't forget it. Use one of the checks I signed for emergencies. Will write at length tomorrow. Had a good day. Lovingly,

—"Will."

Books and Authors

"WOMAN" AND "LADY."

The Onlooker of New York is fond of abusing the daily newspaper. It seems to have many grievances against it. In the last issue it charges that the newspapers do not know the distinction between "lady" and "woman," and misapply the terms, and it declares. "To misapply the terms is to write one's self down an ass, if not something worse." The Onlooker insists that a portion of the female sex should be called "ladies" and another portion "women," and it objects to the term "woman" and would have us know that "while every lady is a woman, every woman has not the title or right to the word 'lady.'" Now, as a matter of fact, it will be a difficult matter for it to find a woman who does not insist that she is a lady. Females in domestic service advertise in the papers for places announcing "A lady wishes a place as cook," etc. "A lady" was formerly a woman whose husband was not lower than a knight in society and whose father was not lower than an earl. She might not have been refined or well educated, but she was a "lady." While it is true that "lady" is now the feminine correlative of "gentleman," it is so generally claimed by the sex that it is decidedly safer and better to call them all women, without distinction, for the term woman describes the sex, and let them show whether they are entitled to the term lady. The "woman's column" is a proper term. If it were "Ladies' Column" ther might be a complaint of discrimination, but no woman can deny that she is a "woman."

OWEN WISTER.

THE MAGAZINES

Ainslee's Magazine has been remodelled rather closely after the Smart Set, with a completed novel by C. S. Van Zile, "A Marital Vacation," and stories and sketches by many writers, among whom are Professor Harry Thurston Peck, who discourses critically on "The American Wife"; H. C. Chatfield-Taylor ("Only a Clown"); Edgar Saltus ("Phantom Millions"). Mr. Arnett's "A Woman's Cost of Living," contains intimations which give some coloring of truth to Henry Watterson's specifications against the personnel of the "Four Hundred." New York: 156 Fifth avenue.

The Photo-Era contains a report of the annual convention of the Photographers' Association of America at Buffalo, last month. The address of the president, Mr. Edmondson, is given. A good paper is Mr. Parkinson's "Faking in Photography," in which he properly contends that, as in painting, hand literalness is not desirable, and ultra realism is often offensive, so the photographer improves the negatives or the picture by any means in his power, through modification and softening the product of the all-seeing camera.

The Popular Science Monthly contains a valuable paper on "Areography," showing the progress which has been made in mapping the planet Mars, with illustrations. Professor J. J. Stevenson discusses "University Control," suggesting complete reorganization of the system, notably in giving faculties control of appointments of professors and instructors, determining power touching curricula and questions of expansion or contraction of work and, as to internal arrangement of buildings, the trustees having charge of the financial interests. A feature of this number is the publication of Newton's first statement of his discovery of the different colors and refrangibility of the rays of light written in 1672. Professor Woods' second paper on "Mental and Moral Heredity in Royalty" will be found very interesting. He brings out evidence from the genealogy of the Hohenzollerns of Prussia, and traces the swollen protruding Hapsburg lip through eighteen generations. It appears to-day in a modified form in the young king of Spain. New York: The Science Press, Sub-Station 84.

Pearson's for October contains an interesting illustrated paper on New York by Gustav Robbe, who describes its growth from "way back" littleness to the present, and denies that the big burg can be called either a university city or a musical or art city. An attractive article is "The Dudley Dynograph Car," on which Dr. Dudley travels thousands of miles through Canada, the United States and Mexico, with ingeniously devised machinery recording the exact condition of the road-beds, rails and sleepers, at the date the car passed over them, revealing defects, if any, to be remedied.

LITERARY NOTES.

The Century will publish during 1903 a series of articles on the so-called trusts.

Owen Wister is said to be a grandson of Fanny Kemble, through her marriage with Pierce Butler of Philadelphia.

TO A WATERFOWL

Whither 'midst falling dew,
While glow the heavens with the last steps of day,
Far through their rosy depths, dost thou pursue
Thy solitary way!

Vainly the fowler's eye
Might mark thy distant flight to do thee wrong,
As darkly seen against the crimson sky,
Thy figure flits along.

Seek'st thou the plashy brink
Of weedy lake, or marge of river wide,
Or where the rocking billows rise and sink
On the chafed ocean side?

There is a Power whose care
Teaches the way along that pathless coast—
The desert and illimitable air—
Lone wandering, but not lost.

All day thy wings have fanned
At that far height, the cold, thin atmosphere,
Yet stoop not, weary, to the welcome land,
Though the dark night is near.

And soon thy toil shall end;
Soon shalt thou find a summer home and rest;
And scream among thy fellows; reeds shall bend
Soon o'er thy sheltered nest.

Thou'rt gone; the abyss of heaven
Hath swallowed up thy form; yet on my heart
Deeply hath sunk the lesson thou hast given,
And shall not soon depart.

He who from zone to zone
Guides through the boundless sky thy certain flight,
In the long way that I must tread alone
Will lead my steps aright.

—William Cullen Bryant.