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TUESDAY, MAY 30, 1916.

Very Likely, Indeed

SOME wonder is being expressed whether the President referred to the spoliation of Colombia, in the establishment of the Republic of Panama, when, discussing the right of peoples to choose their own governments, he said at Charlotte: "Like other nations, we have ourselves no doubt once and again offended against that principle, when for a little while controlled by selfish passion."

Without being in the President's confidence, we should think he did have the so-called Panama "revolution" in mind. That "revolution" engineered by William Nelson Cromwell, lobbyist of the French Panama Canal Company, and encouraged by President Roosevelt when he "took" the Canal Zone, is one of the darkest, because one of the cheapest and meanest, incidents in American history. It is impossible a man of Mr. Wilson's character should hold it otherwise than in contempt.

Dr. Waite says he wants to die quickly. Nobody else insists he shall wait.

James J. Hill

FAR more than a very rich man, a financial power, was James J. Hill. That aspect of his towering figure soon will be forgotten, but the qualities that made him one of America's foremost men enabled him, impeded him, indeed, to accomplish things that will make him long remembered.

He was that rare blend—a dreamer, who had great visions and had also the brain, the energy and the indomitable will to convert his dreams, his visions, into realities. Nearly fifty years ago he entered on his life work, and into the fifty years that elapsed between that time and his death he crowded more of achievement than is often compassed by generations of workers. He developed so highly so vast a section of the country, the Northwest, that the term "empire-builder," was more justly applicable to him than to any man of his day, except, perhaps, Cecil Rhodes.

He builded strongly, and his works remain to bear witness that he turned a wilderness into productive land; that he created wealth, rather than acquired it, and not so much for himself as for his time and the generations to come. In short, he made his great country greater.

If Mr. James did not acquire the honors of war, he got most of the honors of peace.

Greece Again on the Brink

WHETHER Greece shall enter the war on the side of the allies or continue her uncertain and dangerous neutrality probably will be determined in the next few days. Invasion of Greek Macedonia by Bulgarian soldiers, clashes along the border, in which there have been some casualties, Bulgarian occupation of a chain of Greek forts and the renewed activities of the allied partisans led by Venizelos are quite sufficient, it would seem, to force King Constantine's reluctant hand.

All Greece knows that Bulgaria regards Macedonia as her own, and that her bitterest disappointment in the Balkan wars was the loss of this territory, that her arms had gained. Greece must be something of an optimist if she is to prove capable of believing that a victorious Bulgaria now would retreat from a single foot of Macedonian soil.

On the other hand, rumor has it that Germany has offered Greece a slice of Serbia in return for continued neutrality. The bribe may or may not be sufficient. Endeavoring at this distance to probe the uncertainties of Greek politics, rendered even more doubtful by the activities of the censor, is weary work, but it would seem that the next week must bring a final decision.

The Colonel has discovered a new inquiry in the navy bill. It attempts to reverse one of "my policies."

What Men Think of Brandeis

OUR correspondent from Staunton, who in the Voice of the People Column to-day expounds his objections to the confirmation of Louis D. Brandeis as a justice of the Supreme Court, differs in his estimate of Mr. Brandeis's character from many of the men who know this distinguished lawyer best. Speaking from an acquaintance of forty years, President Emeritus Charles W. Eliot, of Harvard, says "he possesses by nature a keen intelligence, quick and generous sympathies, a remarkable capacity for labor and a character in which gentleness, courage and joy in combat are intimately blended. His professional career has exhibited all these qualities, and with them much practical altruism and public spirit."

The late Chief Justice Fuller declared Mr. Brandeis "the ablest advocate who had appeared before the Supreme Court." Roscoe Pound, one of the leading lawyers of Massachusetts and dean of the Harvard Law School, is among Mr. Brandeis's firmest supporters. He has hundreds and thousands of others in the ranks of the American bar. Our correspondents' facilities for acquiring the views of leaders of the profession doubtless are exceptional, but they are not necessarily exclusive. If we were forced to a choice we should prefer the opinion of Dr. Eliot to that of the Staunton Solomon.

Following our correspondent's advice—which is the soundest he gives—to disregard the charges of bad faith made against Mr. Brandeis, there remains no reason whatever for delaying his confirmation a moment. No lawyer, whose opinion is entitled to weight,

falls to concede that in learning and ability he would be one of the greatest ornaments of the Supreme Bench. He does hold views on certain public questions at variance with those of some other men—and he holds these views firmly—and if his moral and professional fitness be admitted, this circumstance certainly would not justify his rejection.

If to differ radically and passionately with distinguished persons had been, a hundred years ago, a bar to judicial preferment, John Marshall never would have been Chief Justice, nor have had opportunity to impress his conclusions, which men innumerable thought revolutionary, on the Constitution and the judicial system of the United States.

Every time we read an antipreparedness resolution we feel new indignation with the Post-Office Department. We always discover we have been bought up by the munition makers and yet never have received the check.

Land Bank for Richmond

UNDER the terms of the rural credit bills that have passed the Senate and House, land banks are to be established in twelve cities of this country. The special circumstances and advantages that forced the selection of Richmond as the financial capital of the Fifth Regional Reserve District indicate also the establishment here of one of the twelve land banks. Indeed, the reasons for such action are even more controlling. Richmond bankers and business men should start a movement at once that will result in this addition to the city's banking facilities.

If Richmond is the industrial and commercial center of one of the districts into which the United States naturally divides itself for banking purposes, it is in an even truer sense the center of an agricultural district. Maryland, Virginia, West Virginia and the Carolinas offer rich opportunities to the farmer; these opportunities will be greater when the farmer has been placed in a position to finance his needs in terms of his abilities and the nature of the security he has to tender. The existence of the land bank here would be a new link in the ties that bind the agricultural interests of this district to this city, and, of course, it would fortify Richmond's financial primacy.

But if we are to gain this new advantage, we must be up and doing. Both the House and Senate bills provide that the stock of the land banks shall be offered to the public, and only that portion not so subscribed contributed by the government. Those cities which reveal their faith by their works are most likely to receive favorable consideration. If Richmond wants one of the land banks, Richmond could offer no more potent argument than subscriptions to a considerable part of its proposed capital stock.

The ideal system of rural credits is the co-operative system, wherein the beneficiaries lend to themselves. Congress has concluded that for the present this ideal may only be approximated, and that some governmental assistance is essential, at least in the youth of the enterprise. The evident purpose, however, is to reduce this assistance to the minimum. The agricultural resources of this country are so tremendous that ultimately they will supply in themselves all the credit that possibly can be demanded or utilized. The city that manifests a disposition to help now will reap a golden harvest of gratitude in the future.

Richmond should learn to finance its own great enterprises. This city will never be free in the best sense until its financial destinies are in its own hands. No railroad that traverses Virginia is controlled in Virginia, although some of them have large shareholders here. As things stand, we need foreign capital—cannot do without it, indeed—but the banks of Richmond and of Virginia, which are the financial advisers of the people, should encourage investments in those corporations on which the city and State depend for their prosperity.

Just now there is a case in point. The Urbana railroad, which offers large advantages to Richmond and to an important section of Virginia, requires funds. Those funds should be supplied here. We ought not to wait until capitalists from New York, or Philadelphia, or Baltimore take the plum out of our hands.

So also with the land bank. We need that institution and we can show we are entitled to it. If we really want it, however, and desire to reap its full benefits, we must be willing to put our money into it. After all, money talks.

Convicts at Sing Sing have decided the Stock Exchange is an immoral institution. This is in the nature of expert evidence.

French Family Solidarity

THAT the business of France, despite the mobilization of the men folks and the permanent injury or death of many of them, has gone on, if not "as usual," at least with the minimum of inconvenience and demoralization, has been due to the solidarity of the French family. The wife is the husband's business partner, sharing always his secrets and participating frequently in the actual conduct of his business affairs.

This family solidarity, although the French Minister of Munitions says it is not generally known abroad, as a matter of fact has been noted and commented on by American travelers time after time. The tired business man from this country has observed it with surprise and, perhaps, not without a touch of envy. The spectacle of husband and wife laboring jointly to make a mercantile establishment, or a factory, or a restaurant, prosperous was always novel to the American tourist.

We who are interested in preparedness are carrying the theory as far as we can. We insist on industrial as well as military readiness to fight the country's battles. May we not now include the family in our program? In modern war the duty of women is not confined to weeping. They have other and great obligations to discharge, and one of the most important is to take up the work the husband, father or son lays down. From the French in this great struggle we have learned an amazing number of things. We can learn now, if we will, the tremendous national utility of family unity.

Colonel Roosevelt refuses to say whether he will lead a third party, in the event he is not nominated by the Republicans at Chicago. Thus we perceive the Colonel is becoming discreet in his old age.

Russia is in the war to stay, her Premier announces. We shall expect to hear more German criticisms of Russian stubbornness.

A New York clergyman, in connection with a program of civic beauty he was indorsing, said it is woman's duty to "clean-up." Some women think it is their duty to "paint-up."

SEEN ON THE SIDE

Light for the World.

[The Statue of Liberty, that stands at the entrance to New York harbor, is to be illuminated by night, under the terms of a bill that has been introduced in Congress. Funds for the construction of the light plant are to be supplied by free offerings of the American people.]

The old Bartholdi statue, that stands at Freedom's gate And lifts a hand in welcome to prisoners of fate, Will send out through the darkness of all the nights to be A shaft of hope, illumined, to those who would be free.

Days past men heard the message this iron maiden tells And caught the inspiration that round her throbs and swells, But night has hid her figure and dimmed the torch she holds, The stars gleam now but darkly from out the old flag's folds.

Her torch has lost its luster, her light has lost its flame, And war clouds hide the glory that shielded her from shame; Her hand, upraised in warning, no more is Freedom's guide, We yield to evil passions—we turn from truth aside.

But soon her light, rekindled, will shine across the sea, And carry there the message of peace with liberty; Of peace past understanding by tyrant or by slave, Of liberty resplendent, that lives to serve and save.

The Poetess Says: "Faint heart ne'er won fair lady"—which circumstance probably accounts for some of pacifism's present popularity.

Shakespeare Day by Day. For the exceedingly prudent: "I'll make assurance double sure, And take a bond of fate." —Macbeth, iv. 1.

For the too talkative: "Attend your speech a little, Lest it may mar your fortunes." —King Lear, i. 1.

For the fond lover: "I will wear my heart upon my sleeve For daws to peck at." —Othello, i. 1.

For the overcharitable: "And oftentimes excusing of a fault Doth make the fault the worse by the excuse." —King John, iv. 2.

No Trick at All. Grubbs—A scientist says that in less than 50,000 years the world's supply of coal will be exhausted.

Stubbs—That's nothing. I exhausted my supply and my bank account along with it in less than one winter.

ODIOUS COMPARISONS.

I never liked old Jephth Gump, • • • Who was too often on the jump; • • • But I liked less young Amos Small, • • • Who simply would not move at all.

Exceedingly Dulcet. "Say, pop!" "Spring it!" "What does this man mean when he speaks of a concord of sweet sounds?"

"He is referring doubtless to the voices of Republican Old Guardmen endeavoring to reconcile the various brands of Republicanism now on the market."

According to the Office Philosopher. If I were able really to answer half the questions that folks put to me, I should give up my job here and start in business as a Fount of Wisdom. My output would make old Solomon's look like 30 cents.

To-Day's Best Hand-Picked Joke. "Don't seem to be anybody at home. Where's the family?" asked the Billville visitor. "Well," was the reply, "the children are off at school, an' last week the old lady left to take military trainin' in the preparedness camp."

"But—where's the old man?" "Last seen of him he was crawlin' into a stormy an' ashutin' the lid after him." —Atlanta Constitution.

The E. S. H. The dear old summer time is here With blessings for this earthly sphere; It brings us countless summer joys, Yet brings one pest who peace destroys And makes men wish, with vengeful grim, That they could stick a knife in him, Or drive him out a deep black eye, Or drive him back into his sty, Or hew him ways I need not catalogue, You know him—he's the End-Seat Hog.

Health Talks, by Dr. Wm. Brady

Worry and Indigestion.

"For ten years," writes a business man, "I have been a victim of gastro-intestinal neurosthenia. I have consulted many specialists and visited various sanatoriums and health resorts, taken all sorts of nonmedical treatment as well, without permanent benefit. Some months I feel a little better, but I soon relapse. I have to neglect my store a good share of the time."

"My diet seems to be the cause of my trouble. Acid, sweets, and certain starches and fats seem to disagree with me. Eggs, butter, and milk usually does, too. Test meals have proved that it takes from ten to twelve hours for food to leave my stomach. There was an excess of hydrochloric acid found present. The stomach was dilated two inches below normal level."

"I take little exercise. I ache all over and feel tired and exhausted, sleep poorly, and am constipated, except when I take a cascara liquid. My diet is, chiefly, toasted bread and butter, white of egg poached lightly, certain kinds of cereals, a few prunes and occasionally butter beans. I eat two meals a day."

"Being a drugist, I don't monkey with medicine, except occasionally a dose of essence of pepsin after meals."

"Now, for the love of Heaven, can you advise me what to do next?"

Assuming that the unfortunate man has had a reasonably careful examination to exclude organic disease, and that the term "gastro-intestinal neurosthenia" is just the doctor's way of expressing the belief that indigestion alone is accountable for all the symptoms—a very probable state of affairs—the best thing he can do is to find an occupation—something which will occupy his mind, rouse the spark of enthusiasm, keep him worried about making both ends meet, and leave him no time for idling. He needs a job of real work, physical and mental. He needs some one to abuse him, to amuse him, to enthrall him. He needs to adopt a brace of triplets. He needs some coarse, unsympathetic person to thrash a plate of pork and beans under his nose, hand him a mug of coffee and tell him to "ate that now or go hungry!" The man feels sorry for himself. He distrusts that perfectly normal stomach of his, distrusts it so that he is afraid to eat work.

Professor Cannon, of Harvard Medical School,

has demonstrated experimentally and practically, the fact that fear, worry, rage, and all unpleasant emotions will absolutely stop all digestions and the healthiest individual. Think what happens to his poor fellow when he sets that much worried mind of his at worrying about the digestion of his cereals and why, why, his diet is enough to make him sick-able! It is a fit nation for a Brown Leghorn. What the man requires in a course of psychological manhandling. He has mollycoddled himself into a state of chronic worry. The occasional dose of essence of pepsin after meals" tells the tale—absurd one, if it were not so serious for the man.

Note particularly that every type of nutriment—fat, protein and carbohydrate "seems" to disagree with the poor fellow. Note that he believes his diet is the cause of his troubles. Surely he doesn't consider such pap diet. The pap may be a factor, but the cause of the trouble is introspection, auto-mollycoddling.

News of Fifty Years Ago

(From the Richmond Dispatch, May 30, 1866.)

In response to the call of the meeting held at Centenary Methodist Church on Thursday last, day before yesterday and yesterday were spent by hundreds of good Richmond people in Hollywood Cemetery, who were engaged all the while in a sacred work upon the graves of Confederate soldiers, putting them in shape and in good order for the anniversary of their exercises to take place to-morrow. More than a good people have been engaged for two days in this work.

At a special meeting of the Hollywood Memorial Association held yesterday afternoon a constitution and a code of by-laws were adopted for the future government of the association.

The Southern Baptist Convention, in session at Nashville, Tenn., closed last night. Rev. J. B. Jeter, D. D., of Georgia, president, Rev. J. B. Jeter, D. D., of this city, was elected first vice-president, Rev. George B. Taylor, of Virginia, was elected secretary.

The residence of Bishop Johns, in Alexandria, was badly damaged day before yesterday by fire. The blaze started from the basement.

Charles O'Connor and George Shea, of New York, were engaged for yesterday by Fort Monroe day before yesterday for New York. They had long consultations with Mr. Davis, and were greatly impressed with their interviews with him. Mr. O'Connor states to a newspaper reporter that he and Mr. Shea had been trying for a year to get the privilege of an examination of the records of the case, but had always refused to accept the privilege of a visit under guard and have their consultations held in the presence of military authorities. They are pleased to know that Mr. Davis heartily approved their position in that respect. Finally they were permitted to consult with their client in private, and until they obtain the permission did they consent to visit Fort Monroe. Mr. Davis not only commended his conduct for such a long time, but was enthusiastic over the proper stand they took.

The ladies of the Hollywood Memorial Association request that the flowers promised for the decoration of the graves of Confederate soldiers, be delivered at the early hour of ten o'clock morning to Grace Church, on Main Street. Wagons will meet all of the incoming trains and will be ready to receive the flowers at the evergreens that have been promised from the country districts.

A telegram from Washington, received late last night, says: Counsel for Mr. Davis, after full consultation here, have decided to demand an immediate trial of their client, and if the government asks further postponement they will demand bail. Mr. Shea, of counsel, says Mr. Davis can readily give \$1,000,000 or even \$10,000,000 bond.

In the United States House of Representatives yesterday Mr. Williams submitted a preamble and resolutions requesting information from the President and any other executive officer of the government located in the Southern States have offered public honors to dead or living Confederate soldiers, well known to the public, and the object of the resolutions, objected to their consideration, and they were laid over.

Thad Stevens changed his tactics yesterday. In the House he offered a new reconstruction bill, which he had already introduced in the Senate. It is in which the rebels who immediately in rebellion have forfeited all of their rights to participation in the government of the United States or protection by the government. However, they may be permitted to form governments within their borders for local and municipal purposes purely. Later on the bill was referred to the committee on Reconstruction, which shall be submitted to the vote of the House.

The object of the bill is to provide for the ratification of such conditions, the people being those who are entitled to vote under recent acts of Congress, none being excluded on account of the color or previous condition of servitude. And then the Constitution so adopted must be submitted to Congress for approval. It is further provided that no Constitution thus submitted to Congress, which may deny civil rights to any colored persons or former slaves, shall be considered. The bill was sent to the committee of the whole.

The Voice of the People

LETTERS TO THE EDITOR should not be over 250 words in length, and the name and address of the writer must accompany each communication, not necessarily for publication, but that the writer should be held responsible. We are asked to write on one side of the paper only, and to inclose stamps if the return of unavailable manuscripts is expected.

Thanks Brandeis a Freak. To the Editor of the Times-Dispatch: Sir,—I have been reading your editorials upon the confirmation of Mr. Brandeis. It would appear that he has been a very efficient time to the study of the questions involved and the evidence in the Brandeis case.

At the time of the appointment of Mr. Brandeis there was probably not one lawyer in the country and in any section of the United States who would have suggested him for this position. It is a well-known fact that two or three of the Senate committee have for a long while been unable to vote for Mr. Brandeis's confirmation. They have reported in the affirmative, but after executive urging have these gentlemen been able to report in the affirmative. I have talked with members of the bar, many of them leaders in the communities in which I happened to be, and I have not found among them one who thought it an excellent appointment; nearly all of them thought it a very bad appointment, and others thought it not a good appointment. I have talked with members of the bar, and they are all of them, who are not in some way particularly interested, feel the appointment unwise. As a matter of fact, no appointment of Mr. Brandeis has been made in the country for the sake of argument, that there is no force whatever in any of the charges brought against him. Mr. Brandeis is a brilliant lawyer, known to the bar, and he is a brilliant lawyer, radical in the extreme, without any judicial noise or fitness for the great position of Chief Justice of the United States. This great court ought to demand the greatest lawyers in the land, and not its freaks, for in its hands, in a large measure, is the destiny of our great country. J. A. ALEXANDER, Staunton, Va., May 28, 1916.

Queries and Answers

Masonry. L. R. H.—The Masons have a total membership of 750. The Supreme body is composed of thirty-three men, but at the present time there are but twenty-eight members, there being five places vacant.

Parliamentary Rules. G. H. B.—In case some one makes a motion and gets a second to it, and there is an amendment made and seconded, the amendment should be voted on first, and if it is carried, it is added to the original motion. The only way to make it a part of the original question is to vote on it. If it is carried, the original motion stands amended and must be voted on as amended. This may be carried or lost.

Caring for Goldfish. W. H. M.—All goldfish should be soaked from the concrete basin, and under no circumstances should it be less than three feet deep. The best time to do this is in the winter time, when the water is cold, and the goldfish should be placed in the basin. Do not overfeed. Goldfish require very little food. A 10-cent tin of food will last a long time. Feed them with the food and nothing else. Give them very little at a time so that none will be left. This will make the water milky, and overfeeding will kill the fish.

An Adequate Disguise? —:— By Chapin

One of the Day's Best Cartoons.



CORPORATION CLAIM DETECTIVES

BY FREDERIC J. HASKIN.

WASHINGTON, D. C., May 29.—One of the most important factors of modern business administration is the handling of claims for damages. Every corporation that has anything to sell, from canned goods to street-car transportation, is always in danger of being sued by customers who have been injured by the product.

While the majority of claims for damages from injury in transportation are well-founded and are equitably adjusted, there is a distinct and disturbing minority that is absolutely fraudulent. With the development of rapid transportation and the increasing congestion of the crowded cities, has come the inevitable accompaniment of many accidents, the number of which has grown up a new profession—that of the claim detective. Each corporation has a claim detective, or a force of claim detectives, who investigate the conditions surrounding every accident and arrive at their conclusions on a scientific basis.

The claim detective must be well-versed in every detail of the facts, knowledge of medicine, and, above all, be a shrewd and discerning psychologist. The physiognomy of a claimant, his manner, the way he wears his hat, the way he dresses, and the way he is closely noted by him. There are three personalities in every claim case that are of the utmost importance to the company—namely, the claimant, or injured party, the attending physician, and the lawyer instigating suit. It is the business of the claim detective to determine the character of those persons, which character has a great deal to do with the validity of the claim.

Careful Reports Made. When a person is injured on a street car, a report is made by the employee of the company, containing the name and address of the person, the name and address of witnesses and a complete account of how the accident happened. This is handed to the claim detective, who then begins his investigation, with the idea of ascertaining the extent of the injury inflicted. He examines the cause of the accident, the character of the witnesses, and finally the injured person, from whom he takes a written statement of the occurrence. This is done as soon as possible, since it is a well-established fact that the accuracy of the principals, who become more and more impressed with the seriousness of the injury.

The first thing to determine is, of course, whether the company is liable for the accident; that is, if it were due to carelessness or negligence on their part, and not to unforeseen circumstances. The claim detective then begins his investigation, with the idea of ascertaining the extent of the injury inflicted. He examines the cause of the accident, the character of the witnesses, and finally the injured person, from whom he takes a written statement of the occurrence.

Earning Capacity as Basis. The chief basis on which a claim is settled is the injured earning capacity of the claimant. Take, for example, a man who earns his living by writing and suddenly becomes unable to write. His hand is fractured in a street car accident, which makes the writing of cards a permanent impossibility. Instead, he is compelled to accept a job as a watchman in a public building at the rate of \$12 a week. Thus his earning capacity is reduced \$8 a week for the rest of his life, which the company assumes as its responsibility. It now becomes necessary to estimate the number of years the man will live beyond his present age which is thirty-two. His life is calculated by a series of tables, known as the Carlisle tables, showing the life span of the average person under normal conditions. It now becomes evident, however, that the man has a base, but it has been the victim of so much petty fraud that it is often criticized as being unduly cautious.

In the case of a person who is killed in an accident, his relatives or estate may sue for damages, and this must be done within a certain time prescribed by law in various parts of the country. One year after death is the usual time limit, and two years after injury in the case of a living person. The greatest asset in the hands of a claimant is honesty. A clear and accurate statement of the facts, without exaggeration or prejudice, is so unique and unexpected that it always makes a favorable impression with the claim detective. As a rule, the corporation is really just, as it is to its advantage to keep the good will of its customers, but it has been the victim of so much petty fraud that it is often criticized as being unduly cautious.

Where Fraud Is Frequent. It is in the case of permanent injury that the claim detective encounters the most fraud, so that these cases are usually dragged out through months of litigation until the claim is absolutely proved. It is extremely difficult for a physician to detect a man who swears on paper that he has a paralyzed and incapable of walking owing to a bruise on his hip. It does not reflect very well on the physician's reputation if he fails to recognize the existence of paralysis, and the contention of one man whose hip had been hurt in a street car accident, and he supported his statement by refusing to walk for seven years.

All day he sat in an invalid chair on the front porch where employees of the car company could see him, knitting ties and hose. After seven years of this tedious labor, the car company settled the claim for \$15,000, which was criticized as being an inadequate adjustment. A week later, the calling of

"In These Dim-Lighted Days." In these dim-lighted days of shame and woe, Pity wears weeds so densely spun, That nigh not joy forgets the spring-glad lark, With glance subdued and gait relaxed and slow, Going her way; while comes her song so low, That only hearts, not ears, an echo mark.

And feel, reborn, uplift in them a spark, Whose older warmth set every pulse aglow, Yet through death-husky moans of agony, Billions of anguished mother-pleadings hushed.

By steel and fire; wiv'rs' orphans' last hope crushed—

Mark! Mark! The tread of grief—the greatest asset in the hands of a claimant is honesty. A clear and accurate statement of the facts, without exaggeration or prejudice, is so unique and unexpected that it always makes a favorable impression with the claim detective. As a rule, the corporation is really just, as it is to its advantage to keep the good will of its customers, but it has been the victim of so much petty fraud that it is often criticized as being unduly cautious.

Onward moving in rhythmic majesty, As God's sonorous drums the roll call beat!

—William Struthers, in Boston Transcript.