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Nothing on earth will make Hens Lay like Sheridan's Condition Powder.

ANNUAL STATEMENT,
December 31, 1896.

ASSETS	
Real Estate	\$4,871,778.74
Mortgage Loans	4,347,726.25
Policy Loans and Premiums	1,814,793.61
Notes	1,080,543.42
Real Estate	194,422.00
Loans on Stocks and Bonds	501,576.07
Cash	720,184.32
Interest due and accrued, net	
Deferred and unreported	
Premiums	720,184.32
	\$13,540,024.41
LIABILITIES	
Policy Reserve (Actuarial's 4 per cent.)	\$11,397,048.60
Extra Reserve, Life Rate Endowment	356,326.94
Unadjusted Death Claims	68,100.00
Other Liabilities	92,853.60
Reserve	1,055,935.27
	\$13,540,024.41

1896 Policies issued and received in 1896, insuring \$13,611,204.00
Total paid Policy Holders in 1896 1,259,979.03
Total paid Policy Holders since organization 13,369,073.33

NATIONAL LIFE INSURANCE CO.,
Hempster, Vt.
W. W. SPRAGUE,
General Agent, St. Johnsbury, Vt.

Some Rambling Thoughts.
By "Nemo."
(Copyrighted.)

Once upon a time a certain silversmith (Acts 19:24-41) gathered around him a mob, and for several hours all cried out "Great is Diana of the Ephesians." The silversmith had most excellent reason for the agitation, since by belief in Diana he made his living. As for the rest, most of them "knew not whereto they were come together," but they shouted just the same. That mob (not Demetrius himself) has always stood forth as an example of blind devotion.

Have we in our day any experience with such a gathering? I must answer very carefully, or possibly a later Demetrius will be affronted. For 50 years or more we have heard a swelling cry that has echoed and re-echoed through the land, "Great is education in the public schools!" And by a sort of mental infection the cry has been taken up by all who heard until "Education! Education!! Education!!!" greets the ear on every side. Now I reckon there were some Ephesians who worshipped Diana in sincerity and in truth. They actually gained strength from the wholesome myths that had gathered around her, and their shout, therefore, meant something far more spiritual than did the rest of the clamor; much of it was for "business." So I believe that "Education!" on the tongue of growing numbers, who look deep down into the conditions of life, means all that is helpful and hopeful in the race. But with the great swaying, shouting multitude, it begins and ends with parrot-like book knowledge; it is against this very common view of the subject that these lines are directed.

As there are myriads of homes, each more or less wisely or mistakenly solicitous regarding the welfare and the career of one or more children, perhaps in this column we may profitably dwell for a while on some phases of education that are much overlooked. Furthermore, as these children will be the young people of the next century, a right idea of education will be just as profitable a preparation for the opportunities of the new age as will be the massing and unification of reform forces that I have dwelt on for the past weeks.

The question to answer to yourself at the outset is "What is the child mind?" Some things it is certainly not, and by disposing of the negatives, the positive purpose of education becomes clearer. It, the child mind, is not alone a sheet of paper to be written on at will, nor a gaping cistern to be filled to repletion, nor a plastic substance to be moulded just as you choose, nor an animal to be taught to act without reflection, nor a mere machine to be set going and kept going for the purpose of earning a living until death puts an end to need. In some ways it partakes of the nature of all of these figures of speech. But more than all, it is like an uncultivated territory to which man, the saviour, comes. Absolutely beyond his control is the original outline of that land. Its rivers, its hills and its valleys were there before ever it came into his possession. If the owner has wisdom, however, he carefully studies every portion and decides on the treatment needed to get the greatest possible good from the land at his disposal. He drains the lowlands and makes them produce. He removes the great boulders left by glaciers of former ages. He diverts a stream and makes even dry, poor soil surrender things that are good. Furthermore, bear in mind, that whatever he puts into his fields by way of fertilizer or of seed is of no profit at all if it retains the condition or the form in which he distributed it. The soil it is in must act upon it, taking from the fertilizer or giving up to the seed; and therein is the wisdom of the husbandman shown in suiting his efforts to the character of the ground and then leaving light and air, soil and moisture—things he never made and never can make—to do their unobserved work by day and by night. One other point and we will turn to the application of this somewhat lengthy similitude. Each of all the tracts of land in your town calls for different attention. Every farmer reader of these lines will say "Amen" to that.

This is it with the child mind. Fond mother, bending over your dull-eyed babe for the first look of recognition, though that child is yours in a wonderful sense, bone of your bone and flesh of your flesh, yet after all, physically and mentally, it is nothing but a gathering into living form of inheritances of body and of mind that have come down through generations. Its later life may convince you even that in some instances those gifts from earlier ages reach back to the days of savagery. It is for you and the teacher to operate upon conditions as you find them. Each child in a family has peculiarities of its own. Each little child calls for individual consideration, just as with each of all the farms in your town. If the attempt is made to treat all alike in training and in control the result is disastrous and cruel. This one needs to be urged to self assurance; that one to be held in check; here perfect frankness must be used to counteract a lying tendency; there a little effort made to set a too confiding nature on its guard. Your failure to recognize all this means danger to the child and demonstrates your unfitness for training.

I know it will be said that it is fearfully difficult to give this close personal

attention to each one. Certainly it is. So is it much more difficult to clear a piece of land than to leave it alone, but the farmer goes to work with a hope of gain, and the teacher and parent should be actuated by the same motive. But the gain in the latter case is infinitely above merely material profit. It represents the removal of bad tendencies and the planting of grand purposes, that, after being absorbed into the being of the child, shall be transmitted to generations yet unborn, but over whose fate your influence shall have been exerted. Is not that reward enough?

Go back to the "uncultivated territory" for a moment. If man neglects the swamps, they poison him; if he makes no clearings, he starves. We have but opened the subject.

George Washington.

As Washington's birthday (Feb. 22) draws near everything about the man will be invested with a new interest, and indeed there is no character in all American history that can so profitably be studied in minute detail. His life was a most significant one. Every act and word, and every feature of his personality seems to have in it some element of beauty; some lesson of value to his countrymen. And this doubtless is due to the fact that he was careful himself of every little detail in his life and work. He did not despise the smallest things. He appreciated the value of the most trifling incident that would help him in his great work, and so gave it his most prayerful attention. This is why his life can be put to microscopic tests without revealing serious faults.

There is an illustration of the above in a story told by David Hoffman, an eminent lawyer of Baltimore, and incorporated in Forney's Anecdotes of Public Men. Mr. Hoffman relates in substance how as a lad of twelve he met the great Virginian at Belthoover's hotel, Baltimore. An immense crowd had gathered to greet the patriot. After they had dispersed Hoffman with two other boys lingered to see if possible the honored guest. Washington had retired to his chamber, but answered the knock and invited the boys in. In those days the French republicans had many imitators in the United States and Hoffman's two companions wore the French cockade in their caps. After Washington had asked their names he turned to Hoffman and said, "I see you have no cockade. Will you allow me to make you one?" And calling a servant he directed him to purchase a piece of black ribbon and "with this" said Mr. Hoffman "he cut out for me a black cockade which he pinned to my cap with his own hands, and that is why I have remained a Washington Federalist to this day, and why I shall die one." Not many presidents of the United States after the exhaustion of a great public reception would thus have given attention to company of curious boys. But Washington knew how to write his name in the hearts of the coming generation.

Mrs. Washington is certainly entitled to most affectionate consideration at such a time, for she was a most worthy helpmeet of the first and greatest of American presidents. And it might be well in this day, when society at the capitol and elsewhere tends toward magnificent display and costly entertainments, the first ladies of the country would study and possibly imitate this truly queenly woman.

Henry Wansay, an English gentleman, breakfasted with Washington and his family on the 8th of June, as related by Forney. He was greatly impressed. The president was then sixty three, but looked much younger. Mrs. Washington herself made the tea and coffee for them. On the table were two small plates and sliced tongue and dry toast, bread and butter, but no broiled fish as was the general custom. Miss Eleanor Curtis, her granddaughter, a very pleasant young lady in her sixteenth year, sat next to her, and next, her grandson, George Washington Park Curtis, about two years older. There were few formalities. One servant only attended, who wore no livery. Mrs. Washington seemed older than her husband though both born in the same year. She was short in stature, rather robust, extremely simple in her dress, and wore a very plain cap with her hair turned under it. This description of Mrs. Washington corresponds exactly with her portrait painted by Trumbull, and which I saw years ago and possibly now may be seen in the Trumbull gallery at New Haven, Connecticut. In another place speaking of the Washington household, when New York was our political capital, which embraced only one winter, "President Washington's ill health and the death of his mother, and other circumstances prevented him from attending public balls, and Mrs. Washington had little inclination for such amusements and was never present at grand entertainments. She was an old-fashioned person and rarely figured save in the subsequent presidential receptions in Philadelphia, after the removal of the capital to that city."

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Ask your grocer today to show you a package of GRAIN-O, the new food-drink that takes the place of coffee. The children may drink it without injury as well as the adult. All who try it like it. GRAIN-O has that rich seal brown of Mocha or Java, but it is made from pure grains, and the most delicate stomach receives it without distress. 1/4 the price of coffee. 15 cts. and 25 cts. per package. Sold by all grocers.

Fashion Notes.

The feminine world is periodically startled by the rumor that the separate bodice is no longer the mode, but the unwelcome report proves to be unfounded and the pretty fancy waist, because it is economical as well as artistic, continues in favor.

The shirt waist will be quite as popular this summer as last. The newest are of organdy, or swiss, made over colored linings, a fashion that defeats the purpose of the garment, which is first of all washable, and when it ceases to be that it ceases to have any excuse for existence.

White linen batiste shirt waists will be very chic for morning wear. A yoke having three crosswise tucks at the back and front is a novelty, and others show four lengthwise tucks at the back of the waist.

Very useful black net waists are made to wear with odd skirts of satin, brocade or moire. Stripping the net with narrow black satin ribbon gives a pretty effect, especially for the sleeves, while the bodice may be of plain net, with a stock and belt of some bright-colored velvet.

Black taffeta silk is coming into fashion for evening dress as well as day costumes, and platings of the same or rows of black velvet ribbon usually trim the skirt. A pretty bodice to wear with such a skirt is of black net over the taffeta lining, the only trimming a rose-colored ribbon with a black velvet edge finishing the neck and forming the belt.

The widely flaring skirt, it is said, is a thing of the past. The newest model is just full enough to insure a graceful curve. The three distinct styles will be the plain skirt, the skirt flounced to the waist and the slightly draped and moderately trimmed skirt. Surely, every woman should be able to find something to suit her individual style from such a variety!

The new sleeve is for the nonce both comfortable and becoming—a combination somewhat unusual in the decrees of Dame Fashion. For evening wear sleeves reaching to the elbow, with a short puff arranged at the back instead of all around in the usual manner.

Cap sleeves in the form of one or two frills are exceedingly pretty for evening dress, and a new idea is to line the frills with velvet, in some contrasting color—harmonizing, of course, with the skirt lining as well.

As a trimming jet passementerie is again in vogue. Indeed, black gowns are very fashionable for evening wear, and the more jet crowded upon them, especially upon the bodices, the more stylish they are.

The class of gowns which are most needed in the very early spring is the simple tailor-made type—jacket and skirt. The very plainest models are the best, the coat neither tight-fitting nor at all loose—just easy, but without a wrinkle, and cut either double-breasted, turned away slightly at the throat to show the linen collar or the fancy stock of the bodice beneath, or else open-fronted over a narrow waistcoat. This, with a silk-lined, perfectly hanging skirt, is all that can be desired, and a good sum of money expended on a first-class quality of material, a silk lining that is now not an extravagance, is far and away a better choice than to fritter twice this amount away in haphazard purchases which in the end bring no such result for the money as the first seemingly expensive gown. No other sort of costume looks at once so neat, sensible, and it by no means lacks style. Most women provide themselves with one or two smart silk or satin fancy blouses to wear with the skirt indoors, but it is far better if possible to keep a walking dress exclusively for that purpose. On the sample cards is a new shade in gray that suggests mauve, and this in tweed or cloth will make a very becoming and stylish spring costume.

Fashion now decrees that women shall wear some white about the throat, says a writer in Harper's Bazar, and no longer are the dark ribbon and velvet collars in style. On many accounts it is well this new fiat has been set forth, for white next to the skin is infinitely more becoming than any color, even to the youngest and freshest complexion, and had it not been the fashion to wear the dark colors, there would have been long ago, as there is now, an outcry of how very trying it is to have blue, black, or any other color directly against the throat.

Linen collars are once again fashionable, and are to be seen in many different shapes. Very few are wide, and it is considered much smarter to have just a narrow turned-down rim of the linen not over half an inch wide than to have the broad turned-down or equally broad standing collar like those worn with the shirt-waists last year. The great disadvantage that was formerly so trying with the linen collars when worn in winter, namely, the chapping of the skin, has been greatly done away with by the new shapes. In the first place, the band of the collar slips inside the band of the waist, but is not quite so long, so the lower edge does not cut into the neck, and then the upper, being turned over, presents a smoother, softer edge. These collars are buttoned on to the neckband of the waist, and have no flap like the collarettes had. Pique is greatly used, and some colored linens, but the plain, smooth white linen is considered much the smartest. There are cuffs to match which show just the half-inch of linen. Fancy ribbon stocks are used with these, with the bow tied in front instead of the

back, in the fashion first introduced in Paris last summer.

There are many odd designs in collars—grass linen with a narrow line of white, heliotrope with squares cut out and lace inserted, and a narrow edge of lace all around the collar, and a great variety of different collars with medallions inserted of lace or fine embroidery. These more elaborate collars do not launder as well as the plain ones—indeed, require to be sent to the cleaner's in many instances—consequently they cannot be recommended for "hard wear."

Recent Publications.

The special Washington's birthday number of the Youth's Companion is an unusually attractive issue of this most attractive and interesting paper. The article entitled "Early Days of the American Postoffice," by Hon. W. L. Wilson, postmaster general, is full of valuable information concerning the postal service of the country 100 years ago and even earlier. Ethel M. Colson contributes to this number a touching story of heroism in the third of the stories told by teachers.

"Tip's rebel double-runner" and "The 'waking up' of Ansel Judd" are both interesting stories with just a suspicion of a moral skillfully woven in.

In addition there are many short articles on current topics, anecdotes, and stories for the little folks, all of which constitute a most profitable whole.

Mayor Hamilton Peck was unanimously re-nominated for mayor of Burlington at the republican caucus Friday evening. In spite of a driving snow storm 327 votes were cast, an unusually large number in view of the fact that there was no opposition.

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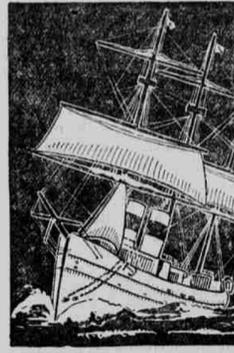
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