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CONSTANCY.

HE SAID:

And leaned as he spoke on the pasture bars,
That he vowed by the heavens blue—
By the silvery moon and the shining stars—
To ever prove leal and true.

"Men change, 'tis true," he said, "but oh!
Believe me, my own true love,
Affection like mine, as time will show,
Has a strength that no power can move."

SHE SAID:

"No fear or doubts, beloved, have I,
For deep in this heart of mine
Is a love that will never dim or die,
But will last for aye—like thine!"

He gave her a ring and a fond caress,
While her tears like a torrent fell;
As with faltering words and in sore distress,
He bade her a long farewell.

But the man in the moon, who had often viewed
Such tender scenes, I ween,
Winked knowingly then, as the lovers stood
Beneath, in the silvery sheen.

* * * * * *

Two summers with blossom and bug were gone,
Two winters with frost and snow;
And again the man in the moon looked down
On the whirling world below.

And what did he see? Why, the lover had won
A widow with wealth galore,
While the maiden had wedded, that very morn,
The clerk of a dry-goods store.

Quoth the man in the moon: "It's exactly now
As it was when the world began,
No weaker thing than a woman's vow,
Excepting the vows of a man."

These things have given the man in the moon
Such cynical views of life
That this is the reason he lives alone,
And never has taken a wife.

—*P. H. Converse, in Philadelphia Call.*

THE MOQUI SNAKE DANCE.

A Legend and Solemn Religious Ceremony of the Moqui Indians of Arizona.

THE LEGEND.

In the country of Tusayan, an ancient province of Northern Arizona, there lived a people—the remote ancestors of the present Moquis. An enterprising youth of this people, desiring to discover the sources of rain, constructed a raft and ascended a great river until the banks and cliffs seemed to reach the heavens. The youth was kindly received by the people of that region, and he married a wife and remained there several years. After this he returned to his own country, accompanied by his wife. His own people were rejoiced to see him and gave his wife a most flattering reception and kindly treatment. This kindness aroused the jealousy of the Moqui maidens and caused her to be an object of envy and persecution among them. The wife kept her troubles to herself, but, in the course of time, gave birth to a great serpent which made war on the tribe as enemies of his mother, and drove them into another region of country, where he met another serpent which killed him. The victorious serpent welcomed the fugitive people to his own country and bade them remain in it. They did so and that is the present country and people known as the Moqui-Pueblos, and this legend gave rise to

THE SNAKE DANCE.

This dance was instituted and is perpetuated in honor of the serpent protector of the tribe, and to insure a supply of rain. At first the snake dance was solemnized every year. This caused too much rain, and the country was inundated with floods. Afterwards the dance was solemnized once in seven years. The country was then afflicted with drought and famine. The rule now is to perform the snake dance once in two years. This is supposed to induce the proper amount of rain. Among these people the snake is looked upon as the most sacred object in existence, and, on no account must a snake of any sort be killed or injured.

Some ten years ago Major J. W. Powell, of the Colorado exploring expedition spent a winter at Wolpi, one of the principal Moqui towns, but he had no opportunity to witness the snake dance, though he made the language and religion of the people special subjects of study. And it is thought that not more than ten or a dozen white men now living have witnessed this dangerous and solemn ceremony.

The last biennial snake dance of the Moquis took place in the town of Wolpi during the month of July the present summer, and was witnessed by about eight white men, among whom was Professor W. B. Powell, brother to Major J. W. Powell, who made a trip of ninety miles and return, on mule back, in order to witness this deeply interesting ceremony. During Prof. Powell's visit in Junction City last week we listened to a verbal description of the dance, and the tradition of its objects and origin, which are substantially as here stated.

Eight days prior to the dance were spent in preparations, collecting snakes and in secret ceremonies in the "estufas," or lodge rooms. Two days prior to the dance were spent in strict fasting by the dancers. When the day arrived there had been collected about one hundred and fifty snakes. About three-fourths of them were rattlesnakes. The snakes were kept in a "snake shade," a place of confinement adjoining the dance-ground, shaded from the sun. The door of the snake shade was closed with a long curtain, the lower end of which rested upon the ground. There were about fifty-six dancers, men and boys. When the ceremonies commenced the dancers made five rounds, dancing to the time of a solemn chant, while the priests and their assistants sprinkled them with sacred meal and holy water. At the end of the first series of rounds the dancers divided into two companies. The company which was to perform the active and dangerous parts consisted of twenty-eight men, ranged in the form of fourteen couples. The dance was then resumed by these fourteen couples only, while the other company stood in an assigned position. After a given number of rounds, danced to the same monotonous chant, with great solemnity pictured on every face, the left hand man of one pair of the dancers disappeared behind the curtain into the snake shade. When he emerged he had a snake crosswise in his mouth, with the tail toward the left and the head toward the right hand man. The dance was, all this time, kept up in the most continuous, solemn and careful manner; and it was the business of the right hand man, with a small wand in the right hand and his left hand resting on the neck of his partner, by close attention and quick motions and gesticulations to engage the attention of the snake, and prevent it from doing injury. Then the left hand man of another couple disappeared into the snake shade, and in due time emerged as his predecessor had done, with a snake in his mouth as above described. This process was kept up until the left hand men of the entire fourteen couples were dancing around the circle with one snake each in their mouths. Then the left hand man of the first couple again disappeared into the snake shade and emerged as before; but this time he had two snakes in his mouth, and this process was continued until the left hand men of the entire fourteen couples were dancing around the circle with two snakes each in their mouths. There was now some danger of snakes being dropped and escaping. This was closely watched and the fallen snakes, if any, were immediately captured by the priests and assistants and restored to the men who dropped them, or to one of the dancers in the company that was standing idle. When the left hand men had each acquired two snakes, then the disappearance into the snake shade began again and was continued as before until each left hand man of the fourteen couples had acquired a third snake. Then the excitement and solemnity was intense and earnest, and the dropping of snakes more frequent. The snakes were then unloaded into a consecrated circle drawn on the ground. The space of this circle was divided into four quarters by two marks drawn across it through the center at right angles to each other, and this circle was carefully sprinkled with sacred meal and holy water. The same processes of dancing, disappearances, reappearances, etc., were continued until all the snakes were removed from the snake shade and deposited in the consecrated circle. The snakes were then all gathered up by the dancers and the priests and their assistants, and carefully, but in great haste, carried down the declivity of the mesa into the surrounding valleys, and deposited unharmed in their former homes. The dancers then hurried back into the village and retired into the estufas, or lodge rooms, where they were caused to vomit and were anointed by the priests in the most solemn manner. This done, waiters and assistants appeared with soups, and afterward with other food, and the snake dance ended with a feast. Many of the dancers had been bitten, some of them dangerously, but death seldom occurs. The Moquis claim that, to them, the snake is holy and not poisonous, but two years ago one death resulted from the bites.

We have in the *Tribune* office a large photo of the village of Wolpi, taken by the J. W. Powell exploring party some years ago. It shows the east side of the town and mesa, with the sheep and goat corrals near the top of the declivity, and the flat dancing floor on the summit of the broad, flat rock on which the village stands. In this photo Prof. Powell is able to distinguish the tall standing rock around which the dance occurred, and from this he is able to locate the position of the snake shade, the spectators and other points of interest. We think this short, imperfect sketch may prove intelligible, and, perhaps, interesting to our readers, and we will add that we have succeeded in obtaining a promise from Prof. Powell, that, when he reaches home and procures from his trunk the copious notes taken by him on the occasion, he will prepare for one of the monthly magazines a full and detailed account of this dangerous and solemn snake dance of the Rattle-snake Moquis. This dance is properly reckoned the most thrilling and wonderful aboriginal ceremony which is now known to be practiced. After making all due allowances for the skill in management by hands that have been accustomed to snake training and snake handling for twenty generations or more, for the soothing, stupefying and healing qualities which, probably, are possessed by the secret (sacred?) ointments, meal and water which are freely used on the dancers and the snakes, the fact still remains that to the Moqui snake dance attaches an interest and wonderful mystery seldom equaled among the religious ceremonies of men. As a single example of the power of skill and judgment, we understand that a skilled snake handler will never touch a rattlesnake when coiled up. The coil is the striking and biting position. With a stick, or otherwise, quietly and gently straighten out the snake, and it then may be grasped with impunity. Other points of management well known to experienced men are, doubtless, equally important; yet, after all allowances are made, this wonderful, dangerous ceremony is capable of staggering the credulity of most men who have not witnessed it, and exciting the profoundest wonder in the minds of those who have.

HISTORICAL SKETCH.

The Moquis are a tribe of Pueblo, or town building Indians, whose manners and customs remain unchanged, or nearly so, by contact with Europeans. It is supposed that they were visited by the Spaniards about the time of the Spanish conquest of Mexico, and in this way they probably acquired donkeys, sheep and goats; or, these animals may have been acquired subsequently through the Zunis and other Indians who were visited by the Spaniards. But the Moquis appear to have been so inaccessible on the remote and elevated mesas, and so poor that they did not tempt the cupidity of the conquering Spaniards; and they now probably, exhibit very fair examples of oboriginal life and character which reaches back into the ages prior to the discovery of America. At one time the Franciscan monks attempted to establish missions among them, but in 1680 the Moquis killed or expelled the missionaries. In 1748 another attempt was made by the Franciscans to establish missions, but with only local and temporary success. In 1723 the Viceroy of Mexico attempted to conquer the Moquis, but failed. At times they have suffered much from the attacks of the Apaches and Navajos. They are formed into a number of small tribes or families, with one supreme chief. They are strictly an agricultural people, raising grain, vegetables, fruits and cotton. They also have donkeys, sheep, and goats. They live in seven towns, located on mesas, or bluffs, from two hundred to seven hundred feet above the adjacent valleys. Their houses are of adobe brick or stone laid in mortar, several stories high, in terraces. The roofs are of poles, rushes and clay. The floors are of earth, sometimes covered with rushes. The Moquis knit, weave and spin their native wools and cotton and trade a portion of the products with other tribes. The men wear blankets with leggings of dressed skins. The women wear shawls and other garments made of cotton and wool.

When the country first passed into the jurisdiction of the United States the Moquis numbered about 8,000 persons; but, in 1855-6 they were almost destroyed by small-pox. Their total number now is about 1,600, distributed in seven villages. Three villages were represented in the snake dance witnessed by Prof. Powell. These villages were, probably, all that contained families of the Rattlesnake tribe. Other tribes are known as Deer, Water, Sand, Prairie Wolf, Tobacco and other names; but all are under one chief. The Moquis resemble the Zunis in many respects.—*Junction City Tribune.*

Hedges Along Highways.

There are frequent appeals in agricultural and political papers for farmers to set out hedges, wind breaks and shade trees along the public highways in our bleak prairies to protect the roads from the winds and storms of the winter. There are two sides to this question. In other years the idea of roads protected from winds and storms was a glorious one. But the fast-growing hedges of willow, soft maple, cottonwood, etc., have soon overshadowed the roads, shutting out the sun and causing them to remain soft and muddy. In many cases they do not dry between the rains, making travel difficult and disagreeable. It is becoming a serious question, so much so that there is talk of appealing to the Legislature for a law providing that hedges along public highways shall not be allowed to grow more than eight or ten feet high.

In winter efforts for protection from the winter there has been in town and country, exercised. Too little practical sense so thickly shade streets and lots are dences damp and to make the residences damp and injurious to health. The same is the case with farm houses. The shade and wind break enough from the residence are not far. The sun should be permitted barns. upon the house, into the windows shine on the ground about the house, and ing can supply the place of the sunshine. There is life, health and vigor in the sunshine to vegetation and humanity. Shade trees should stand far enough from the house to permit the sun to shine all about it. This can be done easily on the farm, as wind breaks are best when ten or fifteen rods away. In towns where the lots are small it is better to stand the heat and blaze of the sun than to endanger the health of the family by keeping out the blessed sunshine from the house and rooms.

The question of damp roads occasioned by high and thick hedges is beginning to be seriously agitated, and years will only intensify it. There will have to be a limit to the height of the hedge, or many of the roads will become impassable during the entire summer. And if the Legislature does not give relief soon it will come eventually.

A Libel on American Ladies.

So it would seem that forty per cent. of the cigarettes sold in the United States are smoked by ladies. In Russia, I should imagine that the percentage is even greater; while in France, Germany and Italy the percentage consumed by the fair sex must be considerable. And why not? If men find pleasure in tobacco why should women be arbitrarily excluded from the enjoyment of the same pleasure? When, many years ago, I was living in the United States, the young ladies at Washington were given to what they termed "dipping," a practice far more objectionable than smoking. A dipping party consisted of a number of girls squatting on the ground round a bowl in which there was a thick mixture of snuff and water. This they used to put into their mouths with sticks and rub it on their teeth, the theory being that it whitened them; but this, of course, was a mere excuse for what was equivalent to chewing.—*London Truth.*

The Strange Fish an Athlete Could Not Lift.

"You look like a likely hefter," said an old Maine fisherman in oil skins, who was unloading a doryful of mackerel at Deer Island, to a lusty young man in knickerbockers and a white flannel shirt.

"Yes," replied the young man. "I'm called pretty strong in the Skowhegan Athletic Club."

"Did you ever lift much fish?" asked the old fellow.

"I never saw the fish I couldn't lift."

The fisherman took out a clean ten-dollar bill and said: "I'm going on eighty-one years old next muster day, but I'll bet ten dollars even you can't lift fish that I can."

"Where's your fish?" asked Skowhegan.

"Well, I'll tell you. Here's a fish," and he poked among the mackerel, and pointed to a large, solid, skate-like fish in the bottom of the dory. "Let's see, it's about five foot up to the dock. I'll bet you the ten dollars you can't toss the fish up there."

The Skowhegan athlete thus called upon, deposited ten dollars with the owner of the mackerel canning shop, who had joined the party, and went down the ladder into the boat, while the old fisherman climbed upon the dock to watch the feat.

"Stand back there!" shouted the fish tosser, rolling up his sleeve. "This fish might hit you, old man, and knock some of the blow out of you."

"Heave away," said the man in oil-skins, tipping a wink at the crowd in general.

The young man now stepped into the dory, and poked away the tinkers (small mackerel) that were sliding about. Standing on the edge of the boat, he stooped down, grasped the skate-like fish and lifted, raising it about a foot. Then, uttering a yell, he staggered a moment and fell with a resounding splash into the water, nearly capsizing the boat in accomplishing the feat, which was received with shouts of laughter from the dock, the old fisherman fairly dancing a hornpipe on the rail.

"What's the matter with you?" he shouted, as the unfortunate athlete scrambled into the dory again, swearing like a pirate. "Trying to upset the boat, are you?"

"Who struck me? Some one gave me a knock on the neck just as I was lifting."

"Nonsense," said some one in the crowd. "You wasn't touched."

"I'll take my oath I felt something hit me. If this is a skin game I want to know it." Bracing himself firmly in the boat he again grasped the fish in both hands and raised it three feet, and then fish, athlete and all went over backward among the tinkers. Man, fish, oars and bailers were mixed up for a moment. At last the Skowhegan lifter made a break for the dock, and, once upon it, sank down on a pile of boards. He was as white as a sheet, and covered with scales from head to foot.

'Send for the apothecary," he gasped, as the men crowded around.

"Why, what's the matter with you?"

"I've had a stroke," whispered the victim. "The minute I stooped to lift I felt it a-runnin' all over me. It's in our family, but I've got it bad," and here he rubbed his arms and legs.

"It knocked me clean off my feet," he added, "and my limbs felt like sticks. Send ——;" but here a roar of laughter broke from the men, and one of them, seizing him by the arm, jerked him to his feet.

"You're all right my lad; only next time don't go fooling around old Amos. He's a hard nut."

"Here's yer money, sonny," said the old man, holding out the bill, "you've earned it."

"What do I mean?" he continued. "Why, jest this: You haven't had a shock of paralysis. They'll knock a horse if you take 'em right."

The athlete looked vacantly ahead, re back his money, and left amid the ed laughter of the crowd.

hegan have a yarn to tell the Skowthe jokks," said the perpetrator of 'blow,' but I hate to hear a man Injured? thought I'd take him down. an hour or sir-ee. He'll feel stiff for

"What's that it wont harm him. I reckon they know of the shocks? Why, 'em off." h with 'em or drive

The latter assu correct. The electrion is probably torpedo is its defense, paratus of the good one. The electric certainly is a compared, to some extent as may be taic pile, and consist of o the vollayers of hexagonal cells, the series of ing spaces between the pl tervenfilled with a trembling, jelly-being stance, so that each cell can be subpared to a Leyden jar. Each torcarries about four hundred and of these batteries, the whole being e in power to about fifteen Leyden jars making 3,500 square inches charged to the highest degree. The upper side of the fish is positive and the lower negative, the shocks seemingly being entirely at the will of the strange electrician.—*Cor. N. Y. Sun.*

—An old sea Captain is preparing to make a fortune by running into South Africa with an ice-making machine that will turn out four tons of congealed ice a day. He will locate in East London, where imported ice sells for sixty-two cents and a half a pound, and will try to equal the success that attended the efforts in a like direction of a man who attempted to cool the parched throats of the people of San Salvador, Central America. First thing we know those savages will be setting up ice-cream booths to ruin the youth of the country.—*Chicago Inter-Ocean.*

SCIENCE AND INDUSTRY.

—Camphor trees are being introduced with success in Florida.

—The flesh of the whale is said to be very wholesome when pickled, and a new industry in this line is growing up along the Atlantic coast.—*Chicago Inter-Ocean.*

—"Common wood soaked in petroleum," says a writer in the *Country Gen'l'man*, "will make it as durable as cedar." Wood used in verandas and trellis work, where exposed to the elements, can thus by little expense and labor be made lasting.

—There is now a boat on the Thames which is successfully propelled by electricity. The expense is about the same as that of steam, but the convenience is much greater, and there is no heat or smoke or cinders. That electricity is to be the motor of the future on the water as well as on the land there is very little doubt.

—F. M. Shields, of Mississippi, has invented a murderous gun which he calls the "Sweepstakes." "It shoots," he says, "4,000 balls at the explosion of one cap. It will kill and wound 800 men out of a regiment of 1,000 men at a distance of 800 yards. It has forty-nine barrels all combined in one, and each barrel shooting one degree and twelve minutes on a horizontal plans from the others. Shooting a distance of 100 yards, it will cover a space of 100 yards, filling a want long felt."—*Chicago Herald.*

—The experiment of making glass with natural gas has been tried with success at the Pan-Handle Glass-works, at Wellsburg, W. Va. Reports from the superintendent of the works show that where the latter formerly used 380 bushels of coal they now only use thirty, and the cost of fuel in the flattening department has been reduced from thirty-nine dollars a day to about seven dollars per day. It is claimed that, owing to the absence of dust, dirt, or sulphur, a much better and cleaner quality of glass can be made with the gas than when other fuel is employed.—*Philadelphia Press.*

—The Chesapeake Pottery Company, of Baltimore, Md., have developed a Parian body from native materials that promises to be a unique production in the line of ceramics. They have just produced two reliefs in this material that show decided warmth of tone and delicate expression. These reliefs are entitled "Winter" and "Summer," the one modeled by a clever English artist, the other the work of Mr. Priestman, of Boston. The fine heads presented in these reliefs have considerable artistic merit, and embody the qualifications called for by the seasons they represent.—*Baltimore Sun.*

PITH AND POINT.

—To speak of the thread of an argument would imply that the whole thing is a "yarn."—*N. Y. Life.*

—The late Mr. Yale, of New Haven, left a fortune of $8,000,000. Like Samson, his strength was in his locks.—*Rochester Post-Express.*

—Greenburg (Pa.) men shot a tramp for stealing potatoes from their field. Such conduct is tuber-rootal for anything.—*Pittsburgh Telegraph.*

—Six months after marriage: "Weel, weel, Sandy, how d'ye like the little leddy?" "Ah, weel, Alec, I'll nae deny that she has fine conversational powers."—*Chicago Tribune.*

—A Pennsylvania lady ninety-three years of age milks, washes and bakes for a family of three persons. A great deal can be got out of old people if they are properly managed. Young people do not get enough rest. — *Louisville Courier-Journal.*

—"Gentlemen," said the Texas man in the restaurant when the waiter dumped a plate of hot soup down his back, "gentlemen, don't laugh." As he had risen to his feet and drawn two revolvers, his wishes were respected.

—The New York *Morning Journal* says that "a man in Harlem is so fat that the shadow he casts is as round as a ball." He's pretty corpulent, no doubt; but there is a man in Norristown so fat that his shadow leaves a grease spot wherever it touches.—*Norristown Herald.*

—Knowledge.—

Knowledge—who hath it? nay not thou,
Pale student, pondering thy futile lore;
A little space it shall be thine, as now
'Twas his whose funeral passes at thy door—
Last night a clown that scarcely knew to spell;
Now he knows all. O wondrous miracle!

—*Atlantic.*

—"Id vas petter," said the German tourist at Watkins Glen, who fell over a precipice into a gurgling brook, "id was petter dat Vatkins pud up some of does warning dangers pill poards so dem prides und grooms apoud here doan attend deze funerals."—*N. Y. Mail.*

—When Lord Coleridge returns to his native heath and writes a book about America, we trust he will not say that: Chicago is a larger State than Hoboken; that Louisville is an isthmus that connects California and Hartford; that the Hudson River is a beautiful city; that the Alleghanies are a lovely archipelago; that Idaho is the capital of —*Puck.*

whirling up to it: "I can swim the in a con Niagara," said a stranger man on ial whisper to a hardware "Can you ward avenue yesterday. like some a feel that I can. I should try it if you from you. Would you sir, I wouldn me?" "No, sir—no, man who hasn't of such a thing. A a year, nor had in a bath-tub for month, wouldn't clean shirt for a show with a whirl the ghost of a go and tackle a You'd better gradually work up to of water and —*Detroit Free Press.*

COMMERCIAL LAW.

Brief Digests of Late Decisions.

Compiled Specially for the St. Louis Commercial Gazette.]

CARTAGE TICKETS AS PROMISSORY NOTES.

Suit was brought upon certain cartage tickets issued by appellants to one Fitzgerald for teaming done by him for them, and which appellee bought of Fitzgerald. The tickets read: "Hibbard, Spencer & Co. Cartage tickets, 50c. Hibbard, Spencer & Co." They were printed, except the name, Hibbard, Spencer & Co., at the bottom, which was written. *Held*, that the appellee was not entitled to recover in his own name upon the tickets in question. They were neither due bills nor promissory notes, but merely acknowledgments of indebtedness to the person to whom they were issued. That while no particular form of words was necessary to constitute a promissory note, and while it need not contain the words, "promise to pay," in the absence of such words there must be other words of equivalent import. In the document sued on there was not only no promise to pay, but no words of similar import. The most that could be claimed for these tickets was that they were in the nature of vouchers or acknowledgments of services rendered by Fitzgerald to appellants, upon which the law implied a promise to pay, but not to a third person for such services. They were merely non-negotiable choses in action upon which suit could be brought only in the name of Fitzgerald.—Hibbard vs. Halloway, Chicago Appellate Court.

BANK AND DEPOSITOR.

Where the practice of a bank was to credit a depositor at once with the amount of a check upon another bank deposited by him, and to allow him to draw against it at once, and in case the check was not paid, to debit the depositor with the same amount, the check until paid remained the property of the depositor, so that if the bank should fail before the check had passed out of his possession, and the depositor had not drawn against it or deposited the check to straighten an overdrawn account, a court of equity would order the check to be returned to the depositor.—Balbach vs. Frelinghuysen, United States Circuit Court, District New Jersey.

A bank had moneys on deposit, in one account to the credit of S. and in another to the credit of S. as Sheriff. After the expiration of the term of office of S., the bank transferred the money standing to his credit as Sheriff to his private account, and afterward, with his assent, applied the money so transferred to the payment of his private debt to the bank. In an action by the bank upon the official bond of S., as Sheriff, for moneys of the bank received by him in his official capacity, it was *held* that the transfer and application of the funds referred to was a defense for the sureties on the official bond of S. to the amount for which such transfer was made.—McMillan et al. vs. Boyd et al., Supreme Court of Ohio.

RAILROAD PASSENGER AND NEGLIGENCE.

A passenger stepped from a train when it was in a station slowing up, but not stopped, and was thrown down and injured by a sudden jerking of the train. He sued the company for damages and recovered judgment. The company had defended on the ground that alighting from a train in motion was such negligence in itself that no action would lie for damages. On appeal the court said: It is claimed that alighting from a train in motion is such negligence as to preclude recovery, whatever the circumstances. This is no doubt true where the company is not in fault and the train has considerable speed, but it is not necessarily true where there is a question of comparative negligence. A train might be barely in motion, moving so slowly that getting off would be attended with no danger whatever. The question was one for the jury. If a passenger takes no more risk by alighting than ordinary prudent men take under the circumstances, he is not precluded from recovering for an injury suffered in consequence of the company's negligence.—Galveston, Houston & Santa Fe R. R. Co. vs. Smith, Supreme Court of Texas.

FIRE INSURANCE.

A contract for insurance against loss by fire is a contract of indemnity. A contract to that end with a person who has no insurable interest in the property or can not sustain any pecuniary loss by injury thereto is a mere wager, contrary to public policy and void. Any person who has a legal or equitable interest in property, or is so related to it that an injury to it may cause him pecuniary loss, has an insurable interest therein. A judgment creditor has an insurable interest in the property of his debtor, but he can not recover from the insurer upon an injury thereto as for a loss to himself, unless he also shows that the judgment debtor has not sufficient property left out of which the judgment can be satisfied. While the insurer may be estopped to insist on conditions and restrictions contained in a policy issued with a knowledge of facts inconsistent therewith, neither party to a contract of insurance which is void, as being contrary to public policy, is estopped to deny its legality.—Spare vs. Home Mut. Ins. Co., U. S. Circuit Court, District of Oregon.

NOTICE OF FORGERY.

A person can not be estopped from declaring his signature to a note a forgery merely because *after* plaintiff had taken the note he did not notify her that it was a forgery, as soon as he knew that his name purported to be signed to it.—Matter of Zell's Appeal, Supreme Court of Pennsylvania.