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 TUESDAY, NOVEMBER 25, 1913.

**FARMERS' SELF-HELP.**  
 New York Times: At the recent conference at the City club to consider the problem of reducing the cost of living a good deal was said about the work of providing simpler credit for farmers through state banks. That is a plan that has advantages accompanied by risks and drawbacks. The greatest of these is the tendency which has been developed in some countries to weaken the sense of responsibility on the part of the farmers through dependence on state aid.

Mr. Leonard G. Robertson, head of the organization which administers the Baron de Hirsch fund, gave an outline of the system of co-operative credit unions among farmers which that organization has brought into existence. There are seventeen of these in three states, and they show a steady increase of loans, and no losses from borrowers. It is practically the same system that has borne such excellent fruit in Ireland under the original guidance of Sir Horace Plunkett. The basis of it is that the members of the association have an immediate and continued interest in the soundness of the loans, in their devotion to ends likely really to be useful and profitable, and in their prompt payment when due in order that the principal can be employed for like ends for the benefit of new borrowers. It is the principle of mutual help checked by direct individual interest and free from the insidious tendency of outside aid, especially that of the state.

**ONE CENT LETTER RATE.**  
 The campaign for a one cent letter rate is being pushed with a good deal of vigor, and circulars are being sent all over the country urging people to write letters urging their congressmen to vote for the reduction of the letter rate. It is stated in support of the movement that the profit from letter postage was \$65,000,000 last year, and that this profit is a tax which the people of the United States are paying to help pay the shortage in other branches of the postal service. The argument is that each class of mail ought to pay its own expenses, and that there should be neither surplus nor deficit in any branch of the service.

It is hardly possible to divide such a service as that of the postoffice into very small divisions, and to require that each division shall be absolutely self-sustaining, for the reason that various features of the work overlap and interlace, and no man living can tell exactly where one begins and the other ends. For instance, advertising matter, such as newspapers, is one thing, and letters are another. But the advertising is a direct stimulant to the exchange of letters. No one can tell how many of the letters written are the direct result of advertising, which is carried at a different rate. But the number must be enormous. And if the stimulus is removed, and the number of letters thereby lessened, the proportionate cost of carrying a letter will increase. So it goes through all the departments.

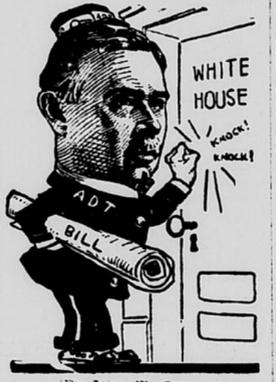
We do not know of any vociferous demand from the great common people for the lowering of the letter rate. And we have in the postoffice department a great business institution on which greater and greater demands are being made, and will be made. So long as any rate is not felt to be oppressive, may it not be a pretty good plan to let it alone until we find out a little better where we are at?

**FOREIGN SUSPICION.**  
 There is one thing in the statement made in The Times yesterday by Rev. Allan Durlison concerning the Mexican situation which touches a very important fact. That is the suspicion with which Mexicans generally regard the United States. They do not believe in the disinterestedness of this country, and cannot be convinced of it. That suspicion is one which most travelers tell us is prevalent all through Latin America. The South American and Central American countries regard the United States as a selfish, grasping country, determined to bully and domineer, and eager to grab territory wherever it can be found.

It is not pleasant to realize that our neighbors have such a poor opinion of us, but we cannot shut our eyes to the facts. And the facts are as stated. We are unpopular among our southern neighbors, we are feared and distrusted by them, and every move which we make is regarded by them with suspicion.  
 In the case of Mexico there is practically some justification for this attitude. The Mexican war of something more than half a century ago is something to which we can scarcely point with pride. It is pretty generally admitted that we provoked that war without good cause, and that behind our act lay the desire to add another state to the union. The fact that Texas had become inhabited by people who had little in common with the

Mexicans, and that a break between the two was sure to come sooner or later does not now convince Mexicans of our disinterestedness.  
 Possibly our relations with Cuba have been interpreted by the other nations to our disadvantage, but surely without cause. Our war with Spain was not for the acquisition of territory, and we deliberately refused to add Cuba to our territory when we could have done so easily. Further, when Cuban government had failed utterly, and when the country was on the verge of anarchy, and we sent troops there to compel order, there was nothing to prevent our then making Cuba a dependency of this country had we desired to do so.  
 Perhaps it is natural for the little nations to be distrustful of the big one, and to interpret to its disadvantage many of its acts. We are forced to admit that our course toward Mexico before our civil war was scarcely admirable. And we must make allowance for the point of view of the foreigner, who is not informed on all points. To most of us our occupation of the Philippines is regarded as in the nature of a duty imposed on us. To the South American it may seem like conquest for conquest's sake. And so our imposition on Cuba of conditions which make her government something less than independent may be interpreted as due to a desire for acquisition of one sort or another. The feeling of suspicion is perhaps natural, but it is not pleasant to know that it exists.

**Hoos' Hoo Today**



(By John W. Carey.)  
 Who's chairman of the Upper House committee on finance, and helps your Uncle Samuel to lodge extravagance? Who knows the tariff things by heart—that ad valorem stuff and such as that which you and I are more than apt to miff? Who took the bill which Underwood consigned him to, and saw it to the White House door by rush delivery? Who may not always hit the ball a leather splitting crack, but seems to have the faculty of landing on the sack? Who showed the gang that swings the sledge and knows it all—ahem!—He'll hit a golf ball all day long, but he can't hit a home run—P. M.

**JUST HUMAN NATURE.**

(By Philander Johnson.)  
 A man never fully appreciates the humor of a story until he has learned it by heart and begins to tell it himself.  
 "John," said Mrs. Wisewell, "that young lady you have employed as a secretary isn't very good looking."  
 "No, but she's wonderfully smart and industrious and never has any beaux."  
 "Well, you get one who is better looking and not so clever."

A woman may get a man to church, but she can't keep him awake after she has to leave him talking to be done by the minister.  
 In sport he'll test his muscles strong, but as for work: Oh, no! He'll hit a golf ball all day long, but shies at shoveling snow.  
 "That dog of yours barked all night," said the irascible neighbor.  
 "Well, we've got to keep up with the music machines around here. The dog does his best. You can't expect him to play the sextet from Lucia."

Sometimes I pause and ponder in the midst of joy and strife upon the various women who have influenced my life, and I harbor a suspicion that the girls who came between myself and hopes of happiness are girls I've never seen. The lady at the telephone who carols "Busy now" has brought me disappointments that were serious. I vow. But there's one, a lady Samuelson, who has spoiled by Heavenly Hopes. She turns my weekly laundry into ribbons, fringes and ropes. I might contrive to do it, all fastened with dainty care, if it weren't for the buttons that, alas are never there! When I'm dressing for a party that's particularly neat, my drapery starts sliding toward my waist line or my feet. In desperation I fold it and sit in pain and doubt, as one by one the safety pins turn slowly wrong side out. I dream of her each night, but I see her face, relentless glare. She takes a pair of pliers and she waves them in the air. And every time a helpless little button bumps the floor she does another war dance with a wild, demonic roar. I know where I am headed for the things that I have said; they're sure to queer the model life which otherwise I've led. When I've landed for my finish, in a place whose color scheme is superheated anthracite, backed up with smoke and steam, I'll think, while for my sulphur bath, I'm slid into the trough, of you, oh heartless laundry girl, who yanked my buttons off!

**POINTED PARAGRAPHS.**

Money is the root of a manufacturing plant.  
 Very few women have time to look like their portraits.  
 Nothing makes a man so sad as to have a girl jolly him.  
 How foolish to carry a heavy load of trouble in one's hip pocket.  
 Few men are as much appreciated as husbands as they were when lovers.  
 A woman expects to get her reward in heaven, but a man wants his here on earth.  
 Once in a while we have the pleasure of meeting a farmer who fills the soil instead of joy riding in a touring car.

**THE EVENING STORY**

(Copyright, 1913, by W. Warner.)  
 IN SHINBONE ALLEY.

Annie Orne stood in the doorway of her house early on a summer morning and looked out toward the sea, where fishermen were hauling up their nets heavy with lobsters. A beautiful day was coming, but Annie felt no joy in it. She knew that it would be as dreary as all the other days of her life.  
 She had had too many days of that kind to longer believe that any could be different. Long ago she had felt hope when the doctor told her she was now resigned. She looked as calm as the sea itself. Her eyes, indeed, were his true color, her hair was gray and heavy, and her face slightly tanned by sea wind and sun. She had a figure which had never got over its girlishness. She wore a blue cotton dress which she had had at her throat and wrists and a little white ruffled apron. Her small brown hands were clasped before her. They had a look of never having been much used.  
 The house behind Annie was beaten gray by the storms and rains of more than two centuries. Lobsters had their staves and quaint gables. The hollyhocks and phlox that grew on the bit of land before it were offerings of the same flowers which in the ocean planted by the hands of her great-great-grandmother. From this house her father had gone forth to sea and had not returned for many years. The way of his father and father's father, here she had been born and had lived his days, here she expected to die. She knew nothing of the sea.  
 Those old fishermen, those old captains of fleets, had left her an inheritance which was more than ample for all her needs. When she had her too, a strain of blood that lifted her above her neighbors. Annie Orne was all the people of Shinbone Alley, and all the people of Shinbone Alley, and all the old houses respected her as such. They did not expect her to mingle with them. She did not desire closer fellowship with them. She was like a fellow who had been in the crowd. Sometimes that loneliness pressed too heavily.  
 "I shall water my flowers," she thought this morning. "I'll buy some vegetables, perhaps a fish from some fisherman. I shall cook my food and eat it. I shall read a little and sew a little and sit a good deal doing nothing. And after a very long time it will be time to put out to light and go to bed. So I shall sleep and dream till another day." She sighed deeply and turned away to the room within. It held a few chairs, a thin, shining table, rag rug, and on the wall was a great oil painting of an oval faced man whose chin was held up by a tightly wound stock. The eyes of the painting seemed to observe Annie closely as she crossed the room. She was conscious but unafraid of that regard.  
 She had just taken up a bit of work like the others in the narrow hallway when she heard a heavy door slam. She knew of course, what it was, for automobiles were not uncommon in the newer portion of the town. It stopped abruptly, there was a silence, then a knock beside the door.  
 "Surprised, but I started," Annie went back to the door. Her glance went first to the dusty automobile halted beyond her hollyhocks then to the nearer object—a stout, balding, looking young fellow who had to smile far down on her from his joyous gray eyes.  
 "Good morning!" he cried. "Are you the lady of this house?"  
 Annie smiled back instinctively. "I am."  
 "Very odd house, isn't it?" he glanced up at the ancient eaves. "All the houses in this town look old like the old houses in the window in particular. Maybe you could tell me the way to it. I'm not exactly lost, but when I saw your door was open I thought I might as well inquire. I've turned ninety-seven corners so far and I haven't found Shinbone Alley on any street sign yet."  
 "And you saw Annie sat, still smiling. "This is Shinbone Alley. It is properly called Orne street."

"Thank you, thank you!" he cried. "You're as good as you can be—as good as I knew you'd be." "I shall wait and watch you," Annie said, timidly making her one condition.  
 "Of course, you shall. I'd love to have you. You've got my case!" There was a delay while he found a proper station for the big case and set the canvas and selected the tint from his color box. He was like a cat on the doormat and watched him. It fascinated her to see him pick his brushes, though the picture itself was hidden from her. But still more it fascinated her to see his face with its liquid, varying expressions. She thought he was the handsomest person she had ever seen. He was like all the dreams of her youth come true.  
 A far off whistle blowing aroused her—aroused him, too. They stared at each other wonderingly. It was noon. And they had not suspected it. Never for Annie had time gone so fast. The day had had a dead end, but she had done already. He laid down his brush.  
 "I suppose I shall have to stop long enough to eat," he said.  
 "Even an artist can live on beauty alone, Miss Annie, please come here and eat with me. I expect you are going to kill me. I couldn't help it. You would be in it," Annie rose and went to his side.  
 As she looked at the canvas her heart seemed to twirl like a top in her breast. For not only did she see the house, the sea, the hollyhocks, but herself in the doorway, vaguely outlined at least, but still sufficiently recognizable.  
 He looked up at her. "You see, the picture needed you," he pleaded, simply.  
 "Yes," Annie replied.  
 She felt a strange wonder and joy and pride. She felt great gratitude, too. Never had she thought her worthy to be in his picture. Her breath came fast and she stared at the beautiful thing which she could plainly see was yet to be more beautiful.

"You see the Picture Needed You."  
 She grew obvious of all else. Presently she found that some one stood beside her, also looking—a man who said gravely: "Annie, this is going to be the finest thing you have ever done."  
 "Thank you, thank you," returned the boy.  
 "You see, I owe it all to Miss Annie here. The house and the garden are hers, the sea, too, is hers, and the figure on the doormat—'He sprang up. 'But I must introduce you, Miss Orne, my father, Major Werner. Dad, this morning has some like everything. I even forgot that you were coming to find me."  
 "I'm glad for the spirit of genius and of youth," said Major Werner, holding Annie with his eyes, under their gray brows, as he said his son's name.  
 "So much for Miss Annie," cried the boy.  
 Annie said: "You must come in and have dinner with me, though it won't be dinner properly, only a lunch. It is the first time in my life I have forgotten that one must cook in order to eat."  
 After all, there was plenty, and all the best of its kind—coffee, dark and light, in pink lustre cups, which the boy knew enough to appreciate; lobster salad, with a bit of cream on the edges of the plate; bread and round, and blueberries, fresh from the hills back inland. About the table the three lingered long enjoying themselves, and each moment growing into friends. The sea grew with the other. Outside the sea grew intensely blue and dories swung in the hollyhocks about the windows.  
 The afternoon was well on its way before the young man and the old shock hands with Miss Annie, thanking her for her hospitality and bade her good-by.  
 She stood in her doorway and watched the black car slide down a steep lane into a cross street. She watched smilingly, for she was very happy. Hope was born anew in her and belief also. She dare expect the morrow with its eagerness. For they had not said they were coming back, both of them? And she did not know which she would rather see—the fine old major or his erstwhile son. It came to her that her book of life had opened at a new chapter and that the ending was to be far different from the beginning. Even the woman who had had only one lover and him undesired may know when she charms the right man. So Miss Annie knew, and still again she went back into the room where a picture—upon it and with a deep, happy brow and smile she began to scan the picture.

Annie sat on the doormat and watched him.  
 "So?" He marveled frankly. "And are you Miss Orne?"  
 "Yes."  
 "Then it is your house I'm looking for. My name is Werner, and I'm an artist. The car out there, you see, is full of my traps. Miss Orne, I would have been glad to paint you. I want more than ever to paint it, now that I've seen it. If you were an artist you'd understand why. There isn't another such perfect specimen in the land as your house, your garden, the sea, and—" He paused. "I was going to add you to the list, but I suppose you couldn't like it," he ended, tentatively.  
 Annie raised her brown hand to shade her eyes from the sparkling sea. Her face had taken on a glow like that of her own hollyhocks. Her

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**LAUGH WITH US**  
 Little Stories That Have Made Many People Smile.

Recently a rather unsophisticated woman from one of the back counties took a sea voyage with her niece, and just as the ship glided into harbor one day the good aunt heard a large rattle, a clank and a splash. "Look here, my dear," she cried, turning to the steward, "what has happened?"  
 "Nothing at all, madam," replied the steward. "We have just dropped the anchor."  
 "I expected it!" declared aunt, with large emphasis. "It's a wonder that it didn't happen before. The thing has been hanging out there all the morning."  
 Representative Charles C. Carlin, in the national congress, has a district in Virginia just across the Potomac river from Washington. Among his constituents are many colored people, and one day an old colored man, having found his way to the door of the house of representatives, wanted to walk in and talk to Carlin.  
 The doorkeeper explained to him that he would have to send in his name. While the old man was waiting for the congressman to appear he looked up an end of a vast corridor in which he stood, gazed at the ornamented ceiling and glanced at the oil paintings on the walls.  
 "Fore de Lawd," he finally exclaimed, "is dis hush Chollie Carlin's awface."  
 A woman going down the garden walk was horrified at seeing her son standing on his head against the garden wall.  
 "Johnnie, you bad boy!" she cried. "What are you doing now?"  
 "Standing on my head," replied Johnnie. "Didn't yer tell me to play at summat that wouldn't wear my boots out?"  
 "Optimists are right, provided they are not unreasoning and excessive," said a fusion leader at a fusion luncheon in New York.  
 "The optimism of our opponents," he went on, "reminds me of Smith. A druggist said to Smith one night at the lodge:  
 "There's a movement on foot to make drugs cheaper."  
 "Good," said Smith. "Good! That will bring sickness within the reach of all!"  
 George, the sexton's son, was recounting the prowess of his grandfather to Herbert, the rector's son, who was properly impressed, and asked:  
 "Your grandfather on your father's or mother's side?"  
 "Oh, he sticks up for both of 'em," said George.  
 Parson (advisedly)—Two rights never make a wrong, Pat, you must know.  
 Pat—Indeed, your reverence, you are wrong.  
 Parson—Now, now, Pat, I'm right.  
 Pat—But I say you are wrong, your reverence.  
 Parson—And how, Pat?  
 Pat triumphantly—Your reverence, two rights can't make a wrong, when they boots!"

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