

THE SAN FRANCISCO CALL

JOHN D. SPRECKELS, Proprietor. ADDRESS ALL COMMUNICATIONS TO JOHN McNAUGHT, Manager. PUBLICATION OFFICE, THIRD AND MARKET STREETS, SAN FRANCISCO. MONDAY, NOVEMBER 27, 1905.

ANOTHER RECORD WEEK.

WE have recently had several remarkably active weeks in trade, but last week broke all previous records in one particular. Of the ninety cities and towns reporting bank clearings only two—Richmond and Topeka—showed losses as compared with the corresponding week in 1904. This is not likely to occur again for years, and may never. As these clearings are accepted as the best business barometers of the country it is natural to conclude that there was a general expansion of business last week from one end of the country to the other.

These figures chiefly represent internal commerce. But our foreign trade is also making a most excellent showing. The imports for the country in October were \$107,500,000, an increase of \$5,200,000 over October, 1904, while our exports for that month were \$154,000,000, a decrease of \$8,000,000, the excess of exports being less than \$47,000,000, against about \$70,000,000 last year.

The staples continue fairly active as a rule, though less so than several weeks ago. Wool is quieter and the market at some points is weaker, the extremely high prices having checked the demand. Provisions are steady in price, but not especially brisk. Hops, which for several years have been in urgent demand at quotations about three times of the cost of production, are now down to cost, and the common grades are below cost.

A significant feature which developed during the week was less complaint of car shortage, taking the country as a whole. This rather indicates a falling off in the movement of general merchandise. But the railroads themselves report an increase in business of 9 per cent during the first half of November as compared with the same month last year, while the net returns for the first nine months of the year show an increase of 7 per cent.

The money market has eased off considerably during the week. Rates for call money in New York have dropped back to about 4 1/2 to 5 1/2 per cent, and there was little talk heard of tight money during the week, the impression being that the acuteness of the recent stringency is about over. Still, this is the time of the year when funds are apt to exhibit sharp fluctuations, and we are therefore liable to experience another flurry almost any day.

Cotton has been excited of late, owing to the incoming of the ginner's reports, the Census Bureau's estimates and the guesses of all sorts of trade journals and operators on the size of the crop, which have kept the market extremely sensitive and bobbing about like a shuttlecock. Conservative and reliable estimates calculate the crop at about 10,500,000 bales, and the Southern planters, bullish to a man, are holding back for higher prices, a large and powerful section of them having decided to hold for 15 cents. The present price is about 11 1/2 cents.

Conditions on this coast remain about the same. The long dry spell has been slightly broken by a light rainfall, not sufficient to break the drouth and extend promise of more rain to come. Even the few showers of the past week have given the public more confidence in the future and a good soaking rain all over the State would produce a very perceptible effect on the whole community. There is still plenty of time for this soaking rain, for it is not yet the first of December.

INDUSTRIAL INSURANCE.

INQUIRY into insurance methods, which is now being given such wide publicity, may result in bringing about great improvements by awakening the people to the extravagance which present systems indulge in. The expense of policies in ordinary insurance is considered high by well-to-do people who can pay premiums on \$1000 policies an upward; but when we consider the charges in the so-called "industrial insurance" the expense put upon the poor who seek insurance by payment of small weekly installments the figures read like robbery.

The expense to these people who are able only to pay by dribbles of dimes and quarters amounts to very nearly double what the ordinary insurance costs. Reports of the investigation of the Metropolitan Life Company show this. It appears that, while a policy on the ordinary plan for \$1000 costs \$16 55, to those who have to pay by weekly installments the charge is \$31 20. Last year the company collected over \$50,000,000 from policy-holders, most of whom were the poor who pay by weekly installments, and it returned in death claims and dividends only \$16,560,000. The expense of salaries, commissions, etc., was \$20,000,000. That is, the expense far exceeds the sum that goes back to the poor. The salary of the president of this company is \$100,000, and that of the vice president is \$75,000.

In one year this company gained \$3,000,000 from lapsed policies. This means an immense loss to the poor people who have to throw up their policies after having paid premiums on them for several years. It is an immensely profitable business for the officers. Even the third vice president gets over \$16,000.

While it is true that extraordinary financial talent rightly commands large salaries, it would seem that a man with such gifts in that way should surely be able to arrange a system by which the poor would get a more adequate return from what they stint themselves to pay for insurance, and that something might be done by the managers to shut off the enormous loss from lapsed insurance, which is usually caused by such misfortunes that the poor industrial cannot spare even the weekly dimes and quarters.

The fact is that graft cannot be eliminated in any other way than by independent voting. It is a system which has grown out of the habit of hidebound partisanship.—Rochester Herald.

Another man of the name of Pattison has made his appearance on the Democratic horizon. And he seems to be of Presidential size, too.—Buffalo Courier.

College hazing seems to be crowding football pretty hard this autumn for the educational mortality honors.—Detroit Journal.

THE WOULD-BE GIBSON GIRL



—THE SKETCH.

COON AND TIGER

A small, dark Coon was walking one day in the desert for the sake of his appetite, when he ran full tilt into a large and comparatively healthy Tiger. The Coon realized, instinctively, that he would require to exert all his wits to keep things going on as satisfactorily as usual. And so he spoke up in a perfectly candid way: "Good morning," he said to the Tiger, who did not answer, but looked at him roguishly.

"The desert air is very fine this morning," continued the Coon, and the Tiger smiled in a humorous manner. "But I derive no benefit from this very fine air," proceeded the Coon. "For I'm ill. Yes, I have taken poison!" he went on, with a feverish look in his deep brown eyes. "Last night I ate a painful of strong arsenic which I mistook for white-wash. My physician tells me that I am so saturated with poison that, if anything only just touches me, nothing could postpone immediate death. If you, for instance, touched me with your teeth only it would kill me instantaneously. Nothing could postpone death."

"Why wish to postpone death?" said the Tiger, cheerily. "I may tell you that I consider this meeting sheer good luck, for I'm tired of life and came out to commit suicide. Kindly stand still, so, while I spring. A little farther to the left, please. . . Thank you!"—Punch.

WANTED—A STAR. Prospective Employer—"Yes, I want an office boy, but he must be polite, quick, honest, brave, clean, mustn't smoke, mustn't curse." Applicant—"Say, mister, you want one of dese boy heroes dat's in de melodramas."—Brooklyn Eagle.

BANKING GROWTH

With only a twentieth of the world's inhabitants, the United States has two-thirds (\$14,000,000,000) of the world's banking power (capital, surplus, deposits, and circulation). Our ascendancy here has obtained in the past two decades. Since 1890 the world's banking strength has grown 105 per cent, while that of the United States has expanded 170 per cent and that of New York City 200 per cent. Of the \$2,500,000,000 of the weekly average of the bank clearings of the ninety-three cities which make reports, New York contributes two-thirds. New York City's bank clearings average 25 per cent in excess of London's. And the greater part of this stupendous banking growth in New York City and the United States in general has taken place within the easy recollection of thousands of persons who, in their various employments, are still actively at work. Contemplating the vast expansion which has given the United States a long lead over all other countries in manufactures and mining; which has placed American products in every market on the globe; which has built up in this country a railway system which comprises two-fifths of that of the entire earth; and which has increased the country's wealth from \$500,000,000 in Washington's days to \$19,000,000,000 in Roosevelt's, the American banker, using the words of Aeneas, can say: "All of this I saw, and part of this I was."—Leslie's Weekly.

DANGEROUS LUXURIES. If England, thanks to her geographical situation and maritime supremacy, is in the position to defy Europe, nevertheless France, obliged as she is to defend four frontiers, must renounce such a dangerous luxury.—La Patrie, Paris.

THE SUNNY SIDE OF LIFE.



A GENTLE HINT. The Seely Looking Man—I beg pardon, but is there a literary club about here? Magazine Editor—Yes; I've got one behind the door.

DEAD BROKE. First Tramp—Got any money? Second Tramp—Why, if air was two cents a ton I'd suffocate.



MISUNDERSTOOD. Dr. Phil Graves—You are greatly in need of change. Patient—I know; but I called to consult you as a medical, not as a financial expert.



THEN SHE IS HAPPY. Mr. Wise—Not one woman in a hundred marries the man she wants. Mrs. Wise—She don't want to marry the man she wants; she wants to marry the man some other woman wants.

Occidental Accidentals

BY A. J. WATERHOUSE.

WHEN LOVE SHALL RULE. SHAKE! Let the hand of England Go out to the hand of the States; Let the hands which rule the nations Meet in one grip—as mates! Why should we stand asunder— We, men of one speech, one birth? Shake! and stand only under— Be absolute lords of the earth." —Unknown Author.

Ay, but there comes a message Straight from the God of earth: "My children are still my children, Whatever their race or birth, I know not your fine distinctions 'Twixt nation and tribe and clan. But one did I make in my image, And he was my creature, man."

"Ye dream—for your dreams are pretty— It were splendid your mates to rule; But all of the time ye are learning Somewhat in my one great school, Were sit on the little, low benches, Still striving the lesson to ken, Nor Malay, Mongolian, Caucasian, Nor Anglo, nor Norman, but—men!

"Full surely, though slowly, they learn! Who sit in my infinite school, That only one ruler man heedeth, And only one spirit can rule; And bright will be dearest places, And glad will be heaven above, When ye know that ye all are brothers, And heed but the scepter of Love."

'Tis the message God whispers, the promise Of days that shall certainly come. When the swords shall be beaten to plowshares, And the throat of the cannon be dumb, To the day when we all shall be brothers, And Love shall the world scepter take; When there shall be men, and no others, Your hand, oh, my brother, and—shake!

THE STAR OF HIS CLASS.

"There goes the most brilliant and noted man in the class of 'Steen in Breakwaters Univer. . .'" "Shone in his literary work, probably?" "No, he never cut much of a figure at that."

"Gilttored in the dead languages, possibly?" "Oh, no. He always said he wished they were so dead they never could have been resurrected."

"Fine mathematical mind, I presume, and scintillated in the higher branches of that science?" "No; he had to get out a sheet of paper and a pencil in order to add two and two and be certain that they made four."

"It must have been, then, that he excoriated in natural philosophy?" "Not a coruscation. The professor used to introduce him to it every day, but he never knew it when he met it again."

"You might be describing the chump of the class. How happens it, then, that he was its most brilliant and noted member?" "Why, he was the captain of its football team."

"Smith is recognized as one of the most gifted men in his class at the university, is he not?" "Yes, he made a touchdown in Latin last term."

"I have heard that Freezmount is penny-wise and pound-foolish." "Who told you so?" "Oh, I have heard several people say so."

"Well, they were mistaken—he is foolish both ways." "With eggs at sixty cents or so, 'Tis they are to-day. I would get rich right soon, I know— But my darned hens won't lay!"

"Brother Gooding said he was sure he had faith sufficient to move a mountain, and that Sinful Badding asked him why he didn't do it, then." "What did Brother Gooding say?" "He said: 'Oh, what's the use? Don't the mountain look comfortable enough right where it is?'"

WHEN I HAD TO GO TO BED. I've had my share of troubles since I first began to tro, and keep it mighty hot; I've had some griefs I rarely wear exposed upon my sleeve— For why should I my woes proclaim when others, too, must grieve? But, take them up and take them down, and take them to and fro, And heap my sorrows in a pile, a horrid, ghastly show, Perhaps there's not a one of them that filled me with more dread Than when, in eyes of long ago, I had to go to bed!

"Now, Alfred, it is time for bed," at eight my mother said; But I pretended not to hear, and merely read and read; At 8:15 she spoke again in mother's gentle way, But still my hearing was so bad no notice did I pay; At 8:19 she spoke again—then father said a word.

"Alfred" was all that he remarked, but you can bet he heard, I shut my book with doleful sighs and hung my youthful head, For then I knew—quite well I knew—I had to go to bed! Oh, world of tears, and world of fears and woes that hold us thrall, We know thy days, thy somber ways, do lure and hold us, all, Full many a hope we once did know we buried with our tears, And many a dream we dreamed of yore no more the spirit cheers; And yet—and yet—oh, friend of mine, whose memory looketh back, Is there, betwixt you, anywhere along the beaten track, A grief more real than that which we knew when, joy or bliss ahead, Our fathers spoke the fatal word—we had to go to bed!

"Is Bodkin in love with his wife?" "I guess so." "What makes you think so?" "Well, I heard him say that she was the dearest proposition his bank account ever ran up against."

"The dear girl says that she is sure her fiancé is the noblest man that ever lived." "Have you any reason to doubt her opinion?" "Well, perhaps not—but I have had dealings with him on 'change."

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ESTIMATES OF WOMAN

BY ANGELA MORGAN

DOES the present age call for the emancipation from woman rather than the emancipation of woman? Helen Bosanquet of England in a strong, comprehensive and satisfying article offered by the International Journal of Ethics sounds this rather startling note. She quotes Riehl, the German sociological historian, who vigorously advocates woman in the home and as vigorously opposes her outside of that sphere.

Riehl maintains that wherever women are intellectually active there is manifest a lowering of the general intellectual standard; that such activity is detrimental to the intellectual spirit of the age. "Publishers speculate eagerly for women's reading; a poet whom women read is a made man. Women have become a public for poets. Ultimately, indeed, they are the public, and the public determines what its poets shall be. We have female high schools, women's newspapers and lectures for ladies of all kinds. Scarcely a branch of science remains, from metaphysics to engineering, which has not been worked up into special hand books for the use of women."

The gist of this argument is that the age needs to be emancipated from woman. Another German writer, Hugo Munsterberg, is quoted as advancing the same ideas concerning American culture to-day. In his book on Americans Munsterberg asserts that unless a more masculine influence comes in to dominate where now the feminine influence makes itself felt so supremely—our national culture will ultimately become feeble and powerless to affect the progress of the world.

Helen Bosanquet does not hold the pessimistic view maintained by these writers. She quotes them to point out the sharp contrast between the German ideal of woman and the ideal sustained in America. Then she goes on to show that whereas the German ideal is true and beautiful, the American ideal is yet stronger and more beautiful. She admits the accuracy of the German estimate concerning our culture, agrees to the predominance of the feminine influence in America, but she says that the present softening and refining rather than deepening and strengthening.

Yet she stands firm in her belief of woman's right to intellectual development. She declares woman has the "same improvable mind" as man and is as fit a medium for the realization of intellectual progress as he is. Her attitude toward present unfavorable indications is most hopeful. While fully admitting the vulnerable points in woman's intellectual armor, and goes on to show that these weaknesses are not peculiar to the feminine intellect, but are merely incidental to the particular stage woman has reached in her progress toward knowledge.

She sees the remedy for the tendency to superficiality arising from feminine supremacy in the intellectual world. "It lies in pushing still farther forward, in making women's education still more complete and thorough." This writer has given as clear, logical and just an estimate if the situation as it would be possible to find. One of the strongest things she says is this: "The truest comradeship is found when man and woman meet on the common ground of mutual intellectual respect. Innumerable happy homes bear witness to the truth of this higher ideal, and so far the battle has, in principle, been won forever."



ANGELA MORGAN

THE WAY OF LIFE

BY NINETTE M. LOWATER

I HAVE loved life, and drank its brimming cup; I have loved joy, and felt it surging up. Through all my soul, as waters fill the sea, And took my fill, where others only sup.

Once I had love, but love is hard to hold; Once I had youth, but I am growing old; Once I had friends, but friendship passed me by, And what of life is left when this is told?

If love has vanished, so have all its pains; If hope is gone, then friendship still remains; If friends have left me, others may be won; If life has losses, wisdom counts its gains.

ANSWERS TO VARIOUS QUERIES

AS IT IS—N. Suisun, Cal. It is not proper to say "she has enough as 'tis." It should be: "She has enough as it is."

BARRYMORE—E. D. City. If you wish to send a letter to Ethel Barrymore, address direct in care of the Dramatic Mirror, New York City.

PORT WARDENS—S. City. There are port wardens at San Francisco and at San Diego. They do not receive any salary. They are allowed fees. The Blue-book of California, which is the official roster of all public officials, does not show that the port wardens have a secretary.

ALMA MATER—M. U. City. Alma mater is from the Latin and means fostering mother. It is the name applied by one to the university or college at which he has studied. The word alma (nourishing, sustaining or kind) was applied by the Latin authors to such of the deities as were friendly to men—Ceres, Venus, etc.—and also to the earth, the light, the day, wine and the soil. "The days of one's alma mater" means the period spent in a university or college.

CIVIL SERVICE—A Subscriber, Vallejo, Cal. The Civil Service Commissioners of the city and county of San Francisco have their office in the City Hall. The civil service of the United States in San Francisco is carried on by the several departments, such as the Post-office, Mint, Internal Revenue, etc., and for information relative to the qualifications for clerkship address a letter of inquiry to the department in which a position is desired. If for a municipal position address the clerk of the Civil Service Commission, City Hall. The clerk of each department will furnish information in regard to qualifications required.

MIRROR OF DAME FASHION.



FANCY BLOUSE OF THE SHIRTWAIST ORDER. THERE is a fitted lining to this blouse, so that the fullness is held permanently in place, in accordance with the later dictates of fashion. A firm lawn lining, well feathered, will withstand the assaults of the laundry better than any other kind. The outer material is one of the many washable cotton materials for winter wear with maltese insertion in white. A V-shaped chemise and the collar are of silk and lace, and to this V piece the blouse is applied in hand-run tucks, with banding of the lace on the shoulders. The back merely has some tucks grouped parallel with the fastenings, the fullness pleated in under the tucks, so that it sets smoothly. The sleeve is a full puff halfway to the wrist, where it is met with a tight, lace-trimmed cuff. Buttons and buttonholes adjust the cuff to the arm.