

STANDS BIG STRAIN

Physical Endurance of Taft Is Extraordinary.

IS DUE TO HIS TEMPERAMENT

Beautiful Lawn Party at the White House for International Red Cross Delegates—Plan of Comptroller Murray to Check Bank Defalcations.

By GEORGE CLINTON,

Washington.—President Taft has been through some strenuous campaigning this year. He has made not only political addresses, but certainly 50 or more speeches on occasions non-political. Mr. Taft is an extraordinarily big man physically, and yet the strain of hard work does not seem to tell upon him as it does upon other men who carry much less weight. Friends of the president ascribe his continued good condition to his buoyant disposition. In other words, his temperament stands him a friend during his hard work.

There have been one or two lawn parties at the White House this year, and before the spring season closes there probably will be on or two more. At one party the guests of honor were the visiting delegates to the International Red Cross convention. The president and Mrs. Taft, standing under the trees on the south lawn of the White House, received distinguished guests from all over the world. The president had just returned from a week's campaigning and was to leave again at midnight, but he stood the three hours "social siege" as if he had been resting instead of working. Physically, the president of the United States is a wonder to that part of mankind which gets a chance to see him.

At the Red Cross Reception.

The lawn parties at the White House are the most picturesque social events of the year in Washington. It is not probable that those who do not actually view the scene can realize the extraordinary beauty of the grounds of the White House in May and June. There are many trees, much shrubbery and in some places a profusion of flowers. At the back is the house itself, a fine specimen of colonial architecture, pure white and impressive, with each of its great pillars adding a line of beauty. The day of the reception on the lawn given for the Red Cross people was perfect. The thermometer was at 70, and the sun was in a cloudless sky. The ladies all wore white, while the men, or most of them, for it was largely an official reception, were in uniform, many of them being in the picturesque garbs of the Latin-American countries and Europe and the countries of the far east.

Present at that reception, unknown to most of the guests and bearing herself with extreme diffidence, was a woman who had just returned from China. She has been connected for years with a school maintained by the Protestant Episcopal church in the heart of the flowery kingdom. When civil war broke out in China recently and the Young Chinese started on their crusade, the woman who was a guest at the White House reception left off her teaching in the college and went into the field as a volunteer Red Cross nurse. She had many hard experiences, but not as hard as it was expected that she would have. China ordinarily is not considered thoroughly civilized, but even in the midst of the madness of civil strife it was found that both factions of the Chinese observed the Red Cross regulations as implicitly as would the countries of the west.

To Stop Bank Defalcations.

Comptroller of the Currency Lawrence O. Murray has made a study of some of the methods by which banks occasionally are defrauded by their employees. He has had a number of specific cases put before him and as a result of his investigations he thinks that such unfortunate occurrences as these and many that have preceded them may be avoided in the future if the national banks will co-operate with his office in the plan which he has just suggested to them. This is nothing more nor less than the simple device of sending to his office a carbon copy of the semi-annual report made by the examining committee of the board of directors of each bank—the report which states in black and white what the directors think of their own bank.

When Mr. Murray assumed office about 3,000, or between 30 and 40 per cent of the national banks, had no by-laws and therefore made no provision for examining committees. They now all have adopted by-laws suggested by the comptroller and are fitted out with regularly appointed examining committees. When carbon copies of the reports are sent to the comptroller a study will be made of them which will be supplementary to the study made in the bank. In this way it is believed that the depositors and stockholders will have a double check against loss from defalcation and forgery.

Some Specimen Cases.

Here are some of the cases which moved the comptroller of the currency to act:

George W. Coleman, bookkeeper of the National City bank of Cambridge, Mass., kept a small personal account on the individual ledger. He would "kite" his own checks through a Boston curb broker and abstract them from the mail as they came back from

the clearing house, as the cashier never saw the contents of the clearing house letters and simply posted the totals of the letters on the cash book. The general ledger and the general cash book were kept by the cashier. In order to make the total amount of deposits in the individual ledger agree with the amount shown by the general ledger, Coleman resorted to false debit entries (plugs) and the reduction of balances when carrying forward accounts. Within five years Coleman looted the bank of more than \$200,000 and he is now serving a long term in the state prison. The directors noticed the reduction of the deposits in the bank, but attributed it to competition. The defalcation was not discovered until the books were examined by the auditors of the Harvard Trust company, to which concern the directors had agreed to sell out.

Henry M. Dearing, cashier of the Albion National bank of Albion, Mich., is serving a term in prison. A search of the cashier's desk, after the closing of the bank, disclosed leaves removed from the loose leaf individual and savings depositors' ledgers carrying credit balances aggregating \$185,317.41, which of course represented a shortage in each of an equal amount. This method of "covering" had been in vogue since the bank began business. The cashier stated to the examiner that he found no difficulty at all in deceiving the directors. The bills receivable were added by him on an adding machine; the list was checked with the notes of the directors, but at no time, the cashier stated, did the directors check the total of the adding machine list with the general ledger. The assistant cashier stated that practically all of the manufacturing customers' notes owned by the bank were forgeries.

Not Balanced for Three Years.

Earl Stannard, bookkeeper of a national bank at Pomona, Cal., is under arrest on the charge of abstracting more than \$150,000 of the funds of the bank. One of his methods it is alleged that he employed by Coleman—of extracting the clearing items from the morning mail before they were seen by the cashier or others and destroying all items in favor of an oil company in which he was interested. Of the fifty-six pages of inactive accounts, thirty-six, it is charged, were falsified for a total of more than \$100,000. Not for over three years had the active and inactive ledgers been footed and balanced on the same day.

F. T. Arnold, cashier of the First National bank of New Berlin, N. Y., is awaiting trial because of an estimated shortage of about \$150,000 in the deposit account. He is charged with issuing certificates of deposit which he failed to register, or if registered the entries were for a lower amount than the face of the certificate called for. It is understood that no one but Arnold was allowed to make any entries in the certificate of deposit register, which is wholly in his handwriting and presents many evidences of erasures and changes in figures. It is said he concealed his work in several other ways.

Insect Quarantine Bill.

Representative Simmons of New York on behalf of the committee on agriculture has reported favorably a bill to enable the secretary of agriculture to establish quarantine districts for plant diseases and insect pests and to regulate the importation of nursery stock and other plant products. Mr. Simmons says that under our present laws the United States has become a dumping ground for diseased and insect infested plants.

If the Simmons bill is passed the United States will be able to retaliate upon Austria-Hungary, France, Germany, Holland, Switzerland and Turkey, all of which countries absolutely prohibit the entry from the United States of all nursery stock and admit fruit only when the most rigid examination shows freedom from infestation.

It is said that if the Simmons bill had been made a law some years ago the historic elms of Cambridge, Mass., might still be standing, including the great elm, which is still standing but is almost dead, under which George Washington took command of the Continental army of the Revolution. It was the elm-bark beetle which was the chief agent in the destruction of the Washington elm and the other elms of Massachusetts. This beetle slipped in from Europe unchallenged and unmolested. There was no quarantine to keep the pest out and as a result splendid old trees are now being chopped down to be used for fire wood.

Pests Come From Europe.

The authorities in the department of agriculture have figured it up all very carefully, and have come to the conclusion that more than half of the important insect pests of fruits and farm crops are of foreign origin, and that they now occasion a tax of nearly half a billion dollars annually. It has been reckoned, for example, that the San Jose scale introduced into this country from north China, and subsequently carried into every state in the Union, has already cost the orchard lists \$50,000,000 and is adding to this sum at the rate of \$5,000,000 a year. This annual charge coming from the expense of spraying operations and from the shrinkage in quantity and value of the first yield. Another recently introduced foreign insect pest is the alfalfa leaf weevil, whose ravages in the great alfalfa regions of Utah are so well known.

No quarantine law, however good can now repair the damage to property which these pests have wrought, but the future can be safeguarded and the Simmons bill, it is believed will go a long way toward accomplishing this end.

PAPER BAG COOKING

WONDER-WORKING SYSTEM PERFECTED BY M. SOYER, WORLD'S GREATEST LIVING CHEF

GOOD THINGS FOR HUSBANDS' CRONIES.

By Martha McCulloch Williams.

Man's part at home is to endure all things and eat all things, smiling as though he liked it all, whatever the facts in the case may be. And most men, I believe, nobly fill the part. Therefore, it seems to me fitting that every once in a while they should be given, by way of reward, a supremely masculine evening, whereat it is understood that woman's part is to stand in wait and supply the good things to eat—good things that have been cooked to perfection in paper bags.

As to the nature of the evening, let the man himself decide. Many things heretofore described in this column suit such festive occasions. Savory mouthfuls, hot chicken biscuits, hot oyster sandwiches, paper-bagged oysters either in shells after Soyer's recipe, or cooked in quantity with butter, cream and lemon juice and their own liquor added later—they all will satisfy hungry souls and whet the palate for things potable, especially if supplemented with cheese crackers, also hot, salted nuts of any sort, olives warmed in a very little sherry, or crisp radishes and invariably good sharp cucumber pickle.

Sliced beef crisped is not to be despised, especially if the man of the house has a weakness for ale or 'alf-and-alf. To go with it make prickled biscuit; none you can buy will match them. The foundation is puff paste, and do not spare either shortening or work in its making. Put in a trifle more salt than for pastry uses, roll out less than a quarter inch thick, and cut in rounds two and a half inches across. Prick them well over and bake crisp in a well buttered bag. Sprinkle about half of them before baking lightly with dry mustard or black pepper and paprika, or even the barest dusting of cayenne. Keep these seasoned biscuit separate from the plain ones and serve on separate plates. Instead of the mustard and pepper, you can use finely grated cheese, or lay a very thin slice of cheese between two biscuit after baking and heat in a bag until the cheese melts. Pimento cheese spread between such biscuit, which have been very lightly buttered, also makes a well flavored mouthful.

Raisins cut very small, mixed with sharp cucumber pickle, also cut very fine, and worked smoothly through the best cream cheese with a very little French dressing or else a bare dusting of black pepper make a novel and appetizing filling for these biscuit sandwiches. You can split the biscuit, or make them very thin, butter the under one on top, and bake them together. The baking can be done in the afternoon and the biscuit heated before filling them with the ready prepared filling.

Cutlets for the Nursery

By Nicolas Soyer, Chef of Brooks' Club, London.

Every mother is aware of the nourishing properties of barley, but not every child can be got to take the barley in the shape of porridge. The appended recipe solves the difficulty by giving the barley at dinner instead of at breakfast time.

Soak four ounces thoroughly washed pearl barley for twenty-four hours. Have ready a well greased bag, six small peeled whole onions (select those about the size of a tangerine), and the requisite number of cutlets. Free the cutlets from all but the smallest quantity of fat, dust them with salt and place them in the bag. Add to them the onions and the barley, salt to taste, and if any of the water in which the barley was soaked remains, add this also. If not, add half a pint of chicken stock. Fold and clip the bag, place on broiler and cook gently in only moderately hot oven for an hour and a half.

Veal can also be cooked this way, and for invalids the dish can be most highly recommended, as it contains nothing to upset the most delicate stomach.

This dish should be selected when there has been roast fowl the day before, as the stock can be made from the cooked carcass of the fowl, as follows: Break up the carcass into small pieces. Add any pieces of skin remaining, an onion stuck with a clove, a tiny bit of mace, and a good-sized sprig of well washed parsley. Add rather more than half a pint of water. Bring to the boil, then simmer very slowly, and do not let it boil away or reduce at all for three-quarters of an hour. Strain off. Add salt to taste.

Cutlets a la indienne: For those who like hot things the following may be recommended: Take a teaspoonful of salted flour, mix with it thoroughly a heaped large teaspoonful of good curry powder—two if liked. Grease a bag very thoroughly. Have ready four to six cutlets trimmed as directed above. Dust these with the flour,

Serve all things from a buffet, even if you must improvise it, by up-ending a dry goods box and covering it with a cloth. Set things on it, and let the eaters wait up a them-selves, yourself discreetly withdrawing, but remaining within call, so as to renew supplies at need. When the hot things have been duly eaten, the cold ones duly drunk, and the serious business of the assemblage is again under way, as unobtrusively as possible refill the buffet with platters of sliced cake, all sorts of hand tartlets, turnovers—all manner of good things, indeed, your pantry or your cake box can furnish forth. With these supply fresh potables—the sort depending on the individual taste and purse.

PERFECT ROAST MUTTON.

Writing so much of cakes and sweets and formal dinner: that can be cooked in paper bags has brought me almost to the pass where I feel surfeited of such fare. It has made me wonder, too, if my readers will not be likewise glad to get back to homelier fare, at least for one day, and that fare possibly perfect roast mutton.

Choose a saddle, if you want the very best. Buy it a day ahead of the cooking, have the ribs-end cut short and neatly rounded, wash it quickly, salt it very, very lightly, brush over with melted butter and vinegar—a teaspoonful of each mixed—and keep in a cool, airy place until ready for cooking. If it is hanging outside, it should be well wrapped in damp cheese cloth and hence will need no more washing when brought in for cooking. Grease a bag that will be a loose fit, very thickly, clarified drippings answering for this better than butter. Sprinkle fine herbs in powder lightly over the meat, also a very little more salt, red and black pepper, and a few drops of tobacco, chili vinegar or Worcestershire sauce. Melt a teaspoonful of tart jelly, currant or crabapple, in a spoonful of claret, lemon juice or vinegar, add a teaspoonful of good butter, mix well, and brush the meat well over with the mixture. Save any remainder for the gravy later on. Slice an onion very thin and lay upon top of the meat. Place it in your greased bag with a little more butter, seal, cook in hot oven five to seven minutes, then slack heat and finish the cooking, allowing eighteen to twenty minutes to the pound.

Layer beef is hearty, tasteful and not too costly. Get as much round meat as you need, have it cut in thin slices and the slices divided lengthwise into strips. Make a square or oblong mold from a paper bag, butter it well, after clipping the corners firmly, lay upon the bottom either toasted breadcrumbs or thinly sliced potatoes and onions, dot with butter and cover with a layer of beef, cut to fit the mold neatly, and seasoned with salt and pepper. Butter the meat on both sides if you like things very rich. Repeat the layers until the mold is full, then pour over a little milk and enough tomato catsup to moisten the upper layer. Dot with bits of butter. Set the mold inside a greased bag, put on trivet in the oven, using either upper or lower shelf, and cook thoroughly, allowing twenty minutes to the pound.

Liver and bacon are not beyond the paper bag. Slice the liver thin, season it as for frying, put it in a well greased bag, lay bacon slices all over it, seal and cook for fifteen minutes—five in a hot oven; ten after slackening heat. Keep the heat full five minutes longer if you like it very crisp.

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FINE FISH AND FRESH.

Herring a la Russe: Take four very soft-roed herrings. Get the fish monger to bone them for you. In the center of each place a big teaspoonful of French mustard and a bit of butter. Dust lightly with black pepper and put in a well buttered bag. Add to them half a wineglassful of either hock or sherry and half a wineglassful of either shallot or tarragon vinegar, as preferred. Cook for fifteen to eighteen minutes, according to the thickness of the fish, in a moderately hot oven. Dish up on a hot dish and serve with a beet salad. This is a most appetizing way of cooking herrings, but must be done in the bag if it is to be done to perfection.

Smelts Milanaise: Clean a dozen smelts, roll them in flour. Put an ounce of butter in a very hot dish, let it melt, roll the fish in this butter, sprinkle with a little cayenne pepper and a little grated Parmesan, and place them side by side in a well buttered paper bag. Cover lightly with bread crumbs and pour a little tomato sauce over each smelt. Seal up and cook for eight minutes in a very hot oven. Serve with slices of lemon.

Fresh Herring: Silt the fish on each side in a horizontal direction. Place on it a little mace, bay leaves, parsley, a small piece of onion and some salt and pepper. Add two table-spoonfuls of vinegar. Place in a paper bag, seal up, put on the broiler in a moderate oven for twenty minutes. (Copyright, 1911, by Sturgis & Walton Company.)

QUEEN SEEKS REST

Wife of King Haakon of Norway Is Tired of Court Life.

Her Highness Would Gladly Surrender Title, Wealth and Attention to Again Live the Simple Life in England.

Christiansand Norway.—Income \$200,000 a year. Everybody says "Your majesty." Power to do as she pleases. A husband who is devoted to her. A son who is growing up full of life and spirits, yet a model of what a son and a future monarch ought to be. Subjects universally adoring her. And, withal, Queen Maud of Norway isn't satisfied. She is content with her husband, Norway's King Haakon VII., and she is rejoiced over her son, the Crown Prince Olaf.

But she doesn't care for the \$200,000 a year Norway grants to monarchs; she'd rather have the \$40,000 she used to skim along on and be poor. She is tired of being her majesty, and would infinitely prefer being a princess, poor at that, says a writer. She would welcome her earlier life, when she was picked on by a mother-in-law—and where can woman find a more malign fate? She is willing enough that the Norwegian people shall adore her; but she would delight in exchanging her coach of state for the top of a London omnibus, with Norway forgetting all about her.

So there, enthroned by a whole nation's deliberate choice, victorious over all misfortune after years of harsh subjection, is a queen who resembles no other queen alive, and a woman who is homesick for the very things which millions of other women are breaking their necks and their husbands backs to get away from.

She has had her grandeurs now for half a dozen years, and the longer they have been thrust upon her the sicker she grows of them.

"I sometimes get tired of being royal, especially when I am looked at and wondered over like one of the Tussaud waxworks. I often think how glorious it must be to be able to jump on the top of a bus and have a day out. I think I shall some day."

That was what she said soon after she was crowned as Norway's chosen queen. She thinks it more emphatically now; she is chronically tired of being wondered at, and chronically hungry to jump on top of a bus and have a day out. She said so only the other day in other words.

If she could only abandon her solemn throne; only go to her old home in England and live there in peace and quiet, rearing her boy, now some nine years old, to be a simple gentleman;



Street in Quaint Old Christiansand.

If she could only enjoy her outdoor life as she used to, without any one noticing her and with her husband at her side, to be called Carl instead of Haakon.

She calls him that anyway; but she wants to hear everybody else speak of him by the familiar name, and she longs to hear herself called Harry, by the voices of her own family, as she used to be when her father, King Edward, was alive and was skimming out a few thousand pounds a year from his royal income to keep her from being too hard up over in Denmark.

She is different from her mother, Queen Alexandra, who has been moving heaven and earth to retain some vestiges of the royal authority she wielded before Queen Mary so mercifully relegated her to dowagership and obscurity. She is different from Queen Amelita of Portugal, who braved assassination to hold her tottering throne for the sake of Manuel, the one son the assassin left to her; different from Italy's queen, who assumed a throne in the face of royal contempt and popular dissatisfaction, and fought her battle for respect and obedience through years of suspicion and unkind criticism; different from almost all other queens, who have lived and, having once reigned, have abandoned the royal prominence and prerogatives only at the bayonet point—and even then if we recollect, Marie Antoinette remained resolved to wait for the guillotine.

BIG FORTUNE WELL HANDLED

Millions Left by the Late Russell Sage Are Being Expended for the Welfare of Humanity.

While the late Russell Sage was in the flesh he was one of the most prudent, shrewd and persistent money-grubbers in Gotham. The astute financier never plunged nor risked any money in wild-cat schemes. He was a "sure-shot" operator in Wall street, and when he died he left in the hands of his lone widow a fortune of something like \$75,000,000. Since becoming possessed of this enormous fortune she has worked as persistently and assiduously in scattering the money as her husband did in gathering it. The scriptures tell us that the miser is the man that "heaps up riches and cannot tell who shall gather them." Russell Sage knew better, and the good lady upon whose shoulders was imposed the burden of this enormous sum of money has worked hard in lightening the burden. Her philanthropies have been productive of as much wisdom as marked her husband's operations in the market. She is reported to be failing in health, and her task is only begun. Should she be taken from the world thousands will regret her departure, and it is very earnestly to be hoped that further care of the property will fall into good hands.

Liver and kidney complaints will be greatly helped by taking Gai-feld Tea regularly.

IN THE KINDERGARTEN.



"Now, Willie, why do bees swarm—what is the cause of it?"
"Oh, simply bee cause, I guess."

Vogue in Outer Garments.

According to the Dry Goods Economist, at the present time retailers are featuring wraps of charmeuse and satin. The best sellers are the medium-priced numbers retailing from \$10 to \$30. These are usually attractively lined in some bright color, giving a pleasing contrast. Lace collars and cuffs are often used as a finishing touch and are very effective, while white lace is used largely for this purpose. Some garments are shown trimmed with black lace, which is cut away to show the lining underneath.

The Only Way.

An elder while baptizing converts at a revival meeting advanced with a wiry, sharp-eyed old chap into the water. He asked the usual question, whether there was any reason why the ordinance of baptism should not be administered. After a pause a tall, powerful-looking man who was looking quietly on remarked:

"Elder, I don't want to interfere in yer business, but I want to say that this is an old sinner you have got hold of, and that one dip won't do him any good; you'll have to anchor him out in deep water over night."—Life.

His Changed Fortune.

"Wow! There went Smithkins in his new six. When I knew him a few years ago he had a junk shop."
"He still has. Only he moved it to a fashionable street, kept the same stock, and labeled it 'Antiques.'"—Judge.

WELL POSTED.

A California Doctor With Forty Years' Experience.

"In my forty years' experience as a teacher and practitioner along hygienic lines," says a Los Angeles physician, "I have never found a food to compare with Grape-Nuts for the benefit of the general health of all classes of people.

"I have recommended Grape-Nuts for a number of years to patients with the greatest success and every year's experience makes me more enthusiastic regarding its use.

"I make it a rule to always recommend Grape-Nuts, and Postum in place of coffee, when giving my patients instructions as to diet, for I know both Grape-Nuts and Postum can be digested by anyone.

"As for myself, when engaged in much mental work my diet twice a day consists of Grape-Nuts and rich cream. I find it just the thing to build up gray matter and keep the brain in good working order.

"In addition to its wonderful effects as a brain and nerve food Grape-Nuts always keeps the digestive organs in perfect, healthy tone. I carry it with me when I travel, otherwise I am almost certain to have trouble with my stomach." Name given by Postum Co., Battle Creek, Mich.

Strong endorsements like the above from physicians all over the country have stamped Grape-Nuts the most scientific food in the world. "There's a reason."

Look in pkgs. for the famous little book, "The Road to Wellville."

Ever read the above letter? A new one appears from time to time. They are genuine, true, and full of human interest.