

SCIENCE OF DIETARY

SUPERINTENDENTS OF STATE INSTITUTIONS DISCUSS METHODS OF COOKING

DELIVER SEVERAL ADDRESSES

In Some Institutions Cooking Is Made Suitable to Peculiar Needs of Individual Patients—Results of Experiments.

Superintendents of all of the custodial, penal and correctional state institutions were present at the quarterly meeting held yesterday by the state board of control for their benefit. The purpose of these quarterly conferences is that the heads of the institutions may exchange views on questions of general application and interest in the management of the establishments of which they have charge and the members of the board may familiarize themselves with the affairs of the institutions and keep in touch with the existing conditions.

In the morning Mrs. Mary B. James, of Minneapolis, read a paper on the question of proper dietary for the inmates of public institutions, illustrating the views she presented therein by the use of charts, showing the chemical analysis and comparative nutritive values of various classes of food. She also gave considerable attention to methods of cooking. The superintendents, all of whom have made more or less of a study of the science of dietary, listened attentively and intelligently to Mrs. James' address, and showed their interest in the subject by frequently asking questions.

Mrs. James said that vegetables were desirable as food, but they should be cooked in their own juices as far as possible, rather than with milk, as they did not combine well with milk to good advantage. Among the cereal foods she advised the use of steel-cut grains rather than the more modern preparations, which she believed were not so nutritious. When cereals were to be used as food they should, she thought, contain the whole grain, as far as possible.

As to the preparation of meats, she gave preference to broiling rather than other processes of cooking, on the ground that there was less waste of the nutritive properties. The coarser meats, she said, should be cooked the finer and more tender pieces, for the reason that they contained more nutriment. Soups she considered highly beneficial.

It has become generally understood among the superintendents and all others who have given the question even superficial attention, that the different classes of institutions require different, and, in some ways, widely different, diets. Consideration, and this condition was emphatically demonstrated in the discussion which followed the reading of the paper. In fact it was shown that even in one institution the superintendent might be provided for all of the inmates indiscriminately with the most beneficial results. This applies particularly to the insane hospitals, where the physical and mental deterioration.

Cooking as an Art.
Dr. Tomlinson, superintendent of the St. Peter hospital, who has made a study of dietary economics, both scientifically and practically, strongly advocated the individualization of patients. He devoted his attention almost entirely to methods of cooking, presumably for the reason that he had found most of his patients, with the exception of the dietary scheme of his establishment. He said that, properly speaking, cooking was as much an art as painting or music; but persons employed as cooks, almost without exception, regarded it as a purely mechanical function to be performed only as a means of earning a livelihood, and to be disposed of with as little work and expenditure of time as possible. Almost invariably he had found cooks to be mere imitators, who did what they had been taught to do by seeing others, and gave not the slightest thought to the performance of their duties. He had found that all of his cooks at the hospital and the help generally were chiefly interested in getting through their work with the least expenditure of time and effort, and cared but little for results.

ANDREW SCHOCH GROCERY CO.

This store, the store of the original Andrew Schoch Grocery Co., is at Broadway and Seventh. It has no branches and no connection with any other store in St. Paul. Come here for the bargains quoted below. You won't find them anywhere else.

We will sell you one pound more sugar for the dollar than any advertised list, when buying other goods.

Flour Schoch's XXXX First Patent—the best
Four you can buy..... \$1.50
15-pound sacks..... \$1.50
49-pound sacks..... 35c
245-pound sacks..... 45c

Layer Flgs Four..... 25c
A Fresh Car of Missouri Apples at, per barrel, \$2.75.

Apples Fancy..... \$2.00
Fancy Blemished..... \$1.65
Apples Solid meat—one quart makes..... 40c

FRESH FISH FOR TODAY.

Coffee "Palmer House" Java and Mocha, the equal of any 45-cent coffee at other stores. Price of Palmer House (contains 10 lbs only) per pound..... 25c

Preserves Raspberry and Strawberry, per jar..... 10c
Holland Herring per keg..... 90c
Soap Six Bars Red Oil Laundry Soap..... 25c
(One bar of this soap does the work of two bars of any other soap.)

French Prunes New..... 25c
Sauerkraut per gallon..... 25c
Ki-fer Pears per peck..... 25c
Baking Powder "Highest Quality" absolute—pure cream of tartar—own make, guaranteed..... 20c
In every way. Price, per can..... 20c

SWEET APPLES AND QUINCES
Jonathan Cider per gallon..... 30c
Maple Syrup Highest Quality..... 25c
Concord Grapes 10-pound basket..... 25c
Fresh Bread loaf..... 20c

FRESH HOME-MADE CANDIES

(Our own make.)
Potatoes per bushel..... 55c
Butter Country Dairy, 15c, 17c and 18c

FOR TODAY.

Kipped Salmon, choice, lb..... 20c
Smoked Salmon, lb..... 15c
Smoked Halibut, lb..... 20c

The Andrew Schoch Grocery Co.
THE BIG STORE,
Broadway and Seventh, St. Paul.

He argued that in arranging diet for the inmates of an insane hospital some special study should be made of each individual patient. The patients could be divided into large classes, according to their peculiarities, but discrimination should be exercised in so dividing them. Some patients were physically hearty and able to eat heavily and digest their food without difficulty, while others were impaired physically as well as mentally, and even the simplest kinds of food. Others refused to eat, and others would bolt their food if permitted to do so. In fact the different classes were almost innumerable.

Specially Prepared Foods.

The doctor related his experience with specially prepared food for patients whose digestion was impaired. He said he cooked meats with the bones slowly for twelve hours at a uniform temperature of 160 to 180 degrees without permitting it to come to a boil, and at the end of that time had added vegetable materials and cooked them with the meat for twelve hours more, thereby producing a composition which was almost perfect. That composition he had fed to some of his patients at one meal each day with beneficial results. At the other two meals these patients had been given cereal foods easy of digestion, and they had shown marked improvement.

Dr. Rogers, of the school for the feeble-minded at Fairbault, said that since his institution had been divided into different buildings he had found it possible to provide different diet according to the various needs of the patients. This change he had found to be beneficial.

Frank Randall, superintendent of the reformatory at St. Cloud, said that his wards, unless really ill and under the care of the physician who would prescribe their diet, were as a rule, hearty eaters, and he found but little trouble in contending with a weight of undigested food upon their stomachs, such as he had heard so touchingly referred to by Dr. Tomlinson. Plain nutritious foods he provided, and the diet of the reformatory, he said, in ample quantity and they seemed to thrive upon their diet.

Mrs. James presented for the consideration of the board of control and the superintendents of institutions tables showing the relative nutritive properties of various kinds of foods and their chemical composition, and the tables showing the proportions of different classes of food materials used in the dietary of different institutions of prominence in this country and abroad.

LOCATES THE FUND

APPROPRIATION FOR IMPROVING WEST SIDE LEVEE IS UNEARTHED

NOT IMMEDIATELY AVAILABLE

Seems to Be in Sinking Fund—Ald. Moriarty's Request for \$5,000 Will Scarcely Be Successful.

Ald. Moriarty, of the Sixth ward, several weeks ago made demand for an appropriation to improve and repair the East side levee, the money, nearly \$5,000, to come from the fund originally created for the purpose of its purchase and maintenance, but he is not likely to get it. After a search, lasting over many weeks, Assistant Corporation Attorney George J. Moriarty, who is in charge of the balance, about \$20,000, but under the act which gave it existence it cannot be touched except for certain improvements. Much of it is located in the sinking fund, and will go to pay for the bonds when they mature in a few years. Transferred from fund to fund and hidden beneath the intricacies that characterize the comptroller's department, the identity of the fund was a puzzle and called for much burning of the midnight oil in the examination of records and past decisions.

Mr. Moriarty's demand for the appropriation really came at the request of Sixth ward residents, who fear a repetition of the floods that in times past have been so damaging. Below Robert street the lowlands are wholly unprotected, and it was planned to put up a dyke that would be a safeguard for all time to come.

From Robert street east, property owners and manufacturers have raised the levee considerably, while the new Omaha road, which was furnished a solid wall that will be of incalculable benefit.

From Robert street east to the city limits where future trouble is expected, Mr. Moriarty, however, fully recognizes the necessity of the improvement and will make further efforts to secure a sufficient appropriation.

In Labor's Field.

Railway Car Men Organize.

There was a well attended meeting last night at Federation hall to organize the car men into a union. Those who are eligible are car repairers, car oilers, coach cleaners, car carpenters, car painters and all men employed in the building and repairing of railway cars. The meeting was called by W. Ronemus, organizer of the Brotherhood of Railway Carmen of America, who was present and stated that the object of the union was to exalt the character and increase the earnings of the men, to raise the standard of employees, to establish mutual confidence, to care for those in distress and to allow no one to become a member who does not lead a good, sober and moral life. The meeting was addressed by John Swift, union organizer, who gave reasons why all craftsmen should belong to a labor union. Those present expressed their desire to organize a union, and agreed to meet with their friends to complete an organization next Sunday at 3 p. m.

Stonemasons at a Premium.

The weekly meeting of the Stonemasons' union last night was well attended, but only questions of a routine character were considered. Andrew Wiltinson was admitted to membership. Trade was said to be very good. Four or five local contractors wanted union men, but they could not be obtained, as there was not a large number of them in the city. The union has now about 150 members in good standing, while 40 or 50 members are out only questions of a routine character were considered. The receipts of the meeting were \$13.

LABOR NOTES.

The following unions hold meetings tonight: Hack and Cab Drivers, Painters and Carpenters, etc. The meeting of the cooks of the city will meet this evening in Federation hall to form a union. Louis Hanson and James Swift were in Red Wing Monday night, where the made arrangements to hold a meeting at the Eight Hour League last Friday, and will speak at an early date before the ministers of Minneapolis on the same subject.

Money to Loan

At lowest rates of interest on diamonds, watches, jewelry, etc. Abie Cohen, 61 East Seventh.

California.

The through tourist car for California will run on Thursday via the Chicago Great Western railway, and Santa Fe route to Los Angeles. New wide view of the country, and the route is very fast and these are personally conducted by the company. For rates, reservations, etc., apply to J. N. St. Paul, city ticket agent, corner Fifth and Robert streets, St. Paul.

KEEP THEM AT WORK

SO SAYS DR. KILBOURNE CONCERNING INSANE PATIENTS OF THE STATE

EMPLOYMENT IS BENEFICIAL

Says the Work Would Also Make Them Nearly Self-Supporting—Interesting Paper Read at Quarterly Conference.

Dr. Arthur F. Kilbourne, superintendent of the Rochester hospital for the insane, in a paper presented yesterday afternoon before the quarterly conference of the state board of control with the superintendents of the public institutions, earnestly advocated the employment of insane patients at whatever financial expense it may entail. As to that, however, the doctor argues that the inmates of the hospital should not be so employed as to make them self-supporting or nearly so, although the paramount consideration in his mind is the benefit to the patients themselves, and the result from keeping them employed and their minds agreeably occupied. The doctor said in part:

"Next to the direct personal care and treatment of patients no other subject is of so much importance as the matter of employment. It is desirable that they should be kept employed, first for the benefit of the patients themselves, and then from an economical standpoint. It is the consensus of opinion that the ideal employment where the climate is propitious is agriculture. Work on the farm and in the garden in Minnesota is necessarily limited to the milder months, so in winter indoor work should be planned. Suitable work of this character could be apportioned among the institutions between which there could be an interchange of products.

"To give employment to the largest number of patients in the summer time farm colonies could be formed about the hospitals. Each settlement could consist of one-quarter section of land with suitable buildings and quarters for the accommodation of the limited number of men required to work that acreage. The number of these colonies could be increased with the population of the institutions. Work on the farm and in the garden in Minnesota is necessarily limited to the milder months, so in winter indoor work should be planned. Suitable work of this character could be apportioned among the institutions between which there could be an interchange of products.

"For a systematic employment of the insane patients in winter shops could be provided where they could be trained in the mechanical work necessary to the autonomy of the institution. Broom-making, weaving, modeling in clay, basket-making, lacemaking, embroidery, and even china painting have been employed with marked success in some of the institutions of this character."

VANITY OF EGYPTIANS

DR. WRIGHT TELLS OF ANCIENT FASHION REQUIREMENTS.

The fourth of a series of six lectures on "Egypt—Past and Present," given by Rev. John Wright, at the People's church last night, dealt with manners, customs and peculiarities of dress of the ancient Egyptians. "Vanity was just as prevalent then as many assert it is now, and the young woman of the present day who spends many hours over her coiffure, if she could only see the case of the Egyptian woman of quality, who must take with her wherever she goes, a large box to hold her hair, and a small box to hold her wig. But vanity among Cleopatra's countrywomen was not confined to her coiffure. They were fond of the use of the liquid for blackening the eyebrows, and most important of all, if the size of it is considered, the use of the henna. We close this one with the artificials.

GOES BACK TO M'CARDY

IS ASKED TO SIGN THOMAS STREET SEWER CONTRACT.

The board of public works yesterday returned to Commissioner McCarthy the contract awarded to W. Preston for the construction of a sewer on Thomas street. The legal department supplemented the board's decision by stating that the contract was legally bound to sign the contract, unless he could show that the interests of the city were being protected by a refusal to comply.

AT REST IN OAKLAND

FUNERAL OF MRS. E. S. DREWRY TOOK PLACE YESTERDAY.

The funeral of Mrs. Eliza Starkey Drewry was held from St. Paul's church, Ninth and John streets, yesterday afternoon. Dr. John Wright, pastor of the church, read the service, and the church choir furnished the music. A large number of friends were present to bid adieu to the deceased. The interment was at Oakland cemetery.

PERMITS IN OCTOBER

CITY BUILDING DEPARTMENT DOES LAND OFFICE BUSINESS.

During October the building department issued 128 permits, representing an expenditure of \$66,000. The department also issued 14 permits at a cost of \$202,660 for the same month last year. The department also issued 14 permits at a cost of \$202,660 for the same month last year. The department also issued 14 permits at a cost of \$202,660 for the same month last year.

Breaking It Gently.

"What do you want, little boy?" "Is this where Mr. Upjohn lives, ma'am?" "Yes, ma'am." "The Mr. Upjohn that runs the bank?" "He is an officer in the bank." "The Mr. Upjohn that went downtown on a trolley car this morning?" "I presume he went on a trolley car. What?" "Is he the Mr. Upjohn that was in that horrible street car accident?" "I haven't heard of his being in any street car accident." "Didn't you hear 'at he'd sprained his ankle jumpin' out of the car when the train run into?" "No, my little boy, you frightened me. What?" "Didn't you hear how he run into a drug store for a piece of corn plaster to stick on a little cut he'd got over the eye?" "Not at all. For mercy's sake?" "He isn't in, is he, ma'am?" "Name's John U. Upjohn, isn't it?" "Yes, that's his name." "Then he's the same man. He won't be here for an hour or two, I guess, 'cause he's stoppin' to have one of his teeth tightened that got knocked a little bit loose when he was jumpin' out of that car." "Little boy, tell me the whole story. I think I can hear it now."

California Tourist Cars.

To find out all about them consult Minneapolis & St. Louis Agents.

CITY LOSES A SUIT

MISS COPLITZ AWARDED \$300 FOR INJURIES RECEIVED IN TALLY-HO ACCIDENT

STRING ATTACHED TO VERDICT

Negligence of Driver May Eventually Invalidate Claim Established by Plaintiff—Damages for Charles Ziegler.

The jury in the case of Emma Coplitz against the city of St. Paul returned a verdict for the plaintiff yesterday afternoon, fixing the injuries at \$300.

The suit was brought by Miss Coplitz to recover damages for injuries sustained in a tally-ho accident on the evening of July 4 last. It was alleged that the condition of the street was responsible for the accident, and the suit was brought against the city on those grounds.

While the jury brought in a verdict for the plaintiff, there were special findings of fact on a number of points set aside the verdict. When the court asked the jury if they found that Vane Gibbons, who had taken the reins from the driver and was driving himself, was not guilty of negligence they answered that he was. The court held therefore that Miss Coplitz was also negligent inasmuch as she was in a measure one of the parties conducting the excursion. The arrangement was that the men of the party were to hire the coach and the women to provide the lunch, making the excursion parties for the day.

The injuries received by Miss Coplitz were in the vicinity of the right shoulder, and she first noticed the serious condition of her hurt this fall while out shooting. She is quite an expert rifle shot and an ardent sportsman, and when she attempted to place her rifle to her shoulder she found that the effort was painful. The court rendered an opinion before Judge Jagard in the case.

SENTENCED BY BURN.

Three Prisoners Indicted by Grand Jury Sent to Prison.

A trio of the men indicted by the grand jury yesterday afternoon, Judge Burn yesterday, Andrew Finn, who was convicted of grand larceny, through his attorney, applied for a new trial. The court refused to grant it, and the men were sent to the jail.

Henry Benson, who was indicted on a charge of burglary in the third degree, changed his plea of not guilty to guilty, and as he was only eighteen years of age was sent to the state school at St. Cloud.

William Lisiecki changed his plea to guilty on a charge of indecent assault and was sentenced to Stillwater for two years.

The grand jury will make a report to Judge Burn this morning, and all the criminal cases pending on the calendar will be continued to the November term.

Ziegler Is Awarded \$600.

A jury in Judge Kelley's court, in the case of Maximilian Ziegler, as guardian for Charles Ziegler, a sixteen-year-old boy, returned a verdict for the plaintiff fixing the damages at \$600. Young Ziegler was injured while at work on the outside of a window he lost his footing and fell to the pavement, some feet below, breaking his right leg.

Three Weeks for Nothing.

When M. D. Purdy was made district attorney Fred M. Dickinson was nominated for assistant. Dickinson was nominated for assistant. Dickinson was nominated for assistant.

NEWS FROM THE COURTS.

Judge Jagard completed his calendar for the October term before noon yesterday.

Thomas McMahon, a saloonkeeper, yesterday filed a petition in bankruptcy, naming his liabilities as \$72,94, and his assets as \$18, all except one.

Judge Lewis was engaged yesterday in hearing the appeal of A. Benham from the probate court, to dissolve claims against the estate of Mary A. Stone, deceased.

The foreign will of Samuel F. Dickinson, of San Diego, Cal., was filed for probate in the court yesterday. The estate in this city consists of real estate valued at \$5,000.

Judges Brill, Otis and Kelly will try the jury cases in the November term of court; Judge Burn criminal cases; Judge Lewis civil cases, and Judge Jagard will try the jury cases.

Letters of administration in the estate of Stina Johnson, deceased, were petitioned for in the probate court yesterday. The estate consists of real estate valued at \$5,000, and personal property valued at \$5,000.

Margaret Esch is suing the Jung Brewing company to recover salary alleged to be due her husband, deceased, of whose estate she is administratrix. The case was partly heard before Judge Jagard yesterday.

The Vicksburg commission held a meeting in the federal building yesterday, and decided to recommend to the governor that \$25,000 be appropriated for a monument in Vicksburg park, to the Minnesota troops engaged in the siege.

Judge Otis yesterday issued an order naming a witness to take testimony of witnesses in a case now pending before the Nebraska courts. This is the first order of the kind to be issued in this state, and was made under the Nebraska common law as "letters rogatory."

The custom has never been followed in this country. Judge Otis yesterday heard the case of D. C. Martin against Joseph Sardon, as an assignee of the St. Anthony Park company, and ordered Judge Hamilton to intervene. The intervenor alone appeared for the defendants, and claimed a lot in the park by mortgage.

The old familiar way-tried and proven. See Minneapolis & St. Louis Agents for lowest rates to California.

A Wreck.

We contemplated the alcoholic wreck with unmingled pity. "A sinking ship," we exclaimed. "But the rats do not leave me!" shrieked the fellow, gesturing wildly. We attended to him, helping him, of course, but he shrank away, mistaking this for a pink elephant.—Detroit Journal.

Through Tourist Cars.

Mother—You've been fighting again! Jimmy—No, ma, honest! I didn't get a chance to put up me hands!

RAYNER HAS CLOSED

EVIDENCE FOR SCHLEY IS ALL PRESENTED BEFORE COURT OF INQUIRY

WITNESSES IN REBUTTAL

Capt. Sigbee Contradicts Schley's Testimony Regarding Interview With Sampson Aboard the New York.

WASHINGTON, Oct. 31.—In the Schley court of inquiry today a number of witnesses were introduced by Judge Advocate Lemly to testify in rebuttal of the evidence given in Admiral Schley's behalf. The court decided early in the day that no witnesses could be introduced at this stage of the proceedings to give testimony on immaterial points. This announcement was made in connection with an effort to prove a conversation on the Massachusetts, in which Lieut. Sears, who was Admiral Schley's flag lieutenant, was reported to have said: "For God's sake don't discourage him (meaning Commodore Schley); it is all that we have been able to do to work him up to this."

It had the effect of relieving Lieutenant Commander Grant, Lieutenant Commander Potts and other officers of the Massachusetts, who had been called to testify concerning this conversation with Mr. Sears who is said to have occurred on the Massachusetts just before the reconnoissance of May 31. On the other hand the court held that it was not bound by the ordinary procedure in civil issues as to the time when testimony can be taken and that witnesses might be recalled any time for the purpose of making additions to former statements, but that none of them could relate testimony previously given. This decision was rendered on an objection raised by Mr. Rayner to allowing Capt. Sigbee to give new testimony when called as a witness for rebuttal purposes.

The witnesses called in rebuttal were: Capt. Charles D. Sigbee, Capt. Francis E. Chadwick, Capt. Joseph G. Eaton, Lieut. John H. Roys and Chief Quartermaster Neil Anderson, all of whom testified to incidents connected with the campaign of 1898.

Contradicts Schley. Capt. Chadwick in his statement today said that the precautionary dispatches from the navy department in regard to attacking the Spanish shore batteries had not been communicated to Commodore Schley. This statement is regarded as of great importance by Admiral Schley's opponents as it distinctly contradicts the admiral's own statements.

Capt. Sigbee testified concerning his interview on the Brooklyn with Commodore Schley. Capt. Sigbee testified that during the war and his testimony related to events which occurred just before and just after the battle on July 3, Lieut. Anderson was chief quartermaster of the Brooklyn during the Spanish war and was at the wheel during the battle of July 3. He said that Commodore Schley had given the order to "start" the Brooklyn, but that when the order was given the vessel was then hard apart. Before these witnesses were introduced for the department the court heard Capt. T. S. Benson, of the Brooklyn in Admiral Schley's behalf. He was the last of the admiral's witnesses and he testified that the admiral had borne himself honorably during the battle of July 3.

The insurance actuary is a mysterious, plodding person, supposed always to be buried up to his neck in figures, and devoting all his energies to discovering how long persons of different ages ought to live. How he finds out is a secret of his craft. The result of his labors appear in neatly printed "expectation" tables, by referring to which you can find out how long you are likely to be able to elapse before you shuffle off this mortal coil.

The tables are indispensable to insurance companies in determining the premiums they will charge for contracts. They are also of great value to the surviving wife or other relatives of a deceased person. It is easy to see that the amount of the premium depends on the expectation of life, and the sum to be paid over when death occurs.

The expectation tables now in use are, we believe, about forty years old. A new table has recently been computed by English actuaries, with gratifying results. It is found that human life has lengthened by more than a year and a half since the old tables were made.

Other words, for example, where the first table showed that the average life of a group of individuals who had reached the age of ten would be fifty-nine years and nearly ten months, the second table shows that the average life for such a group would be sixty-one years and five months. The same ratio applies to all ages, and the result of the discovery is likely to be a lowering of premiums.

Referring to this exhibit and outlook, the New York Mail and Express says: "The premium tables can be lowered here, it may be set down as one of the most far-reaching and significant gains of our civilization, reaching because steady and by no means lagging progress is making here toward the time when life expectancy policy will be in the hands of every able-bodied head of a family, significant because it would be the instant testimony of progress to the betterment of humanity in this country. If men live nineteen months longer than they do in the first half of the last century, it means that they must be better clothed, better housed, better fed."

Probably the improvement is quite as marked in this country as in England, and it is said that the American Actuarial association is about to look into the matter.

A laborious one, and its results will be awaited with great interest.—Rochester Democrat.

Human Life Lengthening.

The insurance actuary is a mysterious, plodding person, supposed always to be buried up to his neck in figures, and devoting all his energies to discovering how long persons of different ages ought to live. How he finds out is a secret of his craft. The result of his labors appear in neatly printed "expectation" tables, by referring to which you can find out how long you are likely to be able to elapse before you shuffle off this mortal coil.

The tables are indispensable to insurance companies in determining the premiums they will charge for contracts. They are also of great value to the surviving wife or other relatives of a deceased person. It is easy to see that the amount of the premium depends on the expectation of life, and the sum to be paid over when death occurs.

The expectation tables now in use are, we believe, about forty years old. A new table has recently been computed by English actuaries, with gratifying results. It is found that human life has lengthened by more than a year and a half since the old tables were made.

Other words, for example, where the first table showed that the average life of a group of individuals who had reached the age of ten would be fifty-nine years and nearly ten months, the second table shows that the average life for such a group would be sixty-one years and five months. The same ratio applies to all ages, and the result of the discovery is likely to be a lowering of premiums.

Referring to this exhibit and outlook, the New York Mail and Express says: "The premium tables can be lowered here, it may be set down as one of the most far-reaching and significant gains of our civilization, reaching because steady and by no means lagging progress is making here toward the time when life expectancy policy will be in the hands of every able-bodied head of a family, significant because it would be the instant testimony of progress to the betterment of humanity in this country. If men live nineteen months longer than they do in the first half of the last century, it means that they must be better clothed, better housed, better fed."

Probably the improvement is quite as marked in this country as in England, and it is said that the American Actuarial association is about to look into the matter.

A laborious one, and its results will be awaited with great interest.—Rochester Democrat.

Human Life Lengthening.

The insurance actuary is a mysterious, plodding person, supposed always to be buried up to his neck in figures, and devoting all his energies to discovering how long persons of different ages ought to live. How he finds out is a secret of his craft. The result of his labors appear in neatly printed "expectation" tables, by referring to which you can find out how long you are likely to be able to elapse before you shuffle off this mortal coil.

The tables are indispensable to insurance companies in determining the premiums they will charge for contracts. They are also of great value to the surviving wife or other relatives of a deceased person. It is easy to see that the amount of the premium depends on the expectation of life, and the sum to be paid over when death occurs.

The expectation tables now in use are, we believe, about forty years old. A new table has recently been computed by English actuaries, with gratifying results. It is found that human life has lengthened by more than a year and a half since the old tables were made.

Other words, for example, where the first table showed that the average life of a group of individuals who had reached the age of ten would be fifty-nine years and nearly ten months, the second table shows that the average life for such a group would be sixty-one years and five months. The same ratio applies to all ages, and the result of the discovery is likely to be a lowering of premiums.

Referring to this exhibit and outlook, the New York Mail and Express says: "The premium tables can be lowered here, it may be set down as one of the most far-reaching and significant gains of our civilization, reaching because steady and by no means lagging progress is making here toward the time when life expectancy policy will be in the hands of every able-bodied head of a family, significant because it would be the instant testimony of progress to the betterment of humanity in this country. If men live nineteen months longer than they do in the first half of the last century, it means that they must be better clothed, better housed, better fed."

Probably the improvement is quite as marked in this country as in England, and it is said that the American Actuarial association is about to look into the matter.

A laborious one, and its results will be awaited with great interest.—Rochester Democrat.

Human Life Lengthening.

The insurance actuary is a mysterious, plodding person, supposed always to be buried up to his neck in figures, and devoting all his energies to discovering how long persons of different ages ought to live. How he finds out is a secret of his craft. The result of his labors appear in neatly printed "expectation" tables, by referring to which you can find out how long you are likely to be able to elapse before you shuffle