

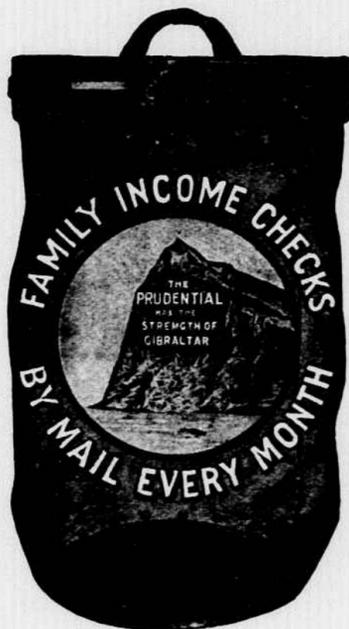
Leave Your Wife a Fixed  
Monthly Income for Life

# The Prudential

Newest Monthly Income Policy

Provides a Cash Payment at death  
of Insured AND THEN a regular  
**MONTHLY INCOME** for your wife  
for 20 years or for Life.

COST IS LOW



**\$1230 cash, and \$50 a month for Life**  
**COSTS**

If Age of Insured is 30, and Age of Beneficiary, 25,  
**221.40 per Year**

An Average saving of \$18.45 per month, NOW.

The Income can be arranged for in Multiples of \$10 per Month up.

**The Prudential Insurance Company of America**

Incorporated as a Stock Company by the State of New Jersey

**JOHN F. DRYDEN, President**

**Home Office, Newark, N. J.**

Without committing myself to any action, I shall be glad to receive free particulars and rates of AN IMMEDIATE BENEFIT AND CONTINUOUS Monthly Income Policy.

For \$..... a Month with cash payment at death.

Name .....

Address .....

My Age is .... Beneficiary's Age .... Dept. 119

SEND THIS COUPON TODAY

## LIMIT OF VISION IN WATER

ONE of the most peculiar things in connection with life under water is what is known as the limiting angle of vision. This applies to fishes, divers, submarine crews, and in fact any being possessing the power of sight and desiring to look through the water at objects in the air. The effect is not due to a defect in vision, but to the refraction or bending of light, and no telescope or other optical instrument can get around it.

The effect consists of the impossibility of seeing anything on the outside unless the observer directs his line of sight within forty-eight degrees of the vertical. If a forty-nine-degree angle or over is taken, the surface, no matter how beautiful and clear the water is, acts as a perfect mirror and reflects objects at the bottom of the water, thus not allowing any-

thing on the outside to be seen. The consequence of this property is the most startling of all; for everything on the outside can be seen and thus has to be seen in the cone described by the forty-eight-degree angle from the eye. This shows all outside objects huddled together and appearing high in air. Thus, if one dives into the middle of a wide river, on looking up, the banks will appear close together, but at a great distance from the observer high in air.

This angle is called the "critical" angle, and of course varies with the two media in contact. If one desires to try the experiment, a square glass box or an aquarium will answer very well. Suspend this from the ceiling or support it on a wall bracket, and look under it at an angle. The phenomena will be observed as indicated. The clearer the water and the stronger the light, the more clearly will things appear.

## SOME DOUBT ABOUT IT

A RECEPTION was given by the Medical Club in Philadelphia in honor of Sir Lauder Brunton, a noted English physician, and in course of the evening he was engaged in a discussion of nervous ill temper. After he had described the beneficial effects of various drugs upon nervous ill tempers, he said:

"I remember a middle aged woman of most nervous disposition who told me with tears in her eyes how she had once said to her husband: 'John, I know I am cross at times. I know that you find me unkind often. Sometimes perhaps you think I do not love you. But, John, remember, when such unhappy thoughts assail you, that if I had my life to live over again, I'd marry you just the same.' 'I'm not so sure of that,' John replied shortly."

## Plain Truth

IF you haven't read a lot about the Studio Girl, it hasn't been for lack of opportunity. Hundreds of articles, to say nothing of books, have been printed about the unlimited possibilities of decorating studios at small financial cost (time and profound thought are not supposed to count) and the delights of the free, independent, untrammelled gipsy life the studio typifies. It always seems very alluring.

BUT there is another side, the truth side, which is vastly more important than color schemes and how to cook an eleven-course dinner over a gasjet. It seems about time that some one told the truth about the Studio Girl. "One of Them" does it in our next SUNDAY MAGAZINE. It is not only plain truth, but intelligent truth—and they don't always go together, more's the pity. She has studied the Studio Girl long and carefully. She numbers scores of them among her personal acquaintances. She has found that studio life is about the worst, the most demoralizing, a good girl can lead.

DOES she preach about it? Yes; but you would never realize it except in results. In her brilliant, dazzling way she shows what the studio life really means. Her article is choke full of humor, of sharp pointed, significant epigram. It will surprise you if it doesn't startle you, and every word is entertaining, which isn't always true of really valuable articles.

HERBERT KAUFMAN—he of the verbal electric pyrotechnics—has one of his remarkable poems in our next SUNDAY MAGAZINE. It is called "The City of the Gilded Tear," which seems to refer to Babylon; but whether the ancient city of wickedness or its modern prototypes is not specified. As usual, you will find he uses the dazzling fireworks to make his ideas more impressive, to command attention. And he succeeds, as usual.

THE EMERGENCY AND THE MAN" is an exciting story by Charles Francis Bourke,—really a study in courage, going to prove that sometimes a man who never thinks about it at all has as much of it as the one whose business it is to be brave. A little far fetched, perhaps, by way of making the contrast stronger, but a fine, upstanding story.

SLIPPING DUKE THE GROUCH CURE" shows Shorty McCabe back on his regular, self appointed job of straightening out kinks in the particular phases of human nature with which he comes in immediate contact. It is a good deal easier, and far more effective in the end, to reform human nature on the instalment plan than in the mass. The title of this story makes one feel he can settle back with the comfortable feeling that here is something worth while, apart from the humor and the picturesque slang.

THE WANDEROBO ELEPHANT HUNTERS" is one of the absorbingly interesting instalments of Edgar Beecher Bronson's "In Closed Territory." Most of us rather prefer learning about strange and interesting people after we are sated with tales of slaughter of wild beasts. The Wanderobo are among the most remarkable natives that Mr. Bronson encountered in Africa. Also there is a fine pen picture of John Alfred Jordan, rover of the wilderness, who watched other men stake out gold mines that made them fabulously rich—because mining is not his game, and hunting is. And there is a description of a stampede of wild beasts, thousands of them, which takes one's breath away.

YOU know by this time that "The Furnace of Gold" keeps seething with inextinguishable interest, and there's not much use in talking about it.

TAKE it for and by, our next SUNDAY MAGAZINE is mighty good, anyway you consider it, and that's the plain, intelligent truth.