

We have some regrets at the shauge our own Dr. T. W. Gard iner is about to make, from Su perintendent of the Western Kentucky Asylum for the Insane to a place as member of the Boar of Control for Kentucky. There is perhaps no other man in K-ntucky as well qualified to fili the position as Superintend ent, in every way-as a business man as ell as a distinguished physic in and alienist. His place I be hard to fill, but, no with my usual foresight and ingenu the out hand, the whole state will be fit through his especial knowledge and experience when he is a member of the Board of again that the alumnae cards went Contro. Upon one point, thou, the pleasure of his old chance of more than half the girls frien s unailoyed: that Dr. Gar mer and his good wife and said Rita. "The sooner we get them daughers will again come to be out the sooner we'll know who isn't Hopkins county folks in their old coming." hom ., and our near friends and melghbors.

### WORLD'S SUPPLY OF IVORY

Ten Thousand Elephants Slaughtered Yearly to Meet the Demand for the Product.

In spite of the great demands of the arts and trades for ivory, the quansity imported at Antwerp, London and Liverpool, the principal markets of

"The only thing to do is to have it on Wednesday afternoon," declared Patty, her pen poised in air. "A third of the girls will want to go to bargain matinees and so I can ask every body, since I can count on half of those invited failing to come."

"But suppose they should all prefer your bridge party?" suggested Patty' best friend, dubiously.

"Now, Rita, don't rush clouds into my perfectly clear sky," remonstrated Patty. "I've just got to ask almost hundred to my party and our apart ment will hold 60 at a tight squeeze Even then I've got to use the dining room and smoking room for the car tables and serve at the individual ta bles. But I've got it all worked ou' ity. Don't faint, dear; it's bad form "How have I worked it out? Well, I find that Wednesday is the day of the alumnae luncheon and still out yesterday. So you can see for yourself that there isn't a ghost of a coming."

Well, let's get the cards written,

The replies to the invitations came in fast. Regret followed regret until Patty almost feared the number of acceptances would not be large enough to give her party the desired air of importance and elegance. The evening before the time set for the affair Rita came over to help number the tallies and tie up the prizes.

"My dear," gurgled Patty. "did you ever hear of anything working out so beautifully. There are just 58 girls coming. Of course everybody thinks I am a sweet thing for inviting her and nobody but you knows what a clever person I am. I reiterate, Rita, it is brains, not luck, that makes the world go round." The ringing of the telephone interrupted Patty's eulogy of herself and she hastened to answer the insistent summons. Rita didn't wait for her to explain when she returned. Her crestfallen look indicated woe. "I know it all," said Rita. "Somebody is so sorry, but a dreadful sore throat and cold in the head will keep her at home to-morrow. That throws a whole table out." "It throws a whole table in," moaned Patty. "Helen Cook finds that her cold is much better, so if I would like to have her and if it won't inconvenience me .she'd love to come. There's the phone again!" She ran to get the message. "It was Luvera Snow," she announced somberly on her return. "She just got into town and if I'd like to have her and it won't inconvenience me she'd love to come. 'Don't tell me that's the phone again!" Patty grabbed her hair distractedly as she made a dash for the instrument. Rita nervously picked up the evening paper, glanced at it a second, and then drew it down in a panic. "Don't answer! Don't!" she cried, pulling Patty back. "It's all those alumnae people. The luncheon's been postponed. I've just seen it in the paper.

Number Under a Quarter of a Million and Are Mainly in the **Big Cities.** 

According to statistics there are at the present time about 230,000 Jews in the United Kingdom, mainly in London and the other large cities of England. The Jews being rated world, it is but natural that they should flock to the cities where the widest field for their industry is to be

In England there is a popular saying that there are no Jews in Scotland. Although this it not literally true, it is a fact that there are not many of them in that part of the United Kingdom. Mark Twain is authority for the statement that in the last half hundred years only one Jew has lived in Scotland. He says that one moved to Edinburgh, and before he realized it the canny Scots had him so well trimmed of his worldly goods that he never afterward had enough money to escape from the country. It is feared, however, that the humorist has slightly exaggerated the story.

There are comparatively few Jews in Ireland, the large majority of the 230,000 being in London, Liverpool English cities.

Just as they do in this country, the Jews of England ask no other race to assist them in the maintenance of their own poor. Through well-organized charities they take care of all the poor and destitute, raising nearly \$1,000,000 annually for religious and benevolent purposes.

#### Woman Educators.

Intelligent women should be consult ed in matters of education generally and in the treatment and dicipline of children especially. But more particularly are they the best judges of the education of girls and the subjects they should be taught. The great man jority of public school teachers are women and it might be well to have women on the governing board, with whom these teachers can confer more freely than they can with men .- Bail more Sun.

Small Girl Willing to Spend the Money, but Was on Lookout for a Bargain.

The shrewd small daughter of a clever Chicago business man not long since exemplified at once her faith in her father's judgment and her budding sense of commercial values. She among the greatest merchants in the and her brothers long had been clamoring for a sister, and the father, at Christmas time, had laughingly presented the mother with a generous check, explaining that she could buy a baby with it if she so desired. The children listened seriously, talked the matter over and decided that the dear mother had displayed unwonted selfishness when, upon Christmas morning, she announced that she had purchased, not the longed-for little sister, but a diamond brooch. A little later Jennie, representing the juvenile members of the family, asked for a private word with her father and handed him three little bank books.

"Oscar an' John an' me have saved up our money," she explained, "until we've got \$100.16 atween us, an' we want you to buy us a baby, if mother won't. An' daddy, you can have all this money to buy the baby, with if you need it, but we thought maybe you'd watch the market and save out and two or three others of the largest enough to get us that new swing we've been wanting so long."

#### Illusions.

It is true we labor under many illusions, but if these were to be done away with we should hardly deem it worth our while to labor at all.

Almost none of the things which that they will make him happier is really capable of doing so, and yet it be the force of authority, or of sumis needful that he keep up the pursuit pers, upon the other side." for the sake of what he incidentally achieves in behalf of destiny.

The illusions we labor under partake, in fine, of the nature of sanitary conditions, though they chiefly affect the health of the spirit, and by that have no municipal functionary appointed to look vigilantly after them. Nor, in fact, do they need any such, since providence has been so kind as to see to it that illusions we shall always have .-- Puck



#### What is Education?

"Education," says Professor Huxley, is the instruction of the intellect in the laws of nature, under which name I include not merely things and their forces, but men and their ways; and the fashioning of the affections and of the will into an earnest and loving desire to move in harmony with those laws. For me, education means neither more nor less than this. Anything which professes to call itself education must be tried by this standard; man so ardently pursues in the belief and if it fails to stand the test, I will not call it education, whatever may

> TIME LOST. Women ought to amount to more than men. Think of the time men

> lose in having their hair cut and get-

ting shaved .- Atchison (Kan.) Globe,

#### Speech.

It shows an uncharitable spirit to speak ill of the man lower down and an envious one will speak ill of the man higher up .--- Atchison Globe

Hanging on the Wall.

"The way pictures are hung makes such a lot of difference in the appearance of a room," said an interior dee orator a few days ago. "That fact is thrust upon me nearly every day. go into some parlors where the pietures are hung so high that all per spective is lost, and the ceiling seems to be hopelessly high. Other folks hang theirs so low that it hurts your spine to look at them, in addition to straining your eyes, spoiling the beauty of the room and taking from the value of the picture.

"All pictures should not be hung on the same level, as they so often are, yet all should be as nearly on the level with the eyes as possible. If square and oblong pictures are alternated irregularly with round and oval ones the best possible effect is gained."

One Day to One Hundred Years. When is a woman most beautiful?" ie Georgian is asked. We want to now how old she is first .- Atlanta Georgian.

# THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES

### **TO POLICYHOLDERS:**

NEW YORK, FEBRUARY 19, 1910.

The following synopsis of the Annual Statement, as of December 31, 1909, is submitted for your information:

the world, remains almost constant. The total was 464 French tons in 1888 and 469 tons in 1908. In the years between it has been as high as 688 tons, in 1900.

Antwerp was unknown as an ivory market 20 years ago, but now surpasses London in the size of its trade, owing to the opening of the Congo region.

Occasionally tusks are found weighing 150 pounds, but one of 50 pounds is considered a fine specimen. The law in both India and the Congo forbids the export of tusks weighing less than six pounds.

But even allowing 100 pounds a pair, the amount taken to Europe in a year means the death of more than 10,000 e'ephants, probably twice that number, for many elephants are killed that yield no ivory, females, for in-Htance.

The price varies from \$1 to \$3 a yound, according to quality.

writes Mrs. Ethel Newlin, of Liberty Center, Ind., "that I began to take Cardui, for it has cured me, and I will never forget it. "I cannot praise Cardui too highly for what it did for me. Before I began to take it, I was very bad color, suffered great pain and weighed only 105 pounds. Now I have a good color, do not suffer and weigh 125 lbs."

The Woman's Tonic

Beware of strong, noxious, mineral drugs, that sink into your system, like lead to the bottom of a basin of water.

Cardui is purely vege-table and contains no poisonous minerals, or dangerous drugs.

It is perfectly safe and harmless, for use by old and young, and may be taken, as a tonic, for months, without any possi-ble harmful effect. Try it.

The telephone continued to ring furiously.

"What shall I do?" gasped Patty in consternation. "They'll have to play on the kitchen stove or the refregerator!'

"We've got to muffle the telephone bells so we won't go crazy and then we mustn't go near the telephone until after two o'clock to-morrow afternoon," declared Rita, grimly. Suiting the action to the word, she

proceeded to stuff the offending bells full of crumpled paper.

All that evening and all the next morning there was a protesting whir from the disabled transmitter of messages. It was only when the clock had sounded half past two and all the guests were deep in the first game of bridge that Patty and Rita made a rush for the telephone. They pulled away the paper from the bells and then hugged each other deliriously. The telephone bells started ringing at once. Patty hastily took down the receiver.

"Telephone company," a voice announced.

"A great many persons have been porting your telephone out of orer, but we haven't been able to lote the trouble."

Wby, it rings all right now," dered Patty, innocently. "Maybe moothing was just a little twisted. bank you so much for letting un

|   | 1909                         | 1908  |
|---|------------------------------|---|
| TOTAL ASSETS  | \$486,109,637.98             | \$472,339,508.83                                      |
| TOTAL LIABILITIES   | 400,837,318.68               | 391,072,041.93  |
| Consisting of Insurance Fund \$393,223,558.00 and \$7,613,760.68        | HALLS ADDRESS TO THE PARTY   | and the second second                                 |
| of miscellaneous liabilities for 1909.                                  |                              |   |
| The Insurance Fund (with future premiums and interest) will             | 1                            |   |
| pay all outstanding policies as they mature.                            |                              |   |
| TOTAL SURPLUS   | 85,272,319.30                | 81,267,466.90   |
| With an increasing number of maturities of Deferred Dividend            |                              |   |
| Policies this sum will in time decrease.                                |                              |   |
| NEW INSURANCE PAID FOR (including additions \$3,852,143 in              |                              |   |
| 1909 and \$3,540,621 in 1908)   | 110,943,016.00               | 91,262,101.00   |
| This is an increase for the year of $21\frac{1}{2}$ per cent., and was  |                              |   |
| secured at a lower expense ratio than in 1908.                          |                              |   |
| INCREASE IN OUTSTANDING INSURANCE IN 1909                               | 8,869,439.00                 |   |
| COMPARED WITH A DECREASE IN 1908  |                              | 13,647,814.00   |
| An improvement of \$22,517,253.00 as compared with 1908.                |                              |   |
| FIRST YEAR CASH PREMIUMS (excluding on additions)                       | 3,774,321.27                 | 2,724,976.59  |
| This is an increase of $38\frac{1}{2}$ per cent. as compared with 1908. |                              | -,,   |
| TOTAL AMOUNT PAID TO POLICYHOLDERS                                      | 51,716,579.04                | 47,861,542.69   |
| DEATH BENEFITS  | 20,102,318.67                | 20,324,002.65   |
| 97 per cent. of all Death Claims in America were paid within            |                              | A 2 COLORADOR ALLAS                                   |
| one day after proofs of death were received.                            |                              | יה יישאמעביים מבאהר או                                |
| ENDOWMENTS  | 6,321,554.41                 | 4,830,170.10  |
| ANNUITIES, SURRENDER VALUES AND OTHER BENE-                             | and the second               | Construction and the second                           |
| FITS  | 15,683,665.88                | 14,696,354.16   |
| DIVIDENDS TO POLICYHOLDERS  | 9,609,040.08                 | 8,011,015.78  |
| 1910 dividends to Policyholders will approximate \$11,000,000.          | and the second second second | THE RELATIONS AND |
| DIVIDENDS TO STOCKHOLDERS   | 7,000.00                     | 7.000.00  |
| This is the maximum dividend that stockholders can receive              |                              |   |
| under the Society's Charter.  |                              |   |
| OUTSTANDING LOANS TO POLICYHOLDERS                                      | 59,954,933.10                | 57,053,555.28   |
| EARNINGS FROM INTEREST AND RENTS  | 21,074,013.95                | 20,636,405.61   |
| OUTSTANDING LOANS ON REAL ESTATE MORTGAGES -                            | 97,532,648.03                | 97,570,767.22   |
| TOTAL EXPENSES, including Commissions and Taxes                         | 10,438,729.64                | 9,758,447.46  |

The average gross rate of interest realized during 1909 amounted to 4.50 percent, as against 4.45 percent in 1908, 4.39 percent in 1907, 4.26 percent in 1906, 4.03 percent in 1905, and 3.90 percent in 1904. The condition of your Society is constantly improving. The growth of new business at a reduced

expense ratio and the increase in outstanding insurance manifest public recognition of the fact.

## PAUL MORTON, PRESIDENT

# **HENRY J. POWELL, Manager** EQUITABLE BUILDING, LOUISVILLE, KY.