

TOPICS OF THE TIMES.

A woman's head may soon adorn a postage stamp. Man is no longer it.

The question of sex never appears so gigantic to a man as when he starts out in search of a servant girl.

The recent death of the author of "Ben Bolt" has started the old song on its last annual farewell tour.

When the truth about war comes out it is like the measles, disagreeable but better than if it struck in.

Mr. Stead will donate to the British museum the pipe used by Mr. Rhodes in his "devout dreaming," as Mr. Kipling terms it.

William Waldorf Astor has given \$100,000 to an English university, but when last heard from he was still waiting for that title.

How customs change. With a single notable exception, the hotels of Chicago will be conducted hereafter on the European plan exclusively.

A Southern man advertises for a lost cow "with one horn that gives milk." There would be more money for her in a museum than in the dairy.

"What makes novels popular?" inquires the Washington Post. Clever authors. Nothing else can, although advertising sometimes helps.

Reports from New York are to the effect that Mayor Low has about made up his mind that it is a waste of energy to try to please all the people all the time.

Miss Stone attributes her release from the brigands to the efficacy of prayer. The brigands, however, probably take a more materialistic view of it.

The fact that England has taken about \$400,000,000 down to South Africa and burned it up makes the taxpayer grunt a bit as he gets his shoulder under the load.

The Chicago woman who wanted a divorce because her husband quoted poetry to her has been defeated in court. It really begins to look as if poetry and the poets were coming to the front.

An Indiana man has a box of cigars that his wife gave him as a Christmas present thirty-nine years ago. He seems to have ever since been endeavoring to jack his courage up to the point necessary to tackle them.

Mark Twain has bought a \$50,000 home. Mark has of late scolded about as much he has been funny. He would confer a great favor upon the humorists all over our broad land by explaining whether he got the price of the place by being cross or gay.

Is the fountain of youth to be found in a berry patch? The Anamese believe that strawberries will make old people young. The theory would raise stronger hopes in the average mind were it not that the Anamese also hold that a rabid dog can, by biting the shadow of a man, communicate hydrophobia to him. The search for the fountain must continue.

Tommy Atkins may be an absent-minded beggar, but he is not a forgetful one. In the past year he—that is, the British soldiers in South Africa—sent five million dollars in postal orders to relatives at home, and this despite the fact that he is on pretty small pay. Such thriftiness proves that, although he may not be invincible in the field, he can win victories over his own appetites and temptations—and that is to be the best kind of soldier.

There is a type of hero that the conditions of modern life have developed, and which seems destined to prove that knightliness is far from going to seed and is, in fact, still in flower. This is the elevator hero, the man or boy who when the fire flared rages keeps to his post and performs his duties. One naturally expects that a captain will stick to his ship and that an engineer will be true to his engine, but no such responsibility rests upon the elevator man, whom many might think justified in deserting his place. Yet how frequently one reads of his braving the perils of an ascent into smoke and flames and of being the means of saving hundreds of panic-stricken human beings. The life of an elevator man, unenviable in its seeming monotony and dreariness, seems little calculated to develop heroism, but this quality often appears in unexpected places, or rather in unsuspected persons. Men who have not yet decided in their minds whether they ought to remove their hats in an elevator in deference to feminine occupants might be on the safe side should they uncover to the possible hero that lurks in every elevator man.

The distressing discomforts and disadvantages of being rich have been expatiated upon by the votaries of penury from time immemorial. Poverty gazes pitifully through the barred windows of wealth and perceives its deprivations and limitations. The poor have the boundless freedom of nature with all its unrestrained abundance; the rich are hemmed in by the circumstances of opulence, restricted in their enjoyments to the very things they possess. In this view may be found the conso-

lations of poverty. In an address before the Society for the Study of Life in the Tuxedo, in New York, Percival Chubb summed up in a very interesting and original way the "misfortunes of the children of the wealthy." Mr. Chubb is reduced almost to tears as he contemplates the pitiful cleanliness of the children of the rich, their "anaemic primness" and their deprivations in the way of mud pies and other possessions that delight the soul of a child. "A good roll in the mud is what they need," says Percival Chubb. Mud pies, he declares, would be their "salvation." There is no doubt that this question of mud is sadly neglected in most homes of the rich. We doubt if there is one wealthy home in fifty where there are children that has a mud pie attachment or any facilities for taking a roll in the mud. In this way the souls of the children of the rich are stunted and dwarfed. Their development is not normal. When they grow older they will not know mud when they see it, let alone be able to handle it. In the race of life their names "will be Mud."

In view of the fact that the gospel of success is being preached so generally, and advice as to money-making methods is so freely offered to young men, it is somewhat singular that comparatively little is said as to what shall be done with the money when it is earned. Yet it is doubtful if the man of moderate income has a more difficult question to consider than that of investing his savings so that they will be safe and shall give him some reasonable return. For this reason an address recently delivered by Vice President Forgan of the First National Bank at the University of Chicago was particularly timely and interesting. Mr. Forgan advises the man who has money at his disposal to try any proposed investment by three tests: First, safety; second, profit; and third, permanence. He cautions them against all schemes which promise to pay extravagantly high rewards in interest or dividends and against careless investment in industrial stocks. In common with most business men he seems to regard first mortgages on farm lands as one of the best real estate investments possible, but warns all purchasers of mortgages to see that no prior lien rests upon the property in question. This is all sound advice and worth the attention of prospective investors, but it is to be wished that still other prudent and successful men of business would amplify it for the benefit especially of the person of limited means.

The owner of a considerable fortune generally has special opportunities for finding where he can best put his money. At least he can afford to pay large commissions for expert advice. It is the man who after hard work has saved up a few hundred or a few thousand who finds the problem most troublesome. Naturally he desires to get the best returns possible on the sum at his disposal. Yet the rate of interest on investments is now much lower than it was a few years ago. In a majority of cases he finds himself in a dilemma between investments which are safe but pay a very small return and those which are more or less doubtful but promise a considerable reward. The most important fact for the small investor to bear in mind is that no matter how he means to make his money work for him he must watch his investment constantly. Whatever he buys—mortgages, stocks, bonds or real estate—he must look after it, keeping his eyes open for all changes that may affect his interests and preparing to meet them. Care and labor are required to keep money as well as to earn it. A large proportion of the loss borne by the investors is due to the idea that an interest-bearing investment once made requires no further thought or attention. "Safety and small returns" should be the watchword of all investors under ordinary conditions.

Straw "plug" hats. Bell-crowned high hats, it is believed will be adopted during the summer by London's smart set for their coachmen. Their adoption in this country is also regarded as probable. All grades of servants have heretofore been provided with appropriate headwear for hot weather service excepting the "man on the box."

Praise for Patti. Last winter Mme. Patti was staying for a few days in an isolated village at the extreme end of Yorkshire. To kill the monotony of the place the prima donna went one night to a concert given in aid of a certain village institution. Not half of the performers turned up. Appreciating the difficulty, Mme. Patti—incognito, of course—offered to oblige the audience with a song or two.

Then she sang, in her own glorious way, three of her sweetest ballads. At the close the chairman approached and, in solemn tones, thanked her. "Well, miss," he said, "you've done uncommon well. And although 'Arry 'Ock, the juggler, who thinks nowt of takin' 'old of 'ot pokers and a-swallowin' needles, couldn't turn up, yet you've pleased us very considerably, miss."

She Worked It. Her Father—My daughter tells me that you wanted to see me. Mr. Timmud—Why—er—there must be a mistake somewhere. She told me that you wanted to see me—Philadelphia Press.

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