#### What a Yale Student Spends a Year

THE RICH YOUNG MEN DEVOTE MUCH LESS MONEY TO BOOKS THAN DO THE POOR

cost of living of college students. Tale juniors and seniors who have been in his classes have handed in weekly accounts of their expenditures, and from these Dr. Bailey has deduced his results. It is the first authoritative study of such statistics in Yale, says a New Haven correspendent of the Kansas City Star.

Dr. Balley has found, for instance, that the average yearly expense account of a Yale student is \$1200. Some spend as much as \$3000 for a year at Yale, while some get along on as little as \$300. The study which Dr. Balley has made of the figures handed in to him by Yale men show, he says, that the more money a student has to spend the more he will put into pleasures. He also says that a and low stand students shows that the poorer scholars spend more on pleasure and harmful amusements, while as a rule the man who stands highest in his classes gives the least attention to the pleasure side of his college life.

ane average Yale undergraduate who spends in a year \$1100 divides his money about as follows: On necessities, which include rent, tuition, board, clothing, laundry, medical attendance, traveling, furniture and minor expenses he spends an average yearly of about \$800; on books; periodicals and stationery he spends \$50; on pleasure, which includes theaters, pool and billiards, social functions, flowers, music, society dues, chance suppers and athietics he spends on an average of \$200; on tobacco and intoxicants, \$50. Out of his total bank account for the year the average Yale man spends 72 per cent for the necessities of life, 18 per cent for pleasure and 4 per cent each for stationery, including books, and for tobacco and liguor.

Dr. Bailey compares this with the ex-penses of the average unmarried instruc-tor at Tale. The instructor spends a lit-tle more on necessities, less on pleasures. the more on necessines, less on pleasures, about twice as much on books and half as much on tobacco and drinks. Compared with the same set of figures gained from the expense accounts of unmarried men of about the same age as college undergraduates, but on salaries in banks, shops and business offices, and who avergrees 1000 a year expenditures an interages \$1000 a year expenditures, an inter-esting result is shown. Where the college man spends 72 per cent of his income for necessities, the unmarried business man spends 55 per cent. Where the Yale man spends 18 per cent for pleasures, the non-college man on the same financial plane spends 31 per cent. The average young business man in New York spends 10 per cent of his total income on wines and cigars, where the Yale student spends 4 per cent. The commonly accepted dictum per cent. The commonly accepted dictum per cent. The commonly accepted distun-that the average college man is addicted to cafes, as compared with the young man out of college, evidently does not hold good from these figures. The New York unmarried man puts twice as much money each year into drinks and tobacco as the Yale man does. The average Yale as the Yale man goes. The average rate man spends \$28 a year on the theater, where the business man of his own age spends \$20. In pool and billiards the New Yorker also spends much more money than the Yale man. A curious deduction from the figures collected by Dr. Balley is that the unmarried young business man in a large city like New York spends his money in much the same proportion as the much the same proportion as the and more luxurious Yale student.

Poor, Rich, Richer.

How Yale men of varied means app tion their annual income is shown by Dr. Balley. Three classes of Tale students were asked to hand in weekly statements of their accounts—those who spent under \$700 annually in class 1, those between \$700 and \$1900 in class 2, and those who went above \$1000 a year in class 3. The result of this comparison is interesting. Nine out of every ten of the richest men. class 3. The result of this comparison is interesting. Nine out of every ten of the richest men. class 5. spent less on books than their poorer. Bailey. Three classes of Yale students above 2:000 a year in class 3. The result of this comparison is interesting. Nine out of every ten of the richest men. class 3. spent less on books than their poorer fellows. Board was the heaviest item with the poorest class and clothing the men spent more on athletics than either of the richer classes. The following table prepared by Dr. Balley shows the com-parison of percentages in approach heaviest with the richest. The poorest the poor, richer and richest sets of

Some of the items collected by Dr. Balley show the way these different sets of Yale men spend their money. A poor student spends on an average \$80 for room rent during his college year, \$121 for board, \$51 for clothes, \$30 for traveling, \$22 for books, \$8 for theaters, nothing for pool and billiards, \$8 for social functions, \$2 for flowers for his best girl, \$8 for gambling, \$10 for athletics and \$9 for suppers. The man who has a little more eney lets himself out a little on his asures. He spends \$121 a year for room rent, 1162 on board, 1160 on clothes, 138 for shown fear of consequences, much less re-traveling, 133 on books, 132 on theaters, 14 on pool and billiards, 121 on social duties, come a habit of her life, she told the exon pool and billiards, \$15 on social duties, \$4 on flowers, \$25 on dues to secret soci-eties, \$12 on chance, \$16 on athletics, \$18 on suppers. The richest man goes up on his poorer classmates all around. He has a better room, lives at a better "eating joint," dresses better, travels more, spends more on his room furniture, gets more costly books, goes to the theater more, is a better pool and billiard player, spends more on the girls of his acquaintince, takes in the musical events, can afford to join the college fraternities, goes in for gambling on college athletic events, spends a great deal more on suppers and is a more liberal supporter of athletics. He spends it times as much as the poor man on tobacco and wines. The average yearly expense of the rich Yale man is \$158 for his room, \$185 for his board, \$236 \$185 for his room, \$180 for his board, and for his "jeans." \$125 for traveling, \$61 for room furniture, \$45 for books, \$77 for the theater, \$12 for pool and billiards, \$52 for social functions, \$15 for flowers, \$11 for \$35 for fraternity dues, \$35 for ing \$40 for athletics, \$49 for suppers and \$84 for tobacco and wines. The annual average of the Yale poor man is \$472, ner man \$872, of the richest stu-

A curious comparison can be made from these figures as to the proportion by the richest men on necessities to the District Attorney upon which the pleasures and that of the poorest Taking students who spend over pital, the physicians said: spent by the richest men on necessities \$2000 yearly and men spending \$300 and under, the figures show that the richest

ordinate amount in candy, ice cream sodas, "tea." and, to their credit, char-ity. There is no mention of that factor in the Yale financial budget.

R. WILLIAM B. BAILEY, of the Yale faculty, has for several years been making an investigation of the seem of living of college students. Tale sizes have handed in weekly accounts their expenditures, and from these Dr. siley has deduced his results. It is the strainful that the strainful that the same and from these Dr. siley has deduced his results. It is the strainful that the same and from these Dr. siley has deduced his results. It is the strainful that the same and the strainful that the same and the strainful that the same and the s ages to get away with \$891 of her pa-ternal bank account each year, the Vassar girl \$885, and the hard-working and frugal Yale "long-haired grind" but \$528.

co and wines. But they do spend an inordinate amount in candy, ice cream
sodas. "tea." and, to their credit, charity. There is no mention of that factor
in the Yale financial budget.

Vassar, Smith and Yale.

A comparison of the way Smith College, Vassar and Yale women gradnate
students spend their incomes has been
computed by Dr. Balley. On necessities,
including clothing, the Smith girl spends
#765 annually, the Vassar girl \$785 and
the Yale "co-ed" \$471. On books, periodleals and stationery the Smith girl spends
\$27 yearly. the Vassar girl \$31 and the
Yale "co-ed" \$485, showing that the graduate student who is a woman in a man's
college is much more interested in her
library than in her clothes. In the pleasure account some interesting things are
found. Thus on the theater the Smith
College young woman leads the race with
\$15 for the Vassar girl and \$5 for the
Yale "co-ed". In social functions, also,
the Smith girl leads. She spends \$22 a

pense census of Dr. Balley.

#### Extraordinary Moral Insanity

THE CASE OF JANE TOPPAN, WHO POISONED 31 PERSONS, AS REVIEWED BY A SCIENTIST.

sons, after 24 years' confinement in the insane hospital at Taunton, Mass., is approaching-has reached-the secondary stage of her ailment, moral insanity, and is believed to be near her end. Until within a short period the visitor to the hospital was unable to observe even the least trace of insanity. The question used

morseful. The intellectual insanity, following the moral insanity with which it is now believed Jane Toppan has been affilicted from birth, will in all probability result in her death, possibly within a twelvementh. She has dwindled to al-

most a skeleton.
Dr. R. H. Stedman, of Boston, one of the three allenists upon whose certificate the woman was committed, and who has made other and characteristic manifestations, afford the strongest confirmation of the patient's insanity, intellectual and moral.

In the course of his discussion of the in the course of ms discussion of the case Dr. Stedman says further:
"The development of a delusional state in the course of moral insanity is apparently not uncommon and affords another and strong argument for the contention that intellectual involvement in some form is an essential feature of the disease, or, in other words, that there is no such thing as a mental disorder affecting the moral

A Medico-Legal Classic.

This case of Jane Toppan will ever be a medico-legal classic. As a child she was noted as a mischiefmaker; her foster-mother was obliged to send her from home because she continually told lies. when she became a nurse she developed qualities which made her agreeable, even loved, and when she was affested some of her former patients evinced far more con-cern than she herself. Indeed, from the day of her arrest Jane Toppan has never

amining physicians.
In planning and carrying out her homi-dial acts she was, she asserted, always caim and clear-headed. After administering the poisons she experienced great re-lief and went to bed and slept soundly. "Why don't I grieve over it and feel sor-ry?" she asked. The world shuddered when Jans Toppan

was arrested and her crimes were told in print. Dr. Stedman has evidence to sub-stantiate 20 of the murders to which she confesses; the other il are beyond investi-gation. In two instances she claimed to neither avarice nor hatred to inspire her. No sexual instinct had been perverted in her, as was at first supposed, nor was she a user of liquor or opium. It was an irresistible propensity which impelled her to kill her best friends, and to commit the four crimes of arson to which she also confessed. And here is where the case takes on a phase of extraordinary interest, not only to the medical and legal professions, but to the layman. In their report to the District Attorney upon which the

Degenerative Moral Insanity.

"The salient features of the case which

ANE TOPPAN, the poisoner of 31 per- | reserved to designate a congenital, primary, constitutional and permanent men-tal condition affecting the moral nature and unassociated with evident intellectual impairment. These patients have good memory and understanding, ability to reason and contrive, much cleverness and cunning, and a general appearance of ra-tionality, coexistent with very deficient least trace of insanity. The question used to be asked, "Why is she here? She seems to be as sane as her attendants." But now her mental delusions are frequent, almost constant, and were any one outside to see her there would be no doubt of the appropriateness of her incarceration.

She has abandoned the careless, cheerful frame of mind in which she has heretofore been and is now fretful, peevish, even ugiy, faultfinding, fearful of eating because of suspected polson, complaining of her treatment, morose—everything but remorseful. The intellectual insanity, following the moral sense and huccontrol, absence of moral sense and hucnan sentiments and feelings, perverted and brutal instincts, and propensities for criminal acts of various kinds which may be apropriateness of her incarceration.

She has abandoned the careless, cheerful frame of mind in which she has heretofore been and is now fretful, peevish, even ugiy, faultfinding, fearful of eating because of suspected polson, complaining of her treatment, morose—everything but remorseful. The intellectual insanity, following the moral sense and hucan sentiments and feelings, perverted and brutal instincts, and propensities for criminal sense of warious kinds which may be apreparated deliberately and cleverly planned, yet committed with little or no motive and regardless of the consequences to themselves and others. This latter point is important as indicative of a perversion of the fundamental instinct of self-preservation (Kellogg). In their general conduct, also, these individuals are rarely governed by the same motives that govern sane people, whether criminals or not, and it is often difficult to see what the mocontrol, absence of moral sense and hu

tive is."

Jane Toppan is now 45 years old. Not much has been ascertained of her earliest life; but it is known that she and her sister were placed in a foundling hospital by their father, an eccentric man who drank freely. The sister is a respectable and capable woman. A younger sister is a chronic insane patient. A third sister led a dissolute life and is dead.

The kind and Christian training which Mrs. Toppan gave her ward (whose name

orn. Once she told Dr. Stedman: "I seem to have a sort of paralysis of thought and reason. Something comes over me; I don't know what it is. I have an uncontrollable desire to give.polson without regard to consequences."

All her polsoning was done with opium, with a fatal dose of atropine, and the draught was so given in Hunyadi water as to be unsuspected by the patient and by the physician as well.

DOGS MUST BE LINGUISTS

And They Understand Some of the Conversation Between Men.

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London Spectator.

EVER since the dog became the servant of man he has also had to be a linguist. If the annals of dogs and men were searched it would be found that the former had in their day been proficient in the understanding of tongues dead for centuries, as they will be in the future of the languages of nations yet unborn. "Argo" doubtless obeyed the orders given by Penelope in the most ladylike Ionic of the day; the dog of Alcibiades was no less proficient when addressed in "un-todate" Attic by the club porter in Athens, and we may be very certain that all the dogs on the canvases of Cuyp and Teniers were equally familiar with the dog language of double Dutch.

"Don't say that before 'Snap'. 'Snap' don't know he's only a dog. He thinks he's folks!" was an American appreciation of the quickness with which dogs under stand and resent anything rude said about themselves. The degree to which they have been seised with compunction and to have sent for another nurse. One of the patients was saved in consequence. In another instance she took the opportunity to repeat the dose and make sure of her vicing that their name is associated with laughter or a censorious tone of voice tim. As said before, there was an utter absence of motive in all cases. The whole gamut of human motives was run over by the investigators in vain. There was neither avarice nor hatred to inspire her. the effort at understanding more than actually concerns its daily comfort. It becomes bored by the demands on its attention, the more so as it has as a rule nothing to do to keep it busy. But any one who has spent any time, let us say," in fishing quarters in a Northern farm er's house, cannot fall to notice how sim ple and few the items are which make up the routine of the day, and how completely the dog-there is always a dog, and that a collie-understands all that is going on, and probably most of what is said. These farmers are very silent people as only appaired to the colling of the college of the colleg only about practical matters. When happy and comfortable, their practice is to sit quiet, not to talk. So the dog takes very

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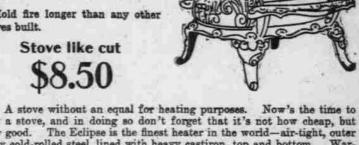
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derful manner, of what is being talked window, scrambled up the turf roof of of." He then mentions the instance of his the house, where he could see the potato of." He then mentions the instance of his retriever, which understood all that was going on as to the eporting plans of the day. If he remarked at breakfast, "Rover must stop at home today; I cannot take him out," he never attempted to follow him; while if he said, "I shall take Rover with me today," he was all excitement. But the most curious example of a (probably) polyglot dog's understanding of conversation was shown him by a shepherd. Like the dogs of modern Greece, which keep watch along the little bouse, where he could see the potato the house, where he could see the potato field. He then, not seeing the cow, ran and looked into the byre, where she was, and finding that all was right, came back to the house." The shepherd said the same thing again, when the dog once more made its patrol. But on the doubt being uttered a third time it got up, looked at its master and when he laughed, growled and curied up again by the fire. It is greatly to the credit of canine intelligence that dogs seem able to understand not only orders given in any pure language, but also those given in debased

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If, however, your conditions require different arrangements, don't hesi-tate to ask for them.

jumped up, and leaping through the open mode the figures show that the richest meas apent 15 per cent of their incomes on the febri incomes on the febri incomes on the percent on the process of mea. 35 per cent on pleasures and confortable that the process of mea. 35 per cent on the process of measters are the superior of the state of the sta

were addressed in a bastard Norman-French long after the language was entirely dropped in speaking to persons. It is just possible that the familiar "War hare!" and "Ellog in!" are the remains

your feelings and ideas. Make the letter short rather than long. It is really hard to fail on a four-page letter; but if one does, a two-page letter is the next resourse. If these two pages can be carefully written, in good English; if they convey a sincere and pleasant message if they contain nothing that offendsthen that letter is not a failure, though it may not be a brilliant success. The thing to be avoided is the rambling letter, the indiscreet letter, the gushing letter, the insipid letter.