

DOINGS OF THE SIXTIETH CONGRESS

Tuesday, December 10

Washington, Dec. 10.—Senator Aldrich today informed the senate that the committee on finance would within a very short time bring in a resolution providing for an inquiry into the recent bond issues of the government and that it would provide for an investigation into all matters contained in the resolution offered by senators concerning the financial stringency and the effort of the government to relieve the situation.

With this assurance Culberson, of Texas, and Clay, of Georgia, agreed to permit their resolution to go to the committee for its consideration. Tillman allowed his resolution on the same subject to lie on the table until he secures data he desires to present to the senate.

Senator Fulton today introduced a bill to prohibit corporations from making election contributions or to make contributions in connection with elections.

Senator Fulton today introduced bills appropriating \$100,000 for public buildings at La Grande, Pendleton, Oregon City, Albany and Roseburg and \$2,500,000 at Portland.

Monday, December 9

Washington, Dec. 9.—The senate was in session a little more than one hour today, and did little business beyond the introduction of bills. The resolutions of Clay and Culberson, calling upon the secretary of the treasury for information concerning the recent bond issues and deposit of public money in national banks came up, but in the absence of Aldrich their consideration was postponed until another day.

Tillman introduced a resolution directing the committee on finance to investigate the recent proceedings of the secretary of the treasury in connection with the financial crisis, and also to make inquiry concerning the clearing house certificates. The resolution was presented in two series, the first dealing with the operations of the Treasury department and the second with clearing house certificates, each being divided into three subdivisions.

Washington, Dec. 9.—In the house today the bills introduced included the following:

By Hall, of South Dakota—Removing the duty from imports of lumber, whether dressed or rough.

By Macdonald, Missouri—Making it a felony punishable by imprisonment of from two to five years, or by a fine, to publish or circulate any false or misleading advertisement; retiring on pay roll veterans of the Civil war who have attained the age of 70.

By Fulton, of Oklahoma—Prohibiting the mailing of any statement of margin or other stock wagering transaction, and making it a felony under the interstate commerce law to utilize the telegraph for that purpose; directing the secretary of the interior at once to place on the pension roll the names of all survivors of the Civil war, whether regulars or volunteers, who served at least 90 days, and to increase pensions that no such survivor shall receive less than \$40 monthly.

Thursday, December 5

Washington, Dec. 5.—The senate was in session today for an hour and a half, adjourning at 1:30 o'clock until Monday.

Senator William P. Fry, of Maine, was re-elected president pro tem of the senate, Senator Daniel, of Virginia, being given a complimentary vote or the honor by his Democratic colleagues.

The resolutions of Senators Clay and Culberson calling on the secretary of the treasury for information concerning the recent bond issue by the government were allowed to go over until next Monday, when they will probably be the basis of some debate. Most of the session was taken up by the introduction of bills.

Senator Fulton has been placed on the committee on assignments.

The house was in session only ten minutes and transacted no business beyond agreeing to make response to the greetings of the new state of Oklahoma. The house also adjourned until Monday.

Federal Courts and State Law.

Washington, Dec. 11.—So to amend the interstate commerce law as to enable and require the Federal courts to recognize and apply the provisions of state statutes for the trial of interstate violations in the object of bills introduced by Representative Sabath, of Illinois. The purpose is to obviate the long delays in the conduct of interstate commerce by lack, or declared lack, of jurisdiction in the Federal courts.

The punishment provided is a fine of from \$1,000 to \$5,000, or imprisonment of from three months to five years.

Wants Cases Advanced.

Washington, Dec. 5.—Attorney General Bonaparte today asked the Supreme court of the United States to advance on its docket the cases of the United States against the Armour, the Swift, the Morris and the Cudahy packing companies, in each of which a fine of \$15,000 was imposed by the United States District court for the Western district of Missouri on a charge of accepting rebates from the Chicago, Burlington & Quincy Railroad company on beef shipments from Kansas City, Kan., to Europe.

Propose Mail Subsidy.

Washington, Dec. 11.—Ship subsidy legislation is again to be attempted this winter. Not the old subsidy plan advocated by the late Senator Hanna, but a much modified bill, restricted in its operations, and more popularly known as a postal subvention act. At the last congress each house of congress went on record as favoring a mail subsidy bill, but the bill was eventually killed by a Democratic filibuster in the senate.

Wednesday, December 4

Washington, Dec. 4.—Nearly 1,000 bills were introduced in the senate today and all of them were referred to committees, where they will be taken up for consideration after the new senators shall be given committee assignments. No other business of importance was transacted. Almost all of these bills were considered in the last congress, and most of them are private pension bills. The whole number introduced in the senate of the Fifty-ninth congress was 8,827, and before the Christmas holidays it is probable that at least half of them will again be introduced and referred to committees. Among the bills introduced today were:

By Fulton—Amending the railroad rate law in such a manner that a change of tariff filed with the Interstate Commerce commission cannot go into effect where objection is made until the commission has declared the rate fair.

By Dick—The administration measure providing for an increase of pay for members of the army, navy and marine corps.

By Hansbrough—Repealing the timber and stone act and providing for the sale of timber on public lands; also a bill giving homestead entrymen the right to be absent from their homesteads during four winter months.

By LaFollette—Requiring that railroad rates shall be fixed so as only to yield a fair return on the valuation of a road's property.

By Nelson—Extending the free delivery service to all towns having a postal revenue of \$8,000.

Washington, Dec. 4.—The newly appointed house committee on banking and currency held its first meeting today, spending two and a half hours in discussing the currency question in review of its phases. At the conclusion of the meeting several of the members stated that as a result of the conference the members of the committee were now nearer together than they ever have been before, notwithstanding the same men, with the exception of three, composed the committee during the Fifty-ninth congress.

The only definite action taken at this initial meeting was the authorizing of the chair to appoint a subcommittee of five to draft and submit a currency bill to correct the present financial situation. There will be no hearings before the committee until the subcommittee has finished its task and the complete draft is in the hands of the chairman.

Coramms Proposed Scheme.

Washington, Dec. 7.—The secretary of war has sent to congress the report of the army engineers, which will prevent the construction by the government of a ship canal connecting Grays harbor and Puget sound. Such a canal would cost \$15,000,000 to \$20,000,000; would necessitate the construction of fourteen locks and involve the clear excavation of 40 miles of canal in addition to much dredging of natural waterways. In the opinion of the engineers, such a canal would be of no particular strategic advantage in time of war and, because of the numerous locks, would have no time to vessels entering and leaving Puget sound.

Prepare New Currency Bill.

Washington, Dec. 7.—Chairman Fowler, of the house committee on banking and currency, has announced the subcommittee of five, which will frame and submit to the main committee a currency bill. The subcommittee is as follows: Fowler, New Jersey; Prince, Illinois; Calderhead, Kansas; Lewis, Georgia; and Gillespie, Texas. The last two are Democrats.

Complaint on Missouri Pacific.

Washington, Dec. 7.—The Brotherhood of Railway Trainmen has filed with the postmaster general a complaint against the Missouri Pacific railway for maintaining tracks alleged to be unsafe, thereby endangering the lives of postal employees. The complaint was referred to the second assistant postmaster general.

Statter Returns to Ankeny.

Washington, Dec. 7.—A. F. Statter, of Walla Walla, has resumed service as private secretary to Senator Ankeny, after a season spent in Nevada.

Extend Powers of People.

Washington, Dec. 11.—The new state of Oklahoma has offered through Representative Fulton, to engraft the principles of the initiative and referendum and the recall upon the constitution of the United States. One of several bills introduced by Mr. Fulton provides that in "all general elections for representative or delegate in congress, the voters shall have the right to have printed on the ballot and to exercise their judgment upon any political questions." Request for the submission of questions must be by petition to the president.

Retire More Officers.

Washington, Dec. 5.—The following officers have been directed to appear before the Davis retiring board, Washington, December 20, for examination: Lieutenant Colonel John C. Muhlenberg, pay corps; Lieutenant Colonel Dan C. Kinman, corps of engineers; Major Frank J. Ives, Surgeon Patrick J. Hart, Chaplain Hiram M. Chittenden, corps of engineers. The Davis board has had under consideration the cases of nearly 20 officers who failed to take the horsemanship efficiency test ride ordered by President Roosevelt.

May Force Tariff to Front.

Washington, Dec. 5.—A caucus of the Democratic members of the house to consider a plan for forcing the tariff question to the front has been called by Chairman Clayton for tomorrow evening. It is generally believed that Mr. Hay, of Virginia, will re-offer his resolution instructing Democratic members to object to all unanimous agreement on the floor of the house, unless the Republicans agree to bring in a tariff bill.

RAILROADS REPLY.

May New Lumber Rate is Not Excessive as is Charged.

Washington, Dec. 6.—The Interstate Commerce commission today received the answers of the Harriman roads, the Astoria & Columbia River and the Bellingham Bay & British Columbia roads to the complaint recently filed by the lumbermen of Oregon and Washington against the new rates on lumber from the Pacific coast to interior points.

The answers are along similar lines. Each road denies that there was any unlawful agreement in fixing the new rates, and as specifically denies that there is any agreement between the Hill and Harriman systems under which the Northwest is parcelled out, Mr. Hill to control Washington and Mr. Harriman Oregon.

In defense of the recent increase, they allege that the old lumber rate was extremely low and non-compensatory, made at a time when the Pacific Northwest was undeveloped and lumbermen needed a low rate in order to reach out into competitive territory.

Since then, they allege, the lumber business has assumed enormous proportions, yielding a handsome income to those engaged in it, and the cost of transportation has correspondingly increased, rendering it necessary for railroads to get a higher rate for handling lumber.

PETITION CONGRESS.

Rivers and Harbors Convention Wants Canals Constructed.

Washington, Dec. 6.—A committee of 60 of the delegates to the recent convention at Memphis of the Lakes-to-the-Gulf Deep Waterways association, led by President W. K. Kavanaugh, called on Vice President Fairbanks and Speaker Cannon at the capitol yesterday and presented to each a memorial adopted by the convention praying the support of congress to the project for a ship canal from the great lakes to the Gulf of Mexico and another through the Atlantic Coast states and recommending an annual appropriation of \$50,000,000 for harbors and waterways improvements, as proposed by the Rivers and Harbors congress.

In receiving the memorial, the vice president said he would take great pleasure in presenting it to the senate and in referring it to the proper committee at the earliest possible moment. Mr. Cannon greeted the committee cordially and at once went to the point by asking whether the memorial recommended a loan for the proposed expense. Mr. Malone, of the committee replied that, while some of the delegates to the convention expected such a recommendation to be made, it had been omitted.

UNITING AGAINST JAPAN.

European Bankers Anxious to Secure Lion's Share of Loan.

Pekin, Dec. 6.—Several foreign banking firms are in active competition for the Chinese loan which it was planned to make to secure money to meet the expenses of the Chinese administration of Manchuria. This money was to be spent, among other things, for the construction of modern government buildings and to raise the nucleus of a modern army in Manchuria, to consist ultimately of one army corps. The victory proposed recently that this loan be raised.

HELD IN PEONAGE.

Grave Charge Brought Against Civil Service Commissioner.

New Orleans, La., Dec. 7.—That John Avery Melhenny, member of the United States civil service commission, holds more than 1,000 ignorant foreigners in a state of peonage, and that he brutally and cruelly practices to force these people to remain on Avery island, La., where the Melhenny interests operate vast oyster canning and tobacco manufacturing properties, is the charge brought by Stephen Jones, special commissioner of the Austro-Hungarian government, which nationality most of the alleged peons belong.

The stories of peonage in certain sections of the South recently were called to the attention of the Austro-Hungarian government, and official warning was given intending emigrants of the dangers ahead of them. Mr. Jones who is assistant secretary of the Louisiana state board of immigration was sent to Avery island by Emilie Hoehn the Austro-Hungarian consul in New Orleans following complaints made by one of the immigrants who escaped the Melhenny guards.

Co-operate More Closely.

Washington, Dec. 7.—To effect a closer tie between the department of commerce and labor and the commercial bodies of this country, a conference was held today in the office of Secretary Straus. Besides Secretary Root and Mr. Straus, who initiated the movement for the conference, there were present delegates from the chambers of commerce, boards of trade and other organizations of New York, Chicago, St. Louis, Denver, Galveston, Portland, Seattle, San Francisco and other cities.

Big Bank Closes.

Kansas City, Dec. 7.—The National Bank of Commerce, the second financial institution in importance in Kansas City, announced its suspension instead of opening yesterday morning, after a steady run of six weeks, during which the bank had paid off \$19,000,000 of its deposits, reduced its loans \$3,500,000, cut down its cash resources \$11,750,000, and sold \$2,000,000 of high grade bonds in an effort to meet the demands upon it. The controller of the currency appointed James T. Bradfield temporary receiver.

Maintains State Rights.

Raleigh, N. C., Dec. 7.—The State Supreme court in a decision handed down last night reversed Judge Long, of the Superior court, in the matter of the \$300,000 fine imposed on the Southern Railway company for selling passenger tickets at a rate in excess of 2 1/2 cents, the state rate. At the same time the decision affirms the act of the court and the constitutionality of the legislative act prescribing punishment of agents and any officials of the road.

Two Ships Reach Peru.

Callao, Peru, Dec. 7.—The American cruisers Washington and Tennessee, which have arrived, will remain a week, taking on coal. The health conditions aboard the ships are excellent.

HUNDREDS ARE DEAD HURT SMALL STORES

End Comes Suddenly to Miners Country Merchants Oppose Parcels Post Suggestion.

ONLY FIVE ESCAPE WITH LIVES

Explosion of the Deadly Black Damp Slays 400 Men and Wrecks Two Coal Mines.

Monongah, W. Va., Dec. 7.—That not less than 400 miners were killed by an explosion of black damp in mines No. 6 and No. 8 of the Consolidated Coal company, of Baltimore, at this place yesterday, is now conceded by those who take the most hopeful and most conservative view of the disaster. Five badly injured men made their way to the surface.

Of the victims six dead bodies had been taken from mine No. 6 at midnight and 65 more were piled up in the entry awaiting completion of facilities for bringing them to the surface. From mine No. 8 at the same hour, 14 bodies had been removed and a number of others are ready to be brought out as soon as arrangements can be completed.

There is much speculation as to the cause of the explosion, but the most generally accepted theory is that it resulted from black damp, scientifically known as methane. It is believed that miners attempted to set off a blast, which blew out and ignited an accumulation of this deadly gas, and that this in turn ignited the coal dust, a highly inflammable substance found in greater or less quantities in all West Virginia mines. However, all explanations of the cause up to this time are necessarily speculative. Only a thorough investigation after the mine is reopened will disclose the cause, if it is ever ascertained. The explosion affected both mines, and so far as now known appears to have done about as much damage in one as in the other. It has not been established in which mine it originated.

Three of the living men, while unable to give any detailed report of the disaster, state that immediately back of them, when they began their frantic struggle for liberty, there was a large number of men engaged in a similar struggle, while still further back in the workings there was a larger number of whom they know nothing. It is the opinion of the mine officials and others familiar with mining that these men had not penetrated the mine as far as had the majority of the day shift, when the explosion occurred, and that they headed for and reached the main entrance before the heavy cave-in that now blocks the entrance not more than a few hundred feet from the entrance.

OPEN WATERWAYS.

National Rivers and Harbors Congress Wants Improvement.

Washington, Dec. 5.—Prominent officials of the national government, governors of states, representatives of foreign powers, members of the senate and house of representatives and leaders in all walks of civil life in America participated yesterday in the opening of the convention of the National Rivers and Harbors congress. Nearly 2,000 delegates, representing every state in the union, were present. It was not expected that any definite or concrete action in promotion of the projects advocated by the congress will be taken, but it is hoped that the work of the congress will so impress the national government, now in session, as to induce it to make adequate appropriations for the improvement of the rivers and harbors of the country.

Will Convict Ford.

San Francisco, Dec. 5.—"The craft prosecution will go right ahead. Ford will be tried again in due time. There will be no let-up," said Francis J. Heney yesterday in commenting upon the acquittal of T. L. Ford on the charge of having bribed a supervisor Jennings Phillips. Mr. Heney's statement was echoed by Rudolph Spreckles and William J. Burns. The acquittal of Ford was due to the failure of the prosecution to place Rufus on the stand. This was the statement made by nearly every member of the jury.

Government Exhibit at Seattle.

Washington, Dec. 5.—Senator Piles yesterday introduced a bill providing for government buildings and exhibits at the Seattle exposition, as recently agreed upon by the exposition management; also bills to erect a lighthouse at the entrance of Bellingham bay, to appoint an appraiser of merchandise for Puget sound and authorizing the appointment of two additional judges for the ninth judicial circuit. Senator Ankeny introduced a bill appropriating \$350,000 for a public building at Walla Walla.

Schmitz Pleads Not Guilty.

San Francisco, Dec. 5.—Former Mayor Eugene Schmitz pleaded not guilty to two charges of bribetaking yesterday before Superior Judge Dunne. The first case was relative to the overhead trolley deal, the complaint averring that he accepted from T. L. Ford and Abraham Ruef \$50,000. The second was a gas deal, in which he is accused of taking a bribe of \$3,250 from Frank Drum and Abraham Ruef. The cases went over for two weeks.

Troops for Goldfield.

Washington, Dec. 5.—President Roosevelt yesterday issued orders to have Federal troops in readiness to aid in restoring order at Goldfield, Nevada. This action was taken upon representation from Governor Sparks, of that state, that the miners at Goldfield are in revolt and riot. Nevada is the one state which has no state militia.

Postmaster General Informed That Time is Not Ripe for Postal Savings Banks, Either.

Washington, Dec. 5.—The energetic work of Postmaster General Meyer for the extension of the parcels post and the establishment of a postal savings bank is destined to come to naught in this session of congress. The postmaster general has thrown his whole heart into this movement, and it has been heartily endorsed by various postal organizations and by some other bodies throughout the country. But Speaker Cannon has broadly intimated to Mr. Meyer that he does not consider the time ripe for either project to be enacted into law.

The parcels post extension, the speaker has told Mr. Meyer, will not receive the consideration of congress during this session, nor will the postal savings bank proposition, according to the information imparted to Mr. Meyer by the speaker. The speaker says that with the talk of tariff revision prevalent, and with the financial condition of the country in not too satisfactory condition, he does not think it would be wise for congress to institute innovations which might result in extraordinary expense, especially as the postal service has never paid for itself.

The extension of the parcels post has aroused the most bitter opposition from the small town merchants, who have been besailing the speaker with petitions not to permit congress to take any step which would facilitate the extension of the mail order business in the rural districts. The merchants are generally agreed over the extension of the rural free delivery.

They also maintain that it has injured their business by facilitating the process of purchasing by mail from houses in the large cities, which offer a far greater variety, do business for cash and sell at considerably lower prices than the local merchants can quote.

Just where the opposition to the postal savings banks comes from is not known, but it is believed to emanate chiefly from the same sources, and also from the bankers of the smaller towns. The farmers are now obliged to go to town to make their deposits or to draw cash, but if the rural postal service placed these conveniences at their doors they would have still less occasion to visit their local metropolis.

ABOUT THE WEDDING RING.

Woman's Whim to Wear It On Little Finger Rates Dispute.

Only a woman's whim! She wouldn't have the wedding ring on the third finger; she insisted on the bridegroom placing it on her little finger.

Only a whim, but it has made Mrs. John Tyler Wheelwright, who was married in Washington the other day, one of the most talked-of women in the country.

Mrs. Wheelwright's hand was small and chubby. The narrow gold band of bondage looked better on the fourth finger, so she asked permission to so wear it from the austere Rev. Dr. Roland Cotton Smith, who was to perform the marriage ceremony.

Before he would sanction the departure the Rev. Dr. Smith consulted with the bishop of Washington. The bishop viewed the request lightly, as a bit of feminine fancy, and acquiesced.

And so it came about that Mrs. Wheelwright held up a chubby tremulous little finger when the ceremony reached the ring-fitting stage, and Washington society gasped in astonishment and whispered expectantly.

As society was astonished the clergy was shocked. President is present, peculiarly so with the clergy. Wise-faced gentlemen of the cloth are shaking their heads doubtfully.

Under the ritual of the English church the ring must be blessed and placed upon the third finger of the left hand. The bishop of London may be asked if this was a violation.

Opponents of the little finger idea cite Archbishop Farley's recent refusal to participate in departures from rules in regard to third-finger rings.

In Europe Catholic clericals have been ordered by the Pope to permit as more such departures.

Women and Cards.

It seems that the passion for card playing among Jewish women is not of recent date. More than a century ago Miss Rebecca Franks wrote:

"The ladies of Philadelphia have more cleverness in the turn of an eye than those of New York have in their whole composition. With what ease have I seen a Chew, a Penn, an Os wald or an Allen and a thousand others entangled in a large circle of both sexes, the conversation without the aid of cards never flagging nor seeming in the least strained or stupid. Here in New York you enter a room with a formal set courtesy, and after the how-dos things are finished. All is dead calm until the cards are introduced, when you see pleasure dancing in the eyes of all the matrons, and they seem to gain new life."—Hebrew Standard.

SMALLEST BANK IN THE WORLD



"Did you know that the smallest bank in the world is right here in St. Louis?" asked an official of one of the large St. Louis banks. "There is a small side banking institution in this city with total deposits for the whole period of its existence of only a little over \$300, and its entire business is conducted by one woman. It is the children's bank in the Ghetto, and though it is one of the most interesting financial institutions in the city it is such a tiny affair that you could easily put the 'whole works' in your hat and still have room for your head."

The little bank referred to is an interesting institution—interesting for the originality of the idea which it demonstrates and for the educational and ethical work it has already accomplished, and though small in deposits and depositors—so child over 14 years of age is allowed banking privileges there—it is very far from small in the scope of its influence, and is really one of the most important economic enterprises now being carried on in St. Louis. Through its influence 500 children have learned many lessons of economy, self-denial and generosity, lessons which they are putting into daily practice, to the great benefit of all with whom they come in contact. By means of the system employed by the bank the juvenile depositors are also being taught accuracy and orderliness, and if they are old enough to comprehend the instruction are given an insight into the elementary principles of modern business methods. Through the agency of this little bank many poor families of the Ghetto have had pleasure and comfort hitherto unknown to them, because the pennies that formerly went for indigestible sweets or big fat pickles are now saved, and when a sufficient number of them have accumulated they are used for other larger and more lasting enjoyments; and there is one case in the bank's brief history where a boy saved enough money—\$32—to go into business for himself. That boy is now educating himself and also adding his mite to the general fund for the support of his mother and three small sisters.

Less than a year ago Philip L. Seman, superintendent of the Jewish Educational Mission at Ninth and Carr streets, established the bank for the purpose of teaching economy and independence to the children among whom his association works.

The Penny Provident Bank is really a remarkable institution, and is the only one of its kind in the world, so far as is known. Its depositors are all children under 14 years of age, and many of them are scarcely more than babies. The youngest depositor at present is Israel Fellman, who not only cannot speak English, but is as yet unable to converse intelligently in any language. He is not yet 6 months old, and his account to date amounts to nearly 30 cents. Many of the depositors who appear regularly on banking days and stand in line patiently waiting their turn to deposit the money which they hold tight in their sticky little fists, are so tiny that only their eyes are visible above the cashier's table. Some of them can make out their own deposit slips, and some cannot, but all know very well what they are doing and why they do it, and the child who brings two pennies lays it down with his book with as much of an air as do those who can boast of having a "whole big dollar" to exchange for the fascinating colored stamps that are pasted in the bank books.

Stamps are used to register the deposits instead of the usual entry system, because they are not only more easily understood by the children, but they seem to have a stimulating effect. The height of every child's ambition seems to be to get a yellow stamp (the \$1 stamp) in his book, and it is one of the regular events of banking hours for the children to go off in little groups to compare bank books and see which has the most yellow stamps. The stamps differ in color according to their denominations, and even those children estimate their own accounts by adding the stamps in their books in this wise:

"Two nickels. That's a dime, ain't it? Two pennies, one penny, two more pennies. That makes a nickel. I got a dime and a nickel in my bank book!"

No amount is too small to be accepted by this little bank, and the amounts shown by some of the deposit slips would be really ludicrous if they were not so pathetic. Many of the depositors seem to have no acquaintance with any but copper coins, and a few of the bank books show unbroken lines of 1-cent stamps.

The business of the bank is carried on exactly like that of a regular banking institution, modified to come within the range of comprehension of childish minds. Each child must make out a deposit slip and present it with the money and the bank book to the



MRS. WHEELWRIGHT.

cashier. Miss Jeannette Reis. If he wishes to draw out any of his money he must fill out a check and sign and endorse it just as he would in any other bank. At the end of the day the business is checked up and entered upon the bank's ledgers, and each individual account is carried in the card index file so that any depositor's balance may be ascertained at a moment's notice.

The children who cannot write are helped in making out their slips and checks by some of the older children, but everything that they can do for themselves they do and take the keenest delight in it. Some of the books are grimy past belief from frequent counting of the stamps, but as Mr. Seman says, the pleasure and benefit which the children derive from that which the book represents to them more than compensates for a little dirt.

Miss Jeannette Reis is president, cashier, paying and receiving teller, bookkeeper and clerk, all in one, of this little bank. Instead, in the eyes of the children she is the bank.

The rule that not more than 10 cents can be withdrawn, unless the child is accompanied by the parent, teaches the children to consult and advise with their parents, and often prevents useless expenditure of money that may be of vital importance later.—St. Louis Globe-Democrat.