

"Senatorial courtesy" is literally "knocked out."

An honest man may be the noblest work of God, but the self-made man is rather inclined to doubt it.

A university student spoke of himself as the chiroplast of his class because he was so often at the foot.

Yvette Guilbert says her new book tells the truth about Paris. If so the volume should be thoroughly fumigated.

A Boston man 35 years of age who eloped with a woman who is past 70 says he married her for her money. Only his candor is surprising.

It may be true, as Mr. Carnegie says, that there is little success where there is little laughter. But isn't the laughter effect rather than the cause?

If you see an advertisement asking you to send a dollar to learn how to beat the races without a failure, don't send it. You will be told to use counterfeit money.

Reginald Vanderbilt has just come into his \$7,500,000 and is feeling as fine as any free as the young man who drops right into a \$10 job the minute he steps out of college.

Some Canadians are claiming that their interests are being sacrificed by England in an effort to be deferential to the United States. This shows how utterly impossible it is to please everybody.

King Menelik of Abyssinia wants to visit the St. Louis exposition. Come on, King. We're getting so used to entertaining royalty that we'll know how to give you the time of your life. And the bonds between this country and Abyssinia need strengthening anyway.

Nobody down in this direction believes Canada could clean out the United States in six months. It would take at least four years to argue the southern part of the country to a standstill, and there are persons still alive who once thought a job of that kind could be done in three months.

A magazine writer complains that the human senses are grossly inadequate and illustrates the case with the remark that "the ear hears little of what is going on around us. By means of a microphone the tread of a fly sounds like the tramp of cavalry." It would not enhance the enjoyment of a summer morning nap to add a microphone ear to a fly's present numerous advantages.

In spite of war abroad and taxes at home, Great Britain found something to be thankful for last year. A London periodical, soberly noting that "the maize plant from America" has long been grown in English gardens "for decorative purposes," observes that "for eating in the green state the cobs now find a growing demand at the large hotels in the West End." This means that the mother country has discovered green corn, and will henceforth use it "for decorative purposes" after the American style—cob in hand.

There has grown up a class of well-educated, independent, self-reliant young women, some from the colleges, who seem to be content as they are and do not feel a need of marriage. They are content with their own lines. Celibacy and self-development seem to be their creed. It strikes us that the widening education of women may have some tendency—not to unfit educated women for marriage, but to make some of them uninterested of marriage. We will not say that they are harder to please or more conscious of their superiority. They have a life that suits them, but that is a narrower life, after all, than that of the married woman whose lot some of them pity.

It has been said the cartoon is to art what slang is to language. In a sense this is true, for both are forcible in expression, both the product of the American tendency to express ideas graphically, picturesquely and in the briefest possible terms. So if it is not necessary that the cartoon be taboed, but rather that those which tend to demoralize be discouraged, and those which recognized which express truth in a clear, concise manner, Francis J. Zeigler writes of the cartoon as a "graphic editorial," and the term seems aptly applied, for it has long since become a recognized feature of journalism—one by which the prominent movements of public men, and national and international issues are presented to the intelligent observer in such a manner that he may perceive what is the attitude of men and affairs without the tedious process of much reading. The artists who supply the daily papers with this class of work are the most versatile of men, and yet nothing can be less ending than their work. It is the flower of a day, published by the events of a day and useless to-morrow, because the events, the combinations, have changed that produced it.

There is considerable nonsense passed as scientific discovery. A university professor after considerable experiment in his laboratory, "discovers" that certain cultures submitted to certain experiments have certain effects. Whereupon, he announces that he has discovered the secret of life, has found its cause and maintaining, and proceeds to build upon the results of his experiments an elaborate scientific theory. By and by some one "discovers" that the theory does not comport with the facts in the case, and the theory tumbles down like a house of cards. Laboratory experiments give a hint of the secret of life, but they do not go far enough. The culture experiment is all right in a glass tube, but when the culture comes in contact with the juices of the body and living tissue, the whole experiment turns out differently.

The functions of that mysterious thing we call life cannot be resolved by a tube. Science has got no nearer than the Bible statement that God made man and breathed into him the breath of life.

ALL MAY BE INSURED

IT IS NO LONGER DIFFICULT TO GET A POLICY.

Few Persons Are Now Excluded from the Benefits of the Life Companies—Deep Water Divers Follow the Only Avocation that is Positively Barred.

There is a saying current in life insurance circles to the effect that nothing but an autopsy makes a man ineligible for life insurance today. Only a few years ago the list of the ineligible was a long one and a host of occupations shut men out from insurance, while hereditary disease or symptoms of serious chronic ailment were insurmountable bars. Now, there is just one profession to which the insurance policy is inevitably denied, even by the most liberal companies. The submarine diver must go uninsured. He enjoys the rather depressing distinction of belonging to the only profession which is considered too hazardous for even the most elastic "sub-standard risk."

Before 1896 he had plenty of company. Now firemen, harbor pilots, policemen, engineers, glassworkers, men in the life-saving service, bartenders—all those who lead the strenuous life and court an untimely end, are taken, figuratively speaking, to the bosom of the insurance companies. Naturally the terms of their policies differ as the problematical danger of their occupations varies. In several of the larger companies the electrical lineman is considered the biggest risk for whom a policy is written, but if he is willing to agree to the company's terms he can get his insurance.

The scale upon which these terms are adjusted differs in the various companies. The company which was the first to adopt the substandard policy, and is now the most far-reaching in the carrying out of that policy, adjusts the extra risk liability by means of a lien on the policy. The man insured pays no larger premium than he would under ordinary circumstances, but the agreement into which he enters provides that if he dies within a year the amount of his policy is cut down by the amount which represents the extra risk in his case. If he lives two years, less is subtracted. When he has, so to speak, outlived the amount of the lien, his disability is wiped out and he has his full policy at regular rates. Other companies arrange the matter by writing the policy at the risk rate of a certain considerable advance in years.

In the matter of physical disability things have changed as radically as in the matter of professional disability. The medical examination is as severe as ever, and to obtain a regular policy a man must pass this examination, but a physical condition which five years ago would have made it impossible for a man to obtain insurance now merely means that he must secure a substandard policy. He can get his insurance if he is willing to pay liberally for the extra risk the company is taking. Of course there is a limit to this possibility. Men over 90 years of age are seldom insured unless conditions are exceptional and the thing is considered a "gilt-edged risk." Men in the most advanced stages of chronic disease, whose lease of life can be definitely determined as short, are, of course, debarred from insurance. But serious chronic disease in its earlier stages does not mean rejection. The insurance companies studied statistics in regard to disease and mortality until they satisfied themselves that they were turning away good money on an illogical assumption. They found that a man may have weak lungs or kidney trouble or a troublesome heart at 25 and die of mumps or measles at 90. Statistics for a certain number of years showed that the number of deaths among the rejected was so large in proportion as the number among the accepted.—New York Sun.

DEvised His OWN CUFFS. How a Resourceful Man Made Good the Absence of Lines.

One isn't surprised when a woman shows a certain ingenuity in making things "do." That is part of feminine work, to cover up defects, and coax a single article to do the work of five; but it is always something of a surprise when a man shows any ability in this direction. Of course, a few bachelors have learned to put on buttons by making holes in their coats and tying the fastenings on with pieces of fishing line, and others have cooked the most amazing dishes in the most amazing ways when there was no man around to do this work; but the average masculine is helpless creature when there is a question of makeshift.

Sometimes necessity develops resources little dreamed of, however, and that is what happened the other night when a certain young man had an engagement to go to the theater with his fiancée, and found, when he went to make his toilette, that his trunk had not arrived at his new abiding place—he had moved that morning—and that consequently he had no fresh linen to put on.

Luckily his shirt and collar had only been donned a few hours before, and would look all right with the business suit he was obliged to wear, but his cuffs would never do. The link that he used in his work ornamented one, and the other wasn't immaculate by any means. The man groaned. He heard a fellow-boarder whistling in the next room, and wondered if he dare knock at the door and ask a perfect stranger to lend him cuffs. The idea was preposterous! He dismissed it from his mind at once. Then his eyes fell on some Bristol board on the table, and he had an illuminating idea.

A minute later he was hard at work with scissors and a discarded cuff, cutting himself a pair of the latter from the drawing paper. He shaped them skillfully, made the button-holes, inserted the buttons, slipped them on, and, Eureka! no one would ever have known that he had not on wristbands fresh from the laundry. Certainly the young woman whom he escorted to the theater did not find out the ruse, for the "finish" of the Bristol board is unlike linen, and she never even gave

A second glance to the stiff, fresh articles that peeped from the coat sleeve next her. Nevertheless the man was glad when he got away from her Argus eyes, and now he's keeping the cuffs as a proof that he's as resourceful as any woman when it's necessary to be.—Baltimore News.

ELVEN MILLIONS IN GOLD. Greatest Amount of Bullion Ever Carried in a Single Vessel.

"I notice that the newspapers have recently spoken of the carrying of \$7,000,000 of bullion to a foreign country by one of the ocean liners as the greatest amount ever transported," said a man who has been with the navy for years to a reporter. "It is entirely wrong. In 1885 there was brought from the mint in New Orleans to the treasury in Washington \$11,000,000, and it was brought in a steamer.

The government decided to transport \$15,000,000 from New Orleans. It was first thought best to bring it by rail, but this was assuming a great risk. The cabinet discussed the matter carefully and it was finally decided that the safest way would be by water. The members of the cabinet saw that there was a chance for a hold-up if the money was brought by train.

"The United States ship Swatara was first designated to carry the money, but it was found that she would be inadequate to transport the whole amount, so the wooden sailing steamer Yantic was pressed into service to help out. We removed from the Swatara her magazines. The shells from the shell room were removed, as were also all available space was utilized for packing the coin. The only weapon of defense was a Gatling gun.

NEVER QUOTES THEM RIGHT. Trite Sayings that Are Seldom Correctly Reproduced in Conversation.

Nearly every one is fond of quoting from the poets and dramatists, and nearly every one commits the egregious error in his quotations. All of us say, "The even tenor of their way," when what Gray wrote was "The noiseless tenor of their way." "When Greek meets Greek then comes the tug of war" should be "When Greeks joined Greeks then was the tug of war." When we say "The tongue is an unruly member" we misquote from James, II, 8, where it is written, "The tongue can no man tame; it is an unruly evil."

Disconsolate but Enterprising. The following curious advertisement is taken from a Spanish journal: "This morning our Savior summoned away the jeweler, Siebold Illimaga, from his shop to another and a better world. The undersigned, his widow, will weep upon his tomb, as will also his two daughters, Hild and Emma, the former of whom is married and the latter is open to an offer. The funeral will take place to-morrow. His disconsolate widow, Veronique Illimaga, P. S.—This bereavement will not interrupt our employment, which will be carried on as usual, only our place of business will be removed from 3 Leslie to 4 Rue de Missionnaire, as our grasping landlord has raised the rent."

Does Anybody Know? Why is it, when a maiden laughs aloud at some poor joke that sprang upon a crowd—

Where Her Interest Ceases. "So your wife has a great fondness for fiction?"

"Er—yes; all except the kind I tell her."—Philadelphia Bulletin.

HERR STEINHARDT'S NEMESIS

BY I. MACLAREN COBBAN.

INTRODUCTION. My name is Unwin—Gerald Unwin. "Rev. Gerald Unwin, B.A." I am usually styled on the backs of envelopes; for, though I have laid aside clerical duties, for the present at least, I am still in orders. Now that I enjoy leisure and the absence of those petty worries which prey upon the subordinate cleric more than the lay mind can conceive, I set myself to write out the strange narrative of events and experiences which, in the Providence of God, have worked such a change in my condition. I promised myself and my friends some months ago that I would do this, but until now I could not find myself to my desk; I have had too much other occupation, desultory, perhaps, but agreeable; in short, like the man in the parable, I have married a wife. Yet that is the very reason why my friends in town have pestered me about it. They have been good enough to remind me that, though it is proverbial clerical get handsome wives, yet it is quite out of the common for ordinary looking a priest as myself to win a lady so beautiful and distinguished as (they are pleased to say) my wife is; and, further, that though it has been whispered fine looking clerical tutors have had the audacity to aspire to ladies of very high rank indeed, but that such aspirations have usually been overwhelmed with contempt; and, lastly, they are consumed with wonder that I should have lighted upon a refined and delicate Frenchwoman in the wilds of Lancashire of all conceivable places. Perhaps, they add, with a touch of sarcasm which I can only patiently endure, I was the only creature like a gentleman she had ever seen.

CHAPTER I. About two years ago I accepted a curacy in the village of Timperley, within a few miles of a large Lancashire town. If I had had much choice I would not have chosen a cure of souls among mill hands and miners. I would have preferred to perform my duties under a canopy of smoke; within call of fields and woods, rather than in a forest of tall chimneys and black heads of coal pits.

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And still as I looked and thought of this the bell tower of the ruined mill and before me fell with a loud clang, and with the other sounds the frantic screaming of pigs and neighing of horses. I was not surprised; I was somehow prepared by the scene that might happen in this strange region. I passed, however, hurriedly down the slope by a rough path, and found the road into the valley and the village. I heard voices and saw a dim crowd of people about the ruined mill, and the stream, black and evil-smelling, was between me and it, and I had perforce to let my curiosity wait. I continued my way into the village, which, I found, lay behind the many-storied mill toward the mouth of the valley and close to the high road by which I should have entered it. I had, as it were, let myself in by the back door. Before I was well into the village I passed an arrangement of low buildings with blank walls to the road, from which came no sound of life or work, but, instead, the vilest and strangest smells that ever offended the sense, and from the midst of which rose a towering chimney that smoked comically. These, I guessed, were part of the chemical works of which I had heard. I found the rectory at the other end of the village. I did not go—the rectory was in bed ill—but asked to be directed to my lodgings.

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