Topics of the Times

Understand the difference between "assurance" and "insurance" now?

Finally, brethren, you have been paying too much for your life insur-

The farmer may not be a captain of industry, but he is the whole commiseary department.

"We sleep too much," says Edison. Is this another case of race suicide? Have a baby in the house, Thomas.

The terms of peace seem to be highly satisfactory to all the nations of the earth, with the exception of Japan and Russia.

l'ittsburg women think that a large family is all right if one has a salary like that of the president of the United States to support it on.

King Leopold and Capt. Putnam Bradlee Strong are both keeping out of print, so we must admit that things might be much worse than they are.

If it were not for the money that the sinners drop into the contribution box when it is passed at church the receipts would generally be pretty

Hetty Green's son has developed a fondness for automobile racing and orchids. Alas, poor Hetty! Must her gray hairs be brought in sorrow to the grave, after all?

A Chicago banker who has been sent to the penitentiary declares that he will come back and pay off every cent that he owes. Evidently he believes in spreading the gospel of hope.

"There are," says James J. Hill, "plenty of chances for young men today." This undoubtedly is true. There is hardly a football coach in the country who is not hunting for more good, strong young men.

When a man goes to an afternoon tea and thinks what a good time he could be having smoking an old pipe at home he has been married long enough to talk plain English about it on the way home.

Intelligent observers of conditions In the west note the expansion of business under the stimulus of the great crops. The prosperity of the farmers is sure to be reflected in every mart and to flow into every rill of industry.

Some persons may think it's carrying science a bit too far to ask a man who is about to be hanged to twiddle his thumbs after the drop has fallen so that a lot of curious survivors may know whether the victim still remains unconscious.

Paul Morton is going to bring suit for the purpose of getting back \$1,000,-000 that belongs to the policyholders He could hardly find a surer way of convincing the policyholders that it may be wise for them to go on paying their premiums.

It is said that the men of New York no longer dance. The younger ones have not learned how and the older ones do not care for either the waltz or the two-step. This fact should go a long way toward upsetting the theory which some ministers have held concerning the demoralizing tendencies of dancing.

Every farmer boy wants to be school teacher, every school teacher hopes to be an editor, every editor would like to be a banker, every banker would like to be a trust magnate and every trust magnate hopes some day to own a farm and have chickens and cows and pigs and horses to look after. We end where we begin.

No matter how able and well-intentioned he may be, any man intrusted with the care and disposition of other people's money ought to have some sort of a check upon his actions. No man is infallible and others may detect mistakes which he can not himself see. The larger part of the trouble into which the New York insurance companies have fallen is the result of irresponsible, one-man power, exercised honestly, perhaps, but injudiciously. A veto power somewhere in the corporate machinery would have saved all the mortification and humiliation of the last six months.

Among the notable events of 1906 will be the National Roumanian Exposition to be held at Bucharest, in commemoration of the fact that in 106, eighteen centuries ago, Dacia was conquered by the Emperor Trajan. From the fusion of conquerors and conquered sprang the Roumanian race. Another historical event which the exposition will commemorate is the twenty-fifth anniversary of the independent existence of the Roumanian kingdom, Carol I. having been proclaimed king March 26, 1881. The exposition is intended to show only the wor... of Roumanians, although foreign exhibits are to be admitted which have to do with agriculture, and also such agricultural products as may be suited to the soil and climate of the

It is probably true that there is no general and aggressive anti-American and anti-Christian movement in Ja- ly ran into an open switch.

pan. It is equally true, however, that sporadic demonstrations have manifested that a certain proportion of the population have no love for Americans and Christians. The exigencies of diplomacy may put a smiling face upon the matter, but the fact remains that Christian churches were burned and American visitors stoned in the streets during the riots at Tokio. The people who did the burning and the stoning may not have represented the best elment of the Japanese, but they certainly represented a considerable proportion of the population or they would not have been able to carry out their riotous designs. All the fine phrases that can be framed will not serve to annihilate facts.

Consider the farmer, says the railway magnate, and the Wall street operator, and the ever admiring politician who rolls his eyes in ecstasy. Riches are the farmer's portion, they all declare, and they kindly give him a hunch, lest he should overlook the ing. fact in the absorption of the early morning milking. But theirs are not pain. the only stories of the farmer's prosperity. There are others of a more intimate kind that strike the imagination quite as forcibly as statistical visions in which the tiller of the land is represented as having 2,700,000,000 bushels of corn and some odd millions of for it. wheat concealed about his person. Visitors from the city who have gone out from two-by-four coops with all the arrogance of municipal life upon them return to tell of the wonders of farmers' homes. Telephones, electric lights, "all the modern improvements" loom up as they do in the model creations of a new subdivision. The route back to the soil is by way of spacious mansions thus equipped. And if all down a revival. farmers are not supplied with luxuries to the full degree there have certainly been changes enough of late years to excite comment. Conveniences have multiplied amazingly, there is much less of isolation than there used to be. A journey to town by a trolley car is no greater effort than a journey in town by the same means of transportation, and a great part of the country is like an expanded city. Moreover, if a quarter section and the modern improvements should not satisfy a large ambition, there are the big farms of the West, with their promises of a fortune and of operations on a scale to satisfy the combining and organizing mind. We find an example in a California ranch of 18,000 acres that is conducted as a great business enter- until you walk the way of the cross. prise. Eight combined harvesters present a very effective form of combination. They are used on the one ranch and will cut, thresh and sack from 500 to 1,000 sacks of grain each in a day, the sack being equal to about two and one-third bushels. Though the crop this year was affected by rust, the output amounted to 70,000 sacks. Direction of such work must be as good as running a factory to the person of aspiring soul, and now that so much is being said of the opportunities of young men the country should not be forgotten. The chances are positively dazzling for all who can pick up the 18,000 acres and stock up with the eight machines at \$8,300 each and divers other appliances.

NOT APPLIE NOT AFRAID, BUT ASHAMED. ***********

The late Bishop Peck, of the Methodist Episcopal Church, once found himself in an awkward position, which a writer in the Boston Herald de-

While presiding at a session of the tertained by a Mrs. Brown, who had always place my watch in one sock ing to the girl's arm. New Hampshire Conference he was ena high reputation as a cook. She was especially famous for her mince pies, and at supper the bishop, who enjoyed good living, as his strong frame and three hundred pounds indicated. did full justice to a large piece of the delicious pastry.

"May I give you another piece?" asked Mrs. Brown. As the bishop was to make the chief address of the evening, he regretfully

declined. "I know some mince ples are indigestible, but mine are quite harmless," said Mrs. Brown, persuasively. So the bishop yielded, and had a sec

ond piece, and after that a third. Evening came, and the large church was packed with people. The hour for service arrived, but the bishop had not appeared. The elders looked anxlous. The choir sang, and the preliminary services were well started; then two or three went out to look for the

absent bishop. They found him at Mrs. Brown's writhing in the agonies of indigestion, resulting from indiscreet indul- This is the life of man. He starts at 0, gence in "harmless" ple. As the ministers saw their well-loved bishop lying in his bed and groaning with pain, one of them said:

"Why, Bishop Peck, you are not

afraid to die, are you?" groans. "I am not afraid to die, but I am ashamed to!"

A Polite Necessity.

"Your daughter is highly accom-

plished? "Well," answered Mrs. Cumrox, "she knows a great deal about English literature and can speak several languages. But I wish I could hire some body to teach her just what slang it is proper to use in fashionable society."-

If a man has money to burn he can easily find some woman who is willing judge for yourself."-Houston Post. to furnish a match.

Washington Star.

A lunatic's train of thought evident-

RAM'S HORN BLASTS.

Warning Notes Calling the Wicked to Repentance



HE worst pride is to boast of our humility. Most people are repentant

soon after the green apples are eaten. What you give

gladly God can use gloriously. Souls cannot grow in the shadow of the

wages

The faithless lack foundation. Liberty without law soon kills it-

Satisfaction saves from much slav-

The best environment is His enfold-

A little pride may cause a lot of Walls do not make the place of wor-

ship Faith in God gives freedom with

Sharing a gift is the best gratitude Wandering minds make small

God will not accept leaves for sheaves. Pharisees are experts at professional

patriotism. They who take Him for a guard find

Him a guide. Raising a racket does not bring

self-approbation. It is easy to see the good points of the man on a pedestal.

You have no right to credit His work if you reject His word.

Nothing soothes the sorrowing better than service for others.

As long as the Bible stands open oppression's prisons are closed.

A man does not demonstrate his re ligion by his deficiency in reason.

The less religion a man has the more padlocks he will put on it.

When a man knows his own greatness he cannot see that of another.

You cannot talk aright of the cross Education without salvation is try-

ing to make a sword out of soft Iron. Too many pastors read the pulse of their churches by their own purses.

If a ready tongue were an evidence of grace we would go to the side-show for the best Christians.

~~~~~~~ CHANGED HIS SOCKS.

During the excitement which followed John Brown's raid into Virginia, Major Jackson-"Stonewall"- cried, with a sudden terror. the cadet artillery of the Virginia Mili-tary Institute. There, says the Con-"There is no forgiveness needed, moth tury Magazine, he spent the night at er; all that is over and forgotten. Motha hotel. He shared a room with four erof his officers. Before retiring he asked one of them, a captain, what he did

ing a night in a hotel. "Well," replied the captain, "I have no fixed rule. Ordinarily I put my he was coming to take you away from waistcoat, in which I carry them, un- me-to take you away from me! der my pillow."

"I can tell you a much better plan than that," said Major Jackson. "I socks for valuables."

They were up betimes in the morning, and having breakfasted, started be afraid. Now pray calm yourself; I for the wharf to take boat to their des- won't speak of that again if it troubles tination. They had marched one or two squares when the major suddenly ordered, "Detachment halt! Place rest!" He then left them standing as they that they exist." were, and trotted off at his usual ungainly gait toward the hotel. He soon returned, and resumed the march.

opportunity,-for he suspected the think I shall adopt it hereafter.'

A broad smile appeared on the Mafor's face.

"If you do," he said, "don't put on clean socks next morning and leave the old ones behind."

Figured Forth.

Then as an infant, 1-derful is thought, The first great epoch of his early youth Is when he cuts his primal pearly 2-th. Next, with 3-markable rapidity, He learns to speak, to walk; and finally Comes 4-th from infancy, and is a man, Then, if 5 not mistaken, he will plan "No," replied the bishop, between In business, art or letters mighty deeds-Or else in mu-6 realm. If he succeeds, Or if he fails, what matter, so he tries? His 7-ly rest comes as the sweeter prize; For age steals on apace, and at the gate Of death he stands, his life to consum-S. Be-9-ly Mother Earth lulls him to rest and outside, the world white and hushed With 10 der care. He's numbered with the blessed! -Cleveland Leader.

A Sample.

"Been to see your girl, eh? Lovely eyes, hair and complexion, I suppose?" Lovely eyes and hair, all right." "How about the complexion?" 'There's some of it on my coat:

lot about himself and but little about and the dark sea would his neighbors.

The later to the day to be to be the take the take to be to be to be to be DLANDE

BY WILLIAM BLACK

CHAPTER XXIII. Yolande was a strict and faithful the horizon; and there would be glimpses guardian; and Mr. Romford, no doubt of a pale blue sky flecked with streaks finding it impossible to get speech of her of white; and the brilliant sunlight would mother alone, had probably left the place, be all around them once more on the they were thinking of other matters. Yo- the snow-whitened streets. lande was anxious to get away to the frail as her mother's was. She kept linmother, though much more cheerful in indeed, she seemed physically so weak had known them. that again and again Yolande postponed too cold for driving; Yolande had sent feel it on my hands." back the pony carriage. Then she dared not expose her mother to northerly or to go out for her morning walk by herself, a brisk promenade once or twice up and down the pier being enough to send her home with pink cheeks. At last she said to her mother, with some timidity:

"I have been thinking, mother, that we might take some one's advice as to whether you are strong enough to bear

"I think I could go," the mother said. "Oh, yes, I should like to try, Yolande, Saviors of men have no time for for you seem so anxious about it, and of thing looks like." course Worthing must be dull for you. The girl went and stood by her moth- 17" said the mother, wistfully. er's side, and put her hand gently on her shoulder

"Mother, my father is fretting that he can be of no service to us. "Oh, no, no, no, Yolande," the other at the same time."

would hurry on the smoke-colored pall to for they saw no more of him. Indeed, boats and the shingle and railings and

Now Yolande's mother was strangely south, and yet afraid to risk the fatigue excited by the scene, for it confirmed her of traveling on a system obviously so in a curious fancy she had formed that during all the time she had been under gering on and on in the hope of seeing the influence of those drugs she had been some improvement taking place, but her living in a dream, and that she was now making the acquaintance again of the spirits, did not seem to gain in strength; familiar features of the world as she once

"It seems years and years since I saw their departure. This also had its draw- the snow," she said, looking on the shinbacks, for the weather was becoming ing white world in a mild entrancement more and more wintry, and out-of-door of delight. "Oh, Yolande, I should like exercise was being restricted. It was to see the falling snow-I should like to

"You are likely to see it soon enough, mother," said the girl, who had noticed easterly winds. Frequently now she had how from time to time the thick clouds going over shrouded everything in an ominous gloom. "In the meantime I shall go round after breakfast and tell Mr. Watherston not to send the carriage; we can't start in a snowstorm. "But why not send Jane, Yolande?

It will be bitterly cold outside.' "I suppose it would be no colder for me than for her," Yolande said. And then she added, with a smile of confession, "besides, I want to see what every-

"Will you let me go with you? May "You?" said Yolande, laughing. "Yes that is likely-that is very likely! You are in good condition to face a gale from the northeast, and walk through snow



HER MOTHER WAS STANDING IN THE BALCONY

went to Washington in command of think of it, Yolande-it would kill me-

But the mere mention of this proposal

seemed to have driven the poor woman delivered her message, she thought she into a kind of frenzy. She clung to her with his watch and purse when spend-daughter's arm, and said in a wild sort of way: "If I saw him. Yolande, I should think

would be the old days come back again -and-and the lawyers-She was all trembling now, and cling-

"Stay with me, Yolande-stay with ard my purse in the other, and lay me. I know I have done great harm them on the floor as if they had been and injury, and I cannot ask him to forthrown there carelessly. No one would give me; but you, I have not harmed she took another turn or two, for she think of looking in a pair of soiled you, I can look into your face without

> "I will stay with you, mother, don't you; we shall be just by our two selves cold, and the fight against the wind was for as long as ever you like, and as for lawyers, and doctors, or anybody why, you shall not be allowed to know

So she gradually got her mother calmed sgain; and by and by, when she got the opportunity, she sat down and wrote "Major," said the captain at the first to her father, saying that at present it was impossible he should come and see them, for that the mere suggestion of cause of the return,-"I was much such a thing had violently alarmed and struck by your method of concealing excited her mother, and that excitement your watch and purse last night, and of any kind did her most serious mis-She added that she feared she chief. would have to take the responsibility of deciding whether they should attempt the journey; that most likely they would proceed by short stages, and that, in that the front of her dress, and so she made case, she would write to him again for directions as to where they should go on arriving in Paris.

They had fixed definitely the day of their departure, when on the very night before, the varying northerly winds that had been blowing with more or less bitterness for some time, culminated in a gale. It was an unusual quarter-most of the gales on that part of the coast coming from the south and the southwest: but all the same the wind during the night blew with the force of a hurr! cane, and the whole house shook and trembled. Then, in the morning, what was their astonishment to find the sunlight pouring in at the parlor windows; under a sheet of dazzling snow! That is to say, as much of the world as was visible—the pavement, and the street, and the promenade, and the beach; beyoud that the wind-ruffled bosom of the sea was dark and sullen in comparison with this brilliant white wonder lying all around. And still the northerly gale blew hard; and one after another strangely dark clouds were blown across the sky, until, as they got far enough to the south, the sun would shine through them with a strange coppery lus-A pessimist is a man who knows a ter, and then would disappear altogether, black. And then again the fierce wind

When Yolande went out she found it was bitterly cold, even though the ter race houses sheltered her from the north She walked quickly-and even with a kind of exhilaration, for this new thing in the world was a kind of excitement; and when she had gone and would have a turn or two up and down the pier, for there the snow had been in a measure swept from the planks, and there was freer walking. Moreover. had the whole promenade to herself; and when she got to the end she could turn to find before her the spectacle of the long line of coast and the hills inland all whitened with the snow, while around her the sullen-hued sea seemed to shiver under the gusts of wind that swept down on it. Walking back was not so comknew that if the snow began to fall she might be imprisoned for the day; and she enjoyed all the natural delight of a sound constitution in brisk exercise She had to walk smartly to withstand the something; altogether, she remained on the pier longer than she had intended.

Then something touched her cheek, and stung her, as it were. She turned and looked; soft white flakes-a few of them only, but they were large were coming fluttering along and past her: and here and there one alighted on her dress like a moth, and hung there, strange, for the sunlight was shining all around her, and there were no threatening clouds visible over the land. But they grew more and more frequent; they lit on her hair, and she took them off; they lit on her eyelashes, and melted moist and cold into her eyes; at length they had given a fairly white coating to up her mind to make for home, through this bewilderment of snow and sunlight. It was a kind of fairy thing as yet, and wonderful and beautiful; but she knew very well that as soon as the clouds had drifted over far enough to obscure the sun, it would look much less wonderful and supernatural, and she would merely be making her way through an ordinary But when she got near to the house something caught her eyes there that

and somewhat heavy fall of snow. filled her with a sudden dismay. mother was standing in the balcony, and she had her hands outstretched as if she were taking a childish delight in feeling the flakes fall on her fingers, and when she saw Yolande she waved a pleasant recognition to her. heart with dread-hurried to the door, ran upstairs when she got in, and rushed to the balcony. She was breathless, she could not speak, she could only seize her mother by the arm and drag her into the

"Why, what is it, Yolande?" the mother said. "I saw you coming through the snow. Isn't it beautiful—beautiful! It looks like dreams and pictures of long ago-I have not felt snow on my hands and my hair for so many and many years-

"How could you be so imprudent,

mother!" the girl said, when she had got breath. "And without a shewil Where was Jane? To stand out in the

"It was only for a minute, Yolande, said she, while the girl was dusting the said sne, while the gar-snow from her mother's shoulders and

was only a minute—and it was so strange to see snow again." "But why do you go out? why did you go out?" the girl repeated. "On a bitterly cold morning like this, and bare-

headed and bare necked." Well, yes, it is cold outside," she said, with an involuntary shiver. "I did not think it would be so cold. There, that will do. Yolande: I will sit down by the fire and get warm again.

During that evening Yolande's mother seemed somewhat depressed, and also a little bit feverish and uncomfortable.

"I should not wonder if you were to ing to have a very bad cold, mother," girl said. "I should not wonder if you had caught a chill by going out on the balcony.'

"Nonsense, nonsense, child; it was only for a minute or so. But I am a little tired. I think I will go to bed now; and perhaps Jane could ask for an blanket for me. You need not be alarm-If I have caught a slight coldwell, you say we ought not to start in such weather in any case."

"Shall I come and read to you, moth-

"No, no; why should you trouble? Most likely I shall go to sleep. No, I will leave you to your novel; and you must draw in your chair to the fire; and soon you will have forgotten that there is such a thing as snow."

And so they bade good night to each other, and Yolande was not seriously disturbed.

(To be continued.)

AS TO KITCHEN PERQUISITES.

Cooks and Stewards Who Get Commissions on Purchases.

Perquisites for the head of the kitchen are matters to be mentioned with bated breath. They are something that neither the cook, chef nor market man will allow, yet it is a wellknown fact that in most large households the steward of the establishment, whoever that may be, makes a comfortable income in commissions. It was the dealer, undoubtedly, who began this, but the custom has developed as it has grown, and demands for commissions have multiplied and occasionally a little information crops out through some one who feels ag-

grieved. "It was all right," groaned the market man the other day, "when I allowed them 5 or 10 per cent on the bills, but when they begin to demand

15 and 20 it looks serious." At some of the bureaus where highpriced domestics register they will not take one whom they know exacts commissions. There are few who are refused on that account, however, for, as stated, it is not a subject that is usually mentioned. One high-priced cook, however, has waited for several months for a position because she refused to take one where a housekeeper was employed, and she was conscientiously kept from others on the ground that she was looking for per-

quisites. One family in New York absolutely refuses to allow any one in its employ to receive commissions on household supplies purchased. They look into the matter carefully and none is given. However, if the shopman is so minded or the cook sends a letter saying that times are hard and money scarce and he then sends out a little present of \$20 or \$25 who can object? That is a simple way to get around the matter

and no one is the wiser. There may be an understanding with the family that a commission is to be received and the subject is then on as legitimate a basis as that of any other business. As a rule, however, it is generally understood, and the mistress of the house, though she may have objections closes her eves and puts the whole thing comfortably out of mind. If she doesn't, it makes no difference;

she can do little to prevent it. "I know my house employes receive commissions," said the mistress of one wealthy family the other day. "but what can one do? If I should allow myself to be worried by such things I should be perfectly miserable and if I watched the domestics all the time I could do nothing else."

Dog Met an Odd Death.

There was mourning in the house of engine company No. 12 in Manayunk last night, says the Philadelphia North American. Percy, the collie dog, the pet of the company, is dead. Percy came to No. 12's house four

years ago in a big snowstorm. The firemen took him in, fed him and gave him a bed. He never left. The firemen taught him tricks, and he learned to know as well as the horses what the sound of the gong

meant. He was always on hand and raced ahead of the horses to the fire. Yesterday evening Percy spied a pigeon on the roof of the firehouse. He ran up the steps and out on the roof to chase the intruder away. The pigeon dodged into the drain pipe. Percy put his head in after it but he couldn't reach the pigeon and his col-

lar became wedged so that he couldn't

withdraw it. If he barked none of the men heard him, and no one saw him on the roof. After a while it began to rain. The firemen below noticed that the water was falling down over the ledge instead of coming through the pipe and

one of them went up to investigate. The water had run down about Percy's head in the pipe and drowned him. When his body was pulled away the

pigeon flew out unharmed. Getting Younger.

"I heard Mrs. Giddy say yesterday that she was only 32. You've known her for a long time, haven't you?"

"Yes. When I first knew her she was 34."-Cleveland Plain Dealer.