

BANK CHECK RULES.

Simple Formulas That Should Be Observed by Drawers.

Omission of a Slight Detail May Cause Great Trouble and Loss—Important Information for Those in Business.

Bank checks possess many advantages for the conduct of business and are used to a proportionately great extent. They are in nature but orders for the payment of money and are payable in the order in which they are presented. As given in the usual course of business they do not constitute payment of the indebtedness for which they are given until paid. Nor will the concurrent receipt of the debts for which they are given change this. If they are not paid on proper presentation record may be had to the original claims. The rule is different in this respect as to certified checks. So the having of the checks certified, constitutes payment as to the persons drawing them, says the National Banker.

Checks should be dated. If not dated at all and they do not contain any statement as to when they are to be paid they are never payable. They may be made or post dated as well as dated on the day of delivery. If they are antedated they may be made to cover prior transactions and in a measure determine the relative rights of the parties to them, provided that no fraud is intended or done. Post-dating in the main determines the date of payment.

When postdated so as to fall due on Sunday, they are payable on the following Monday. Checks postdated or maturing on legal holidays should be presented the day following. When postdated checks are paid before the dates mentioned the money paid on them can be recovered. If blanks are left for the date the holders of checks are thereby authorized to insert the true dates of delivery, but no other dates, and if they insert any other date it makes the checks void. Changing the date of checks without consent of the drawers will do the same.

The presumption is that when checks are drawn funds will be provided at the banks on which they are drawn to meet them, but presentation for payment must be made within a reasonable time. If not so presented the holders will be charged with any consequent loss. When persons receiving checks and the banks on which they are drawn are in the same place, they should be presented the same day or at the latest the day after they are received.

After duly presenting checks it is also the duty of the holder, if they are not paid, to notify the drawers before the close of the next regular day following the presentation and dishonor. No particular form of notice is required. It may be written or verbal.

The principal case in which losses occur from failure to use due diligence in the collection of checks is where the banks on which they are drawn fail in the meantime. If the banks continue solvent the drawers will remain liable to pay their checks for months at least after they are drawn. Presentation and notice of dishonor will also be dispensed with where there are no funds to pay checks and where the banks on which they are drawn suspend payment before they can be presented, using proper diligence. After receiving checks they must be presented for payment, unless such presentation would be useless before the original claims can be sued on, for, by accepting checks, there is an implied agreement to use that method of procuring the money for which they are drawn.

When checks are negotiable and pass by indorsement or delivery the same degree of diligence will be required of each person to whom they are indorsed, in order to hold those indorsing them, as is required of original payees to hold original drawers of checks. But by putting checks in circulation the liability of the drawers cannot be prolonged. They must be presented within the same time by indorsees as by payees.

Growth of America.
Since 1790 the area of the United States has increased from 827,844 to 3,629,933 square miles, the number of counties has increased from 307 to 2,867, and the total population has increased from 3,929,214 to 76,303,887, or nineteenfold.

Our Trade with China.
Compared with our vast trade with Europe, that with China will never be more than a drop in the bucket. The Chinese trade is not now a dollar per capita, and it is safe to say that it will never reach the double of that majority. The fact is that the people are very poor. They raise barely enough of the necessities of life to live on. They dwell in hovels. They have little live stock, and man is the ordinary beast of burden, says ex-Minister Denby.—N. Y. Sun.

A SLIP OF THE TONGUE.

It Sounded Strange, But Considering the Situation There Was Nothing Remarkable About It.

A matron of Mount Pleasant, through the need of a lead pencil, furnished no end of embarrassment to herself and great amusement to the passengers of a Fourteenth street car one morning lately, says the Washington Post. She evidently had come down town, as her attire would indicate, for the express purpose of shopping, and the conspicuous bag which she carried was plainly intended to play an important part in the tour, expressing, as it were, the matron's independence of the pleasure of the delivery wagon.

As the car neared the business part of town it became somewhat crowded, and the conductor's request to "sit closer, please," had rendered every one's discomfort plainly apparent. Particularly true was it to the tall, stately, well-groomed man who sat next to the resident of Mount Pleasant, all of which seemed to be her cue to begin fumbling around in the deep bag, and finally extracting the inevitable shopping list which was carefully examined and again placed in the dark recesses of the bag.

Then the matron suddenly thought of something, so again the list saw the light of day. No, the article was not there, and from her attitude it must have been important and not to be forgotten, so the search for the lead pencil began, during which time the dignified gentleman had very much more than his share of jolting, which oftener than once interrupted his review of the morning paper. However he was very good natured about it, and every time the little woman said "beg pardon," his hand endeavored to reach his hat and his polite nod assured her that it was granted. But the lead pencil could not be found. Bag and pocketbook had been turned inside out, still it was nowhere to be seen. Withal she was a modest little woman and seemed to hesitate about asking the conductor or some one near her for a pencil. But with a quick resolve she gently touched her neighbor's arm. "Beg pardon," she said, "may I borrow your shoestrings?"

Of course there was a general titter throughout the car. "My shoestrings, madam?" said the aristocratic looking man. "Oh, did I say shoestrings?" exclaimed the little woman. "I meant your lead pencil; shoe strings is what I want to add to my shopping list." The little woman soon returned the pencil amid blushes and thanks, and settled back in her seat determined to remain quiet until her destination was reached. Then the Willard was in sight and the stately gentleman prepared to leave the car, the conductor in the meanwhile having entered it.

"Good morning, senator," said the conductor, as his passenger passed out.

Everybody, of course, looked at the little woman from Mount Pleasant, who had heard, too.

MISCELLANEOUS ITEMS.

Separate consular systems in Norway and Sweden have been agreed upon.

There are more millionaires and more paupers in Moscow than in the whole of England.

Tasajo, or jerked beef, is the principal export of Uruguay, the amount being 8,500,000 pounds per annum. The great market for it is Cuba.

The "lead" of black lead pencils is now made from coke. It is ground and mixed with iron ore and chemicals, and subjected to pressure under great heat.

Among the occupations engaged in by lepers in Egypt, the following have been noted: Teachers, sheikhs, and sellers of vegetables, sweetmeats, fish, cigarettes, water, and milk.

It is complained in London that all the emigrants from southwestern Europe who are incapable of earning money enough to pay steerage passage to the United States stop in that city.

Great efforts have been made in southern California to produce tea, silk, opium and perfumery, and although the climate fosters the most satisfactory growth of the necessary plants each has failed because the high price of labor makes the crop unremunerative.

Sport is apparently not considered a necessary element in a French school-boy's education. An order has just gone forth from the director general of elementary schools forbidding masters to allow their pupils to play leap-frog, football, rounders, tops, hopscotch and other games.

Dr. Lasker, the chess champion, in a recent interview, declared that chess playing, not carried to excess, improves a man's health. "Most of the prominent players," he added, "live to an advanced age. But nervous people shouldn't play chess at night. If they do they can't sleep. Nor in the morning, or they can't work. They shouldn't play at all, in fact. Chess is beneficial to a normal man, just as athletics is good for him. The chess player lives longer than the athlete."

FUTURE OF ALASKA. INDIANA GOLD MINES.

Prospect of Its Becoming a Great Farming District.

It is Believed the Country Will Be Capable of Supporting 10,000,000 Persons in Something Like Comfort.

Some idea of the future of Alaska and its almost boundless resources is given by Harrington Emerson in the Engineering Magazine. Mr. Emerson believes that Alaska can support a population of 10,000,000 persons in comfort, and that at no distant day it will be one of the world's richest mining and farming districts. The ideas of this explorer are expressed in part as follows:

"The Yukon, the fourth largest river in the world, navigable for more than 2,000 miles above its mouth and running in a great semi-circle from southeastern to northwestern Alaska, forms a natural highway. All this was known long ago; but it was not known that the interior contained 100,000 square miles of farming lands and almost limitless areas of the richest mineral lands in the world. It is in this unoccupied country that thousands of miles of railroad must be built, that great areas will open for settlement, absorbing and keeping busy 2,000,000 workers as fast as they choose to go.

"It is, however, not the agricultural resources that will immediately attract the largest influx of population and capital. About 140 miles from Valdez in the Chitina valley are very great copper deposits, which during the last season have been visited by many experts. Some of the ores run 85 per cent copper, and there are many thousand tons in sight assaying 16 per cent.

"A great mountain slide has occurred in this region revealing, it is claimed, as much as 40,000,000 tons of high-grade copper ores. Valdez bay and the low pass north of it are the American gateways to the Yukon valley, and already a railroad has been surveyed and partly graded to the interior, for the copper, though it can be quarried like the iron ores of Lake Superior, without a railroad will remain worthless. The railroad itself is assured an unlimited tonnage. It is the shortest line to Dawson and the Yukon valley, and what is of more importance, it can carry supplies delivered at Valdez from sailing vessels or deep draft ocean steamers in all the months of the year, with only one break of bulk at Valdez, and also reach the deep navigable Yukon and the Koyukuk a month earlier than by the Yukon route, which is closed by Behring sea ice until July 1.

"As shown in the history of the White Pass railroad, the incoming traffic would in itself be sufficient to warrant a railroad, but from Dawson the only export is gold, about 70 tons a year, while this road will not only carry all the United States government troops and supplies, for which many hundred thousand dollars are spent, but it will have the unlimited out-bound tonnage of high-grade copper ores, which, with a freight rate of two dollars a ton from Valdez to the smelters of Puget sound will scarcely be treated in the interior.

"It is not too much to expect that improvement in transportation facilities alone will convert central Alaska into as closely a populated and prosperous region as Colorado, as the Black Hills, of South Dakota, as the rich mining region of British Columbia."

Paid to Foreign Landlords.
Rent from American property owned by foreigners or Americans living abroad is believed to amount annually to not less than \$25,000,000.—N. Y. Sun.

Coddled Oysters.
Put a small tablespoonful of butter in a saucepan; when melted pour in enough tomato catsup to nicely cover the number of oysters to be used; when it begins to bubble add the oysters and cook for two minutes; pour on slices of toast and serve at once.—Detroit Free Press.

Boer War Correspondents.
The movement to honor by a suitable memorial the English newspaper correspondents who lost their lives in the South African war revives the recollection of service performed under trying and perilous conditions. The committee of the Institute of Journalists has been compiling a list of the correspondents who were killed or died of disease while in the discharge of duty. "Killed at Wagon Hill," "Killed at Slingsfontein," "Killed at Mafeking," "Died of fever at Simons Town"—so runs the record. The cost of war in money falls into insignificance when compared with its cost in men. Try how they may, no class of men concerned in war can escape the fatal toll of the battlefield.—Youth's Companion.

Old Age of Americans.
The United States has 3,435 inhabitants who are more than 100 years old. Among these are two men, an Indian and a negro, who are past 150. These two are the most aged.—Chicago Chronicle.

Hydraulic Mining on a Large Scale Is Now Under Way.

Operations Have Caused a Panic Among Grizzly Recluses Who Have Been Panning Out the Yellow Metal.

For a hundred years or more it has been known that there was gold back in the hills of the Indiana counties, says a writer in the St. Louis Globe-Democrat, and for over half a century a queer lot of illiterate, grizzly recluses have been washing gold back in the hills, making from one dollar to two dollars a day. The gold that they brought in to market occasionally in little bags and in phials passed assay in the government mint on an equality with Snake river gold, the finest standard in the United States. It remained for an old California miner, who came east two months ago for his firm, to open up the first hydraulic gold mine in the state.

It is located in Morgan county, north of Martinsville, the county seat. It is a small affair, compared with those in the west that rear down banks 400, 500 and 600 feet high, but it is capable of thoroughly developing the 50-foot hills in which the gold is lodged along the hill streams of Morgan, Brown and Johnson counties.

The first clean-up on the hydraulic mine has not yet been made, but it is confidently expected that it will run 40 cents a yard. Such a panning out would mean that Indiana would immediately blossom forth as one of the greatest gold mining states in the union. In most of the California placer mining camps dirt is being worked that yields only ten cents a square yard, and there the water rates are high.

R. L. Royce, who has brought about the present development, became convinced three years ago that there was gold in the Indiana hills that would cause a national sensation if it were ever handled by improved methods. For over three years he has been prospecting in the hills, and here and there has been picking out tracts of land that showed good tests. He now has 2,500 acres under his absolute control and has supervision over 6,000 or 8,000 more acres.

The chickens and ducks of the gold hills picked the gold up, mistaking it for grains of wheat or corn, and, being heavy, the gold had lodged in their craws. Mrs. George Johnson, who lives just across the river from the city of Martinsville, killed a duck that had picked up its dinners along the little stream that ran through the barn lot. She cleaned up the craw of the fowl and netted \$2.10. William Bothwell, who lives seven miles from Martinsville, killed a chicken that netted him 50 cents. A farmer near Martinsville killed a duck that was a veritable Klondike.

The hydraulic operations have caused a panic among the grizzly recluses who have been panning the gold. They are a quaint lot, with queer names. The king of their camps is a 40-year-old, wild-eyed, red-bearded man who can neither read nor write and who is known as "Wild Bill Stafford." He is king because he is known all over the gold fields as the man that found the \$12 nugget and that drank 75 schooners of beer in one day without getting drunk. Bill, as a rule, operates in "gold creek holder." He cleans up three dollars a day when he works steadily. "Old Man Moon" is a Brown county washer. "Old Man Jim Stanley," who operates around in "Highland holler," put his name into the history of the gold diggings by finding a 2000 diamond, which was sold in the Indianapolis market. Quite a number of large diamonds and a number of valuable rubies have been found. "Old Man Stanley" has been washing gold in the hills for over 42 years and has raised a big family. "Bill" Merriman is the patriarch of the section. He won't permit a stranger to get within a half mile of him, so secretive is he concerning his operations.

Taylor, the California miner who built the hydraulic mine and the flumes, says the Indiana dirt is of the same character that is found in California, except that there is no cement in it, which makes the operation in California so costly. He thinks that there is a great deal of dirt in the Indiana hills that will run over one dollar a yard. He says that with the latest devices dirt can be handled now that runs only four cents a yard at a big profit.

State Geologist Blatchley holds the theory that the gold was brought down by the glaciers. It is found where the glaciers from Hudson bay ended and deposited great banks of conglomerate.

She Had to Surrender.
"I've refused George twice," she said, "but it's no use."
"No use!"
"Not a bit. He believes in predestination."
"What has that to do with it?"
"Why, he thinks I'm predestined to be his wife, and of course, if that is so, I'll simply have to give in, no matter what papa says. He can't expect me to defy Fate."—Chicago Post.

BIG PETRIFIED STUMP.

One in Colorado That is Twenty Feet in Diameter and Ten Feet High.

The petrified stump of a gigantic redwood tree, which is in an almost perfect state of petrification, is at Florissant, not far from Cripple Creek, Col., says the Wide World Magazine.

Although numberless people have taken specimens from this stump aggregating many tons, it is still estimated to weigh fully 400 tons. To give a better idea of its size it may be well to state that it is 20 feet in diameter and ten feet high.

There have been many attempts to dig it up and place it upon exhibition, the last being a scheme to exhibit it at the great exposition at St. Louis in 1904. Owing to its great weight, however, this had to be abandoned, as there are no railway cars capable of carrying anywhere near its weight.

What, perhaps, makes it more of a curiosity is the fact that this Rocky mountain region is a country of small trees, and that there are no giant redwoods within a thousand miles of this stump—which goes to show that nature has changed the entire vegetable growth of this section, as nothing requiring the semi-tropical heat of a redwood tree would grow at this altitude now.

STUDY STATE ETIQUETTE.

British Records Contain Precedents for Almost Everything Ever Heard Of.

"In the quiet rooms of the lord chamberlain's office," says a writer in Household Words, "men learned in state etiquette, court dress and royal functions reach down heavy volumes to see what was done on such and such an occasion. Beautiful pictures, showing with minutest exactness the details of the court costume under various circumstances, are ready to their hands.

"Is the shah of Persia coming? Is the kaiser soon to arrive? Is the king going to receive the monarch of Siam? Is the coronation imminent? Is one of the royal princesses to be married? When any of these events happen the officials at the lord chamberlain's office know exactly what to do. And if some point should crop up which has not been raised for a century or more, they have the records—great, heavy, official, but utterly faithful records—as to what was done on the last occasion. Precedent! Yes, they live on precedent, these sticklers for "correctness," these abnormal haters of "irregularities." They talk of "precedent" as some men "babble of green fields." Maybe in the silent watches of the night they dream of precedent."

MOURNING BANDS.

Badge of Wee That Has Descended to Servants Now Foolishly Worn.

It is astonishing how many persons, both men and women, who give every other indication of culture and refinement are seen in the streets nowadays wearing crape bands on their coat sleeves, says the New York Times. This form of mourning was originally a military one, the British officer's cap, with its ridiculously low crown, not admitting of a band. When he boasted a decoration, the medal also was covered with crape. From the military the sleeve band descended to the coachman and footman, and has long been the recognized servants' mourning when there was a death in the master's family. Then the costermongers adopted it because it was cheap. When one of "Ary's" friends dies the purchase of a black coat is out of the question, so he puts the band of crape around the sleeve of his old coat and lets it go at that. The well-to-do New Yorker who unwittingly adopts this custom is first cousin to the parvenu who invests in a coat of arms and picks out one with a bar sinister because he thinks it looks just the thing.

TRY SECOND MARRIAGE.

Widowers More Likely Than Widows to Get Enough of Single Blessedness.

Statistics gathered by the New York board of health show that widowers of all races, colors, and creeds take less kindly to a second dose of single blessedness than do widows. Of the total number of persons seeking the marital state in the standard year the bereaved ones of both sexes made up one-tenth of the list and the widowers outdid the widows to the number of 556. Since the reports of the board deal solely with indisputable facts and leave debatable theories to the speculative mind the inquirer has to look elsewhere for an explanation of the disparity in figures. He finds it in various sources, but the authorities consulted disagree. However, the preponderance of testimony indicates that woman, by the sweetness of her disposition, contributes more materially to a man's happiness than he does to hers, and that, having lost one spouse, he is never satisfied until he finds somebody else like her.

Incidents of Foreign Travel.

Mr. C. E. Johnstone in Travel says that experienced wanderers in out of the way places are thankful for what they can get, and he instances a traveler who was proposing to pass the night at Njegos, a tiny village in Montenegro.

"Have you succeeded in finding a room?" asked Mr. Johnstone.

"Yes."

"Is it a good room?"

"Not bad. There are three other people going to sleep in it."

"Oh, well, that's all right. Is the bed clean?"

"No, no, I don't know that the bed is clean. But then one can get clean beds at home!"

In one continental hotel a German lady summoned the waiter in the dining room and said:

"Close that window or I shall die."

"Gareen," exclaimed an English lady, "leave it open or I shall expire!"

At this point a Frenchman interposed politely: "Leave it open till the German lady has died, and then close it till the English lady has expired. Then we shall be able to do as we like!"

State Medicines.

"The length of time a prescription remains its efficacy depends upon the ingredients," said a druggist. "Some combinations of drugs keep on good terms with each other indefinitely, while others get into a row after being mixed together for awhile, and the man who swallows a dose of the compound is apt to feel a good deal worse than before he took it. As a rule, medicines that are quite sweet keep their curative virtues longer than those that are acid or bitter. Most any medicine can be taken in safety six months after expiring, and many will be all right six years hence. Those that are not good generally take on a curdled, milky appearance, but that is by no means an infallible rule, and the person who wishes to save his system unconfident complications would do well to let all old medicines strictly alone."—New York Press.

The Inventors of Stoves.

One of the first attempts at making a closed stove of iron was made by Cardinal Polignone in 1700, and seven years later an attempt was made to introduce stoves of this kind into England, but without success, owing to the prejudice of English people in favor of seeing their fire.

The Franklin stove was invented by Dr. Franklin in 1745, and a quarter of a century later, in 1771, and during a few years following the discoverer of electricity invented several other stoves, one of which was designed for burning bituminous coal and which had a downward draft and consumed its own smoke.

Count Rumford was the next person to make an invention looking to the improvement of stoves and during the ten years between 1793 and 1795 devised several improvements.

Paragon on Delivery.

"There is a story told me the other night," says a writer in the London Tatler. "Lord Tennyson, as all the world knows, wrote a sonnet for the first number of the Nineteenth Century. As it stands in the poet's 'Collected Works' it reads quite differently from its form as first presented, where it ran:

"Thus for our back hath sped without one knock."

"Mr. Knowles, the editor, wrote back to suggest that this line should be altered, as a check for the amount of the poem would certainly be forthcoming and that the public might misunderstand."

King Who Never Smiled Again.

"One of the questions asked at a recent teachers' examination," says a college professor, "was, 'Can you name the monarch referred to in English history as the king who never smiled again?'"

"The reply of one of the fair candidates for a license to teach was, 'King William Rufus after he was shot in the forest.'"

"History records that the shot was fatal."

An Ant Nest Compass.

In the tropical northern territory of South Australia travelers need not carry a compass. Nature has provided a living compass for them. The district abounds with the nests of the magnetic or meridian ant. The longer axis of these nests or mounds is always in a perfect line with the parallel of latitude pointing due north and south. Scientists cannot explain this peculiar orientation.

Strategy.

"But we haven't a cockroach in the house," interrupted the woman at the door.

"Well, you will have in a few days, ma'am. They've got them next door to you. I sold a package of this preparation there, and it always drives 'em to the neighbors."—Exchange.

Sorry She Spoke.

Fanny—Tell me candidly, Charlie, don't you begin to feel sorry that you gave up your old life of freedom?"

Charlie—Not a bit of it. I find married life so delightful that if anything were to happen to you I'd get married again inside of a month.