SUMMARY OF THE WORLD'S EVENTS

IMPORTANT NEWS BOILED DOWN TO LAST ANALYSIS.

ARRANGED FOR BUSY READERS

Brief Notes Covering Happenings in This Country and Abroad That Are of Legitimate Interest to All the People.

Washington

President Wilson let it be known at Washington that some other corporations besides the American Telephone and Telegraph company had shown a disposition to take the initiative in reorganizations to conform with the Sherman anti-trust law.

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A reprimand for the officers involved in the Carabao dinner at Washington was approved by President Wilson. He took this action on recommendation of Secretary of War Garrison and Secretary of the Navy Daniels.

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Henry Clay Hall, former mayor of Colorado Springs, Colo., was considered for one of the vacancies on the interstate commerce commission at a conference between President Wilson, Senator Thomas and Representative Seldomridge at Washington.

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Marquis Cusani Confalonieri, the Italian ambassador, protested to the state department at Washington against a provision in the pending immigration bill proposing to place American commissioners on Italian immigrant ships.

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Postmaster General Burleson is opposed to the proposal to take assistant postmasters from the protection of civil service, which is embodied in the annual appropriation bill in the hands of the house post office committee at Washington. Mr. Burleson in a letter to Chairman Moon characterized such a plan as detrimental to the public service.

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The Supreme court at Washington took a recess to January 5, when decisions in several important cases are expected.

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A national school for the instruction of workers for women was opened in Washington.

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President Wilson signed the Hetch Hetchy bill at Washington granting a water supply to San Francisco. He accompanied his signature with a statement declaring that he believed the public needs of the region concerned were served by the bill without impairing the usefulness of the public domain.

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By a vote of 54 to 34, the United States senate at Washington passed the Owen-Glass currency bill, with which the Democrats hope to relieve the financial condition of the country and to make provision against possible financial stringency.

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Attorney General McReynolds made public at Washington details of an agreement for reorganization of the American Telephone and Telegraph company, "the telephone trust," which will prevent litigation to dissolve that corporation under the anti-trust act and under which competitive conditions will be restored in the telephone service of the entire country and the combine will dispose of its holdings in the Western Union Telegraph company. The reorganization plan originated with the company. President Wilson was elated when told.

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Democrats of the house rules committee at Washington conferred over prospective investigation of the Colorado coal strike and the Michigan copper strike, but concluded to defer action.

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Senator William Stone of Missouri is confined in a Washington hotel by a severe attack of bronchitis. Senator Reed, his colleague, announced in the senate that Senator Stone would not be able to return for several days.

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Domestic

Incoming steamers bring details of the recent volcanic eruptions on the island of Ambrim, in the New Hebrides group, in which 500 natives lost their lives.

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Two new cases of smallpox developed on the battleship Ohio on her way to Charleston, S. C., from Guantanamo. All the crew were vaccinated December 16 and only four more days remain within the period of incubation.

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The jaws of the American nation chew away every year in gum the price of three dreadnoughts, according to Hudson Maxim, in an address delivered at a New York theater where Dr. Madison C. Peters conducted his week of service on "Peace."

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The cost of living in New Jersey in 1913 was not as high as it was in 1912, according to the annual report of George C. Low, chief of the state bureau of statistics and labor at Trenton, N. J., submitted to Acting Governor Taylor.

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The crippled battleship Vermont reached the navy yard at Norfolk, Va. The Vermont will be immediately overhauled and examined by divers before being placed in drydock. It is not believed that her injuries are as serious as previously reported.

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A new record price for New York city land is established in a transaction just recorded for a plot 73.4 by 100 at Fifth avenue and Forty-second street. The price was $2,250,000, which is equivalent to $307 a square foot.

The Chicago Daily Press withdrew from the newspaper field. It was understood that the financial action was caused by the withdrawal of the support of Charles R. Crane, the millionaire philanthropist and manufacturer, who has been backing the paper financially.

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Attorney General Smith, in an opinion read at a mass meeting at Duluth, Minn., discussing police department conditions, held that Commissioner of Police Safety Hickey is guilty of malfeasance in office, and that it is the duty of the mayor to take steps to remove him.

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Mexican Revolt

The Bank of London and Mexico City, one of the biggest financial institutions in Mexico, failed to open its doors. Officers of the bank denied that it was insolvent. President Huerta declared a holiday until after January 1 to give the bank time to get funds.

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R. Pesquiera, who is confidential agent at Washington of the Mexican constitutionalists, told Lloyd's Maritime Insurance agency that steamers of any nationality bringing munitions of war contracted for by the Mexican government will be fired on by the Mexican constitutionalists.

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Ten officers and more than 600 troops of the federal garrison at Guaymas, Mexico, have surrendered to the insurgents at Maytorena. A special train was sent to Maytorena to convey the former federals to Hermosillo. It was said the capitulation of Guaymas was expected.

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An exchange of shots between Mexican and American soldiers on the international line, two miles west of Presidio, Tex., resulted in the death of Luis Orozco, a regular of General Mercado's federal Mexican army. The Mexicans fired the first shots.

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Foreign

A mysterious explosion occurred on the Russian court special train which was waiting in the railroad station at Mecklenburg-Schwerin for the arrival of Dowager Empress Marie of Russia from Copenhagen. Several members of the train crew were badly injured.

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Three hundred London policemen assembled in Trafalgar square to protest against the official ban placed recently on their union and to demand more pay.

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Fire which swept the dockyards at Portsmouth, England, caused damage estimated at $5,000,000.

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Widespread famine and distress exist in northern Japan because of the failure of the rice crop and the fisheries. Thousands of persons are in a starving condition, subsisting only on nuts and roots.

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Refugees who arrived at Manaos, Brazil, in a launch from the rubber colony of the Territori de Amazona, Venezuela, tell of 172 murders and confirms stories of atrocities brought by Michael J. Gilleran, an American refugee, who had been ordered to be shot and who escaped in a canoe.

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Doctor Deiniger and a German scientist and fourteen natives are believed to have been eaten by cannibals.

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The duke of Orleans, royalist pretender to the throne of France, had both arms broken by a fall while skating in an exclusive Belgian club at Brussels. The duke was in Brussels in connection with the suit for separation brought against him in the Belgian courts by the duchess.

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Lieutenant Baron von Forstner, who caused the troubles between the military and civilians at Zabern, Alsace, in Germany, was sentenced to 43 days' imprisonment and deprived of his commission.

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Personal

Judge Benjamin Barr Lindsey of Denver, the "children's judge" and framer of the juvenile court of Colorado, married Miss Henrietta Brevoort, daughter of Mrs. F. J. Clippert of Detroit, Mich., in Chicago.

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Cardinal Sebastian Martinelli, who was papal delegate in the United States from 1896 to 1902, is seriously ill at Rome, Italy. The cardinal, who is sixty-five years old, is prefect of the sacred congregation of rites.

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Mrs. Albert T. Patrick, wife of the famous prisoner, died of cancer in the Tulsa (Okla.) hospital. At the bedside when she died, was Mr. Patrick and his daughter, Miss Lucille Patrick.

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President Roosevelt and Dr. Marcial Martinez, at one time Chilean minister to the United States, clashed in Santiago de Chile on account of divergent views on the Monroe doctrine.

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President Wilson, accompanied by Mrs. Wilson, his daughters, the Misses Margaret and Eleanor, and Dr. Carey T. Grayson arrived at Pass Christian, Miss., and will spend about three weeks there.

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Dr. Livingston Farrand, who for nearly ten years has been the executive secretary of the National Association for the Study and Prevention of Tuberculosis at New York has severed his connection with that organization to become the president of the University of Colorado.

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Congressman Irwin S. Pepper of Iowa died at Clinton, Ia., following an operation for peritonitis. He represented the Second district.

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W. J. Bryan and Mrs. Bryan arrived at Miami, Fla., to spend a week at their beautiful winter home, which has been completed since Bryan was appointed secretary of state.

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Charles R. Coleman, one of the most widely known breeders of blooded horses in the country, died suddenly at his home at Wayne, Ill.

CURRENCY BILL BECOMES A LAW

Most Far-Reaching Measure Relating to Finance Enacted in Many Years.

SALIENT POINTS REVIEWED

Essentials of New Law Summarized in Nontechnical Language—Makes Little Change in Operation of Present National Banks—Regional Reserve Banks Provided For.

Washington, Dec. 22.—The new bill affecting the currency, banking and finances of the country is one of the most far-reaching measures relating to finance that have been enacted in many years.

The magnitude of the subject, the diversity of interests affected and the length of the debates in both branches of congress has to follow the changes and grasp the essentials of this highly technical measure in its important bearings on money, finance, banking and the entire range of fiscal subjects, public and private, which it affects.

Summary of the Bill.

With a view, therefore, of presenting succinctly and in non-technical language an epitome of the salient features of the measure as finally framed, the following summary is given of the bill as a whole and of its principal details:

Generally speaking, the first steps to be taken to bring into operation the nation's new financial system will be through an organization committee consisting of the secretary of the treasury, secretary of agriculture and controller of the currency.

Banks have 60 days within which to file their applications for membership in the new system, and one year's time is allowed before the government will compel the dissolution of any national bank that refuses to join.

Will "Take Up the Slack."

The new law will make little direct change in the operation of the present national banks, except to allow them to loan a certain amount of their funds upon farm mortgages.

Its chief purpose is to add a new piece of machinery to the banking system that will "take up the slack" during the changing business conditions of each year; that will give the banks a place to quickly convert their assets into cash in time of need, and that will bring out new federal currency when it is needed, and retire it when money becomes "cheap."

Banks are now required to keep a certain percentage of their deposits as "reserves," part in cash in their own vaults and part of which may be redeposited in the banks of New York, Chicago, St. Louis and other designated cities.

In times of sudden financial demands, when banks have loaned up to the full limit of their resources, these reserves furnish little relief, because if they are paid out to meet demands the banks are left in a precarious condition.

Basic Principle of Law.

The basic principle of the new law is to get these reserve funds out into circulation when necessary without lessening the safety of any bank, and to provide a place to which local banks may rush in a crisis and get cash for the "prime commercial paper" they hold in their vaults.

This is to be accomplished through a chain of regional reserve banks, or "reservoirs of reserves," in which all banks shall deposit a stated part of the money they are required to hold as reserves.

Under the new system, when a financial flurry comes the banks can take commercial paper, such as notes, drafts and bills of exchange, to these "reservoirs," and secure the use of their own reserves, or, if necessary, even the reserve of other banks, by depositing this security.

The new regional banks will receive about one-half of the bank reserves of the country. They in turn will be permitted to loan back to the banks all but 35 per cent. of these reserves, so that in case of emergency millions of cash can be brought out into circulation quickly.

The banks will have to pay for these loans, however, as individuals have to pay for a loan from any local bank, and this charge is expected to prevent the too free use of the reserves held by the regional banks.

New Paper Currency.

A new form of paper currency is also provided for, to come out in case of emergency, and which is expected to go back into the hands of the government when times are normal. These "treasury notes" will be printed by the government and issued through each regional reserve bank, and will bear the guarantee both of the regional bank and of the government.

If the demand for currency in any section of the country exceeds the supply of circulating money a regional bank can secure this new money from the government and put it into circulation; but a gold reserve of 40 per cent. and commercial paper equal to the full value of the note must be held as a reserve behind each note issued.

This provision is expected to be the influence that will drive the new money back into retirement when it is no longer needed.

Clearly Explained.

The following analysis presents the details of the new law without adhering closely to the technical division or language of the measure:

At the head of the system will stand a federal reserve board at Washington, appointed by the president, and to consist of the secretary of the treasury, the controller of the currency and five other members. Two of these shall be expert bankers, but none shall have banking affiliations or own bank stock during their service. This board will exercise general control over the entire system.

The temporary "organization committee," or the federal reserve board, will select from eight to twelve cities where regional reserve banks shall be located and will divide the entire country geographically with these cities as the centers of districts. All national banks in a district will be required to subscribe for the stock of the regional reserve bank in that district and to keep a portion of their reserve there.

Known as "Member Banks."

Local banks will be known as "member banks" because they will own the stock of the regional reserve bank of their district. Each member bank will be required to take capital stock of the regional reserve bank, equal to 6 per cent. of the member bank's capital and surplus. The capital of the regional bank will increase or decrease so that it always represents 6 per cent. of the combined capital and surplus of all the banks of the district that have joined the system.

National banks are compelled to join and state banks are permitted to if they bring their reserve requirements up to the standard set for national banks and submit to national examination.

Public Can Buy Stock.

Public ownership of the stock of the regional reserve banks is permitted only in case existing banks do not join in any district to provide a capital stock for $4,000,000. In such event the public may purchase the stock in quantities limited to $25,000 for each individual, but the voting of this stock will be placed in the hands of government representatives on the board of directors of the regional reserve bank.

The regional reserve bank may do business only with their member banks, not with the public, except that certain "open market operations" such as the purchase and sale of gold, government, or municipal bonds, and certain forms of bills of exchange, are permitted. These banks will make their earnings from the loans made to member banks and from the purchase and sale of bonds and foreign bills of exchange.

Must Pay Up Cash.

Member banks will be compelled to put up in cash only one-half of their subscription to the capital of the new banks, the rest can be called for if needed by the regional bank. Dividends of 6 per cent. will be paid on this stock to the member banks, and the stock will be non-taxable.

After these dividends are paid one-half of the surplus net earnings goes to create a regional surplus fund, and when this has reached 40 per cent. of the original bank's paid in capital these earnings are to go into the United States treasury. The balances of the net earnings are to be paid to the United States as a franchise tax.

With the machinery thus created for a new banking system that is supplementary to the commercial banks of the country, the law provides for a gradual transfer of part of the bank reserves to these new "reservoir" banks.

In order not to disturb business conditions, or to withdraw too suddenly the heavy deposits of country banks in the large cities, the law provides that three years may be consumed in shifting these balances and that, if necessary, part of the reserves transferred to the regional banks may consist of commercial paper.

Reserve Required.

The amount of reserve required from each bank under the new law, and the place where it must be kept, are as follows:

Country banks.—Total reserve required, 12 per cent. of demand deposits and 5 per cent. of time deposits. Five-twelfths must be held in the bank's own vaults for two years and four-twelfths after that. For the first year two-twelfths must be kept in the regional bank, increasing one-twelfth each six months thereafter until it reaches five-twelfths of the total reserve. For three years the unallotted part of the reserve may be kept in the banks of reserve cities. After that time must be kept either in the country banks and vaults or in the regional reserve bank.

Reserve city banks—Total reserve required, 15 per cent. of demand and 5 per cent. of time deposits. Six-fifteenths must be kept in the bank's vaults for the first two years and five-fifteenths after that time. Three-fifteenths must be kept in the reginal reserve bank for the first year, increasing one-fifteenth every six months thereafter until it reaches six fifteenths. For three years the unalloted portion of the reserve may be kept in other banks, in its own vaults, or in the regional bank; after that time in one of the latter two places.

Regional Reserve Banks.

These immense funds of reserves from "member banks," together with government moneys, will make up the deposits of the regional reserve banks. Each of these banks will be administered by a board of nine directors, six of whom will be elected by the banks, and three appointed by the federal reserve board.

The regional reserve bank may re-district—that is, buy at a discount from its member banks—"prime commercial paper" when the member banks desire to convert these assets into money.

Character of Paper.

The exact terms of this important provision as to the character of paper upon which the regional reserve banks may furnish cash are as follows:

"Upon the indorsement of any of its member banks, with a waiver of demand notice and protest by such banks, and federal (regional) reserve banks may discount notes, drafts, and bills of exchange arising out of actual commercial transactions; that is, notes, drafts, and bills of exchange issued or drawn for agricultural, industrial or commercial purposes, or the proceeds of which have been used, or are to be used, for such purposes, the federal reserve board to have the right to determine or define the character of the paper thus eligible for discount, within the meaning of this act.

Eligible for Discount.

Nothing in this act contained shall be construed to prohibit such notes, drafts and bills of exchange, secured by staple agricultural products, or other goods, wares, or merchandise, from being eligible for such discount; but such definition shall not include notes, drafts, or bills covering merely investments or issued or drawn for the purpose of carrying or trading in stocks, bonds or other investment securities, except bonds and notes of the government of the United States.

The "Elastic" Element.

The new treasury notes, which are to furnish the "elastic" element in the currency system, and to add to the country's circulating money in time of need, will come into use in the following way:

The notes will be printed by the government, with a distinctive style for each regional reserve bank. One of the three directors named by the federal reserve board for each regional bank will be known as the "federal reserve agent" for that bank, and a supply of the notes will be placed in his custody.

Should a regional bank desire to pay out more money than its cash resources will permit, the law provides that it may put some of its rediscounted commercial paper into the hands of the "federal reserve agent," and received in return the new treasury notes.

For each note that it puts out into circulation, the regional reserve bank must set aside in gold 40 per cent. of the value of the note as a guarantee for its redemption. This gold, with the commercial paper held by the "federal reserve agent," is the protection behind the new money; but these notes will also be guaranteed by the government and may be redeemed in gold in the United States treasury.

Reserve Required.

Each regional bank, under the act, must keep a reserve of 35 per cent. of the deposits it has received, besides the 40 per cent. gold reserve behind the treasury notes it issues. If the gold reserve behind the notes falls below 40 per cent. a heavy tax is imposed on the bank, which in turn adds the tax to the rate it charges member banks for rediscounts. This was designed to stop an over-expansion of currency. In times of sudden stress the federal reserve board can suspend these reserve provisions, in order to furnish quick relief to any community.

Take Up Bonds.

None of the existing forms of currency except the national bank notes will be disturbed by the new law. The United States bonds, now used to secure the issue of national bank notes, are to be taken up at the rate of $25,000,000 a year by the regional reserve banks and new treasury notes or short term three per cent. bonds will take their place. National bank currency is expected gradually to retire.

The federal reserve board will exercise final control over the entire operation of the system. It can compel one regional bank to loan to another in time of need; can suspend all restrictions surroundings the reserves which regional banks must hold, and can remove directors of regional reserve banks whenever it is believed necessary.

Banks in Control.

While the banks retain control of the boards of the regional reserve banks, their connection with the federal reserve board is only through an advisory board is only though an advisory council, made up of one representative from each federal reserve district. This council will meet in Washington to confer with the federal reserve board "on general business conditions" and to make recommendations and suggestions concerning discount rates, note issues, and reserve conditions.

An important change in national banking methods embraced in the new law will permit all national banks except those in New York, Chicago and St. Louis to make direct loans on five year farm mortgages up to 25 per cent. of their capital and surplus, or up to one-third of their time deposits.

HOW DISPUTED POINTS WERE ADJUSTED

The following changes affecting points at difference between the senate and house were made in conference:

Comptroller of currency and secretary of agriculture retained as members of organization committee.

Comptroller of currency made ex-officio member of federal reserve board and total membership retained at seven and the term of office fixed at ten years.

Alaska excluded from provisions of act.

After federal reserve district are established, national banking associations shall have 30 days in which to subscribe for capital stock of reserve banks.

Individuals may purchase up to $25,000 stock in federal reserve bank instead of $10,000, as provided in house bill.

Stock not held by member banks shall not be entitled to any voting power whatever.

Number of regional reserve banks to be "not less than eight nor more than twelve," as provided by the senate.

The minimum capital of regional reserve banks fixed at $4,000,000.

No senator or representative can be an officer of a federal reserve bank.

No director of Class C directors of federal reserve board shall be an officer, director, employe or stockholder of any bank.

Each member bank is permitted to nominate one candidate for Class A and one for Class B directors.

Subscription of member banks 6 per cent. of capital and surplus of subscribing bank.

Senate provision for the guarantee of national bank deposits eliminated.

Use of federal reserve notes as part of reserves of member banks stricken out.

At least one-third of the reserves of the country banks must be held in the vaults of local banks.

House provision for collections at par practically restored, banks to be permitted to collect only actual expenses.

Retirement of 2 per cent. bonds aggregating $300,000,000 within 20 years provided for as against retirement of $125,000,000 in senate bill.

Gold reserve behind the notes remains at 40 per cent., with a graduated tax against any depletion.

Salary of members of the federal board increased from $10,000 to $12,000.

Members of reserve board shall serve two, four, six, eight and ten years instead of one to five years.

Reserve board can liquidate or reorganize reserve banks.

Compensation for directors, officers and employes of federal reserve banks shall be subject to the approval of the federal reserve board.

Recess appointments to reserve board shall expire 20 days after the following session of congress opens.

Net balance of amounts due to and from other banks shall be taken as the basis for ascertaining the deposits against which reserves shall be determined.

CURRENCY LAW

WITH FEW STROKES OF THE PEN BANKING AND CURRENCY BILL BECOMES LAW.

Final Act Watched by Notable Party—Golden Mementoes Go to the Leaders in Battle.

Western Newspaper Union News Service.

Washington.—President Wilson signed the banking and currency bill, following the signature with a statement in which he referred to the measure as part of "the constitution of peace" in the business world, and declared it to be "the first chapter of the reply" written by Democrats to oft-repeated assertions that the Democracy does not know how to serve the needs of the country. The president in this statement referred to the bill as a party measure, but declared it was not a partisan law.

The signature, accomplished with three gold pens, which the president subsequently presented to Senator Owen, of Oklahoma, chairman of the senate banking and currency committee; Representative Glass, chairman of the house committee, and Secretary of the Treasury McAdoo, was observed by all members of the cabinet now in Washington, a majority of the members of the banking currency committee of congress, a contingent of members specially devoted to the white house, and a large group of newspaper men.

TWO MEN ARE KILLED.

Louisville, Ky.—The bodies of Robert L. Gallatin, of York, Penn., and Louis Wakefield, of Shelbyville, Ky., were found imbedded in the mud on the edge of a small creek in the suburbs of Louisville, victims of an automobile accident that occurred. The automobile struck the railing of a bridge which crosses the stream, and was dashed to pieces 20 feet below, pinning the occupants beneath it. Gallatin was salesman for a flour mill.

INJURED BY INFERNAL MACHINE.

New Orleans.—Mrs. John Toranto, 24 years old, and her eight-months-old babe were badly injured and her home was damaged when a dynamite bomb, which she had received through the mails, exploded. The woman heard a clock ticking in the package, and fearing it was an infernal machine she dropped it and fled as the explosion occurred.

ENGINEER IS KILLED.

Danville, Ky.—B. W. Nichols, 35 years old, of Danville, Queen & Crescent railroad engineer, was shot and killed by Dempsey Chipwood, 24 years old, of Oakdale, Tenn., Queen & Crescent fireman.

CINCINNATI MARKETS

Corn—Old corn is quoted as follows: No. 2 white 77@77½c, No. 2 yellow 76½@77c, No. 2 mixed 74½@75c. New corn is quoted as follows: No. 3 white 65@66c, No. 4 white 63@64½c, No. 3 yellow 65@66c, No. 4 yellow 60@61c, No. 3 mixed 65@66c, No. 4 mixed 61c, No. 3 mixed 66@66c, mixed ear 62@66c, white ear 63@65c.

Hay—No. 1 timothy $19, standard timothy $18, No. 2 timothy $17, No. 3 timothy $15, No. 1 clover mixed $15.75@16, No. 2 clover mixed $13.75@14, No. 1 clover $14@14.50, No. 2 clover $12@12.50.

Oats—No. 2 white 44½@45c, standard 44@44½c, No. 3 white 43½@44c, No. 4 white 41@42c, No. 2 mixed 41½@42c, No. 3 mixed 41@41½c, No. 4 mixed 40@41c.

Rye—No. 2 66c, No. 3 62@65c, No. 4 52@62c.

Wheat—No. 2 red 95@99c, No. 3 red 95@97c, No. 4 red [illegible]@84c.

Poultry—Hens 12½c, roosters 9½c, springers, large, 14½c; springers, small, 15c, spring ducks, white, 4 lbs and over, 14c; ducks, under 4 lbs, 12c; turkeys, toms, old, 10 lbs and over, 19c; young turkeys, toms, 10 lbs and over, 19c; young turkeys, 10 lbs and over, 19c; turkey culls, 8c.

Eggs—Prime firsts 32c, firsts 31½c, ordinary firsts 30c, seconds 26c.

Cattle—Shippers $6.50@7.65, extra $7.75@8, butcher steers, extra $7.50@7.65, good to choice $6.50@7.25, common to fair $4.75@6; heifers, extra $7.25@7.50, good to choice $6.50@7.25, common to fair $4.75@6.25; cows, extra $6@6.25, good to choice $5.50@6, common to fair $3.25@5.25, canners $3@4.

Bulls—Bologna $5.75@6.25, extra $6.35@6.50, fat bulls $6@6.50.

Calves—Extra $11.50, fair to good $8.75@11.25, common and large $5.50@11.

Hogs—Selected heavy $7.80, good to choice packers and butchers $7.75@7.80, mixed packers $7.70@7.75, stags $4@6.75, common to choice heavy fat sows $4.25@7.30, extra $7.35, light shippers $7.60@7.70; pigs (110 lbs and less) $6.50@7.50.

Sheep—Extra $4.25, good to choice $3.85@4.15, common to fair $2.50@3.75.

Lambs—Extra $7.50, good to choice $6.75@7.40, common to fair $5.50@6.65. (There will be no market Thursday, December 25.)

ARMORY DESTROYED.

Indianapolis, Ind.—The Indiana National Guard Armory, at Thirteenth and Ashland avenues, was destroyed by a fire which endangered the lives of firemen and spectators, when thousands of army cartridges stored in the building were discharged. The firemen fought the blaze amid the popping of cartridges that resembled the noise of musketry fire. The loss is estimated by Quartermaster Garrard at $75,000, of which $60,000 is due to the destruction of army equipment.

CANNED GOODS SEIZED.

Washington.—Two thousand cases of assorted canned vegetables, condemned by the food inspectors of Hamilton, Ohio, on the allegation that they were filthy and decomposed, have been seized by the federal authorities in Chicago, where, according to announcement of the department of agriculture an attempt to offer some of the more presentable for sale for food purposes was planned. The vegetables seized, the depatment says, apparently had been in the Ohio flood.

Should Be Made to Divulge Secret.

Scarcely a living wage, but it was enough for Mr. and Mrs. John Pitt, of Trunch, Norfolk, England, who have just celebrated their golden wedding. They have, on wages varying from $2.50 to $4 a week, brought up a family of ten children, all of whom are living.

Furniture Factories Kept Busy.

The homes of this country require about $239,887,000 worth of furniture each year.

Much in the Manner of It.

Of course women should have the right to propose marriage if they desire it. As a matter of fact they sometimes do, but in such a way that the proposal was not of his own making.—San Antonio Express.

Cabaret Defined.

It has remained for an experienced New Yorker to define the cabaret as "an institution that has taken the rest out of restaurant and put the din in dinner."—Nashville Southern Lumberman.

[illegible] Age of Luxury.

One [illegible] and dollars seems a good deal [illegible] for a doll, yet this sum has been p[illegible] a city magnate for a doll to pres[illegible] his little daughter. The doll is[illegible] ion had a complete trousseau, [illegible] dozens of miniature fashion[illegible] costumes, complete in every [illegible] and was a marvel of workm[illegible].

[illegible]cer's Annual Toll.

Cancer [illegible]arly kills 25,000 persons in the [illegible] States.

[illegible]ar Storage Places.

Old [illegible] and Testaments are in general [illegible] by gold beaters as storage places for gold leaf, which is placed between the pages. In some communities where gold beating is the principal industry no other methods of storage is used by the workmen.

Always an Exception.

"Honesty is the best policy," quoted the Wise Guy. "At the same time, the fellow who hesitates to steal a kiss will seldom get one," added the Simple Mug.

Vagaries of the Hunter's Life.

A Maryland hunter shot at a trolley car, mistaking it for a deer, but the negligent correspondent did not ascertain why he got his ammunition at a corner drug store instead of going to the usual place.—Louisville Courier-Journal.

Leechlike, in Other Words.

The kiss was so long as the whole life of many creatures that live on earth.—From "The Joy of Youth," by Eden Phoipotts.

New York Jewels.

A conservative estimate put the total worth of the jewels of New York city at $500,000,000. This is more than twice the value of the buildings of all the universities, colleges and technical schools in the entire country.

And Fruit Is Dear.

In the United States there are more than two hundred million apple trees of bearing age, about twenty million pear trees and more than sixteen million cherry trees.

One Fault He Noticed.

"The young men who compose this quartet seem to be agreeable fellows." "Quite so. The only fault I have to find with them is that they disagree so distressingly when they try to sing."—Birmingham Age-Herald.

Fulfilled Youthful Promise.

The most compelling of prodigies has unquestionably been the infant pianistic genius. Mozart, Liszt and Chopin were marvelous exponents at the age of ten years.

Revenue Men Killed by Smugglers.

Stoned to death near Mount St. Martin, France, two revenue officers, named Compeau and Thevenin, were killed while in discharge of their duty. Some of their assailants have been arrested and identified as notorious smugglers.

Japanese Smoking Tree.

A smoking tree is one of the natural wonders of Ono, Japan. Strange to say, it smokes only in the evening, just after sunset, and the smoke issues from the top of the trunk.

AT THE PARTING OF THE WAYS

WHAT DOES FATHER TIME HOLD IN THE OTHER HAND?

NEW YEAR'S is the oldest and the most widely observed of all the world's festal days. In every country this day has been celebrated from the beginning of civilization. The day does not come simultaneously all over the globe, for some countries have a different calendar from that of America and Europe. All countries, however, aim to have their civil year coincide, in duration, and as far as practicable, with the solar year. The nations which hold their festival in accordance with the Gregorian calendar, comprising the United States, Great Britain, France, Germany and most of the other white countries are those which are leaders in civilization, and give the law to the world.

In its universality this day differs from all the others which have written their names on the world's calendar. Thanksgiving is a strictly American holiday, which did not extend beyond the boundaries of New England until about a generation ago. Nowhere outside the United States does the Fourth of July make any especial demand for observance. It had neither a local habitation nor a name until we furnished them. Not until after Yorktown and the adoption of the constitution was this aspiration of 1776 transmitted into fact. By the Puritans Christmas was placed under the ban, and not until a time within the easy recollection of living men was it permitted to cross the boundaries of New England. Moreover, primarily Christmas is dedicated to the children, and in its observance the older members of the family are merely subsidiary. In celebrating it the children hold the center of the stage, with the adults as the properties and accessories which give the spectacle its scenic effects. But New Year's dedicates itself to the grown-ups, especially to those who have the capacity and the inclination for physical and social activity. Particularly does it send out its appeal to everybody who has the freshness of spirits and the enthusiasm which give zest to enjoyment of all sorts, who are capable, when occasion demands, of turning back the hands on time's clock and thus who can, through a child's eyes, look out upon life.

Although this is the oldest of the world's gala days, its especial function is to tell us to look forward and not backward. For the moment the sponge has drawn itself across the desires and the deeds of the year which, a few hours ago, was thrust back into the shadow. A blank tablet rises before us, on which the coming days will write their story. On the world's calendar this incoming cycle figures as 1914, but for the present hour this arbitrary division may be disregarded. And while the hour remains with us we are all privileged to set up our own calendar. While the transition casts its spell upon us everything is new. We are at the beginning of an era. This is day 1 of year 1 in the new dispensation. The uncertainties and the adversities of the dead cycle can no longer molest us or make us afraid. Even where fortune has been kind to us in the recent past, the days which are before us stand ready to hand us choicer prizes. Keeping sunshine in the heart, we can laugh at any tales which the thermometer or the barometer may tell us. While this days lasts hope is the only deity which claims any allegiance from any of us. All are invited to build their air castles without any fear of any disillusionment, "for over the sea lies Spain." We can get all the exaltation which came to Abou Hassan when the amiable deception of Haroun-al-Raschid was played upon him, without any of the ill effects which we may presume came to him when his dream of power dispelled itself. The day and the scene invites us to enjoyment, and to contribute to the enjoyment of others. For this one day, at least, of the year the golden age is no myth. It is here with us, and we must utilize it while it stays. This is the hour when life's wireless telegraphy carries greetings of good will between all the individuals and all the peoples of of the earth. To every one of us the world stretches forth the glad hand and salutes us with a "May you live long and prosper."

The old prophets conceived the sublime thought that the Creator set the heavenly bodies in their places to mark for man the progress of time. The early leaders of the human race who watched the stars in their courses, and from their movements worked out the division of the days and years, left a blessing behind them for all time to come. For if we are to believe the records of the rocks and clays the first men who lifted their faces to the skies in profound awe and with germs of thought stirring in their brains had little if any more conception of time and of the moving planets than the brutes that shared with these primitive savages the caves or the huts which were all the houses they had. It took long ages to learn that the sun is a fixed body as regards our earth, to divide the globe into degrees and the day into 24 hours. The seasons came and went and savage man had no conception of why beyond the sun's declension below his zenith and the return of the fiery orb to a place high above his head. Then from the crude superstitions of astrology men of high civilization worked out our year and set the day that, as this we now live, marks the beginning of a new circle of the four seasons.

The crudest savage needed no prophet with a message from the skies to teach him that if he desired to prolong his life he must work. He was the man of all generations who knew best that "in the sweat of his face" he must "eat bread" if he ate at all. Stored-up wealth there was none. Each generation began practically where the last did, with no inheritance to profit by. Nor was there a spark of charity to minister to the needs of age or sickness. The child born with low vitality met its fate early in its career. The man who met with an accident sufficient to incapacitate him for the chase or for war was left to perish miserably where he fell. When age dimmed the eye or made the hand nerveless the useless one was not permitted to be a burden on society. As the wounded deer is left, as the aged wolf is abandoned, so was the wounded man or the toothless woman. Parentage or other relationship counted nothing.

As civilization climbed the path of progress to higher levels toil became more constant, more pressing. The savage has few needs and therefore much leisure. He needs no weekly day of rest. With increasing needs to meet man had to bend his back more incessantly and to strain muscle, tendon and ligament. Life had more enjoyment at the cost of longer hours of toil, that made rest seem very sweet. Then arose the leader of men, the reformer, the teacher, philosopher or prophet who ordained that as there were times and seasons so there should be days of rest. If we were to run the world around we would find many Sabbaths. The follower of Mohammed takes his rest on Friday, the Hebrew on Saturday, the Christian on Sunday. And the man of advanced ideas who gave man his Sabbath was a leader and a benefactor in very deed.

The man who stands in the Escorial in Spain and looks on the sepulchers of kings reaching back 300 years, has a span about as long as the most ancient history of America. When he goes to Granada he is face to face with the times of the Moors, whose invasion of the peninsula was centuries before Columbus was born. As he looks on some paved road or some aqueduct he is carried back to the Scipios, to Hannibal, and back to his forefathers who moved about here; and so we go back to Carthage, which was a great city before Rome was founded, and Carthage takes us over the sea to Asia where Moses' people and some Philistines came into combat. And we go back to Egypt and its pyramids, to the Pharaohs and Jacob and his children, and on back to Abraham and the nomad chiefs who fed their flocks in the fat plains of central Asia as long before the Christian era as it is from the year 1911. In these lands, among these races of men, grandfathers and great-grandfathers count for little. One meets men whose ancestors took part in the expulsion of the Moors, with others whose ancestors resisted them when they first invaded Spain, and still others whose forbears were in the armies of the Scipios or of Hannibal. The mind loves to dwell on the memory of these far-away days and to dream of the way of life of men and women who died so long ago, and to whom we owe our being and our civilization. The oldest title lands in the Pacific states do not go back far. There are titles in Spain that date back centuries. Castles here are owned by families who come down directly or collaterally for ages. To these a generation is as short as a year to us in our brand-new civilization. It is all impressive, but after dreaming of such things the mind inevitably reverts to our own generation, to our own time, and the question comes up with spontaniety, "What of all this to me?"

In a country so new as ours, where one's great grandfather was about the earliest on record, time does not impress us. It seems as if everything began yesterday. In old lands whose history goes back centuries upon centuries the progress of time seems very impressive.

But say what we will, it is our own life that is the most impressive, and as the years stretch out behind us the memory of our own youth makes a deeper impression on us this New Year's day than all the written history of the world, than all the trad[illegible] of all the races, than all the records of the [illegible]. The individual souls on days like this natur[illegible] divide into two classes. On New Year's day y[illegible] looks to the future and age to the past. To [illegible]g all the paths before the feet look rose-st[illegible] and smooth. So be it. Let the eye brighten as it feasts in anticipation on the good things that must lie everywhere to the end. Youth! Youth! The time when there can be "no doubt of any mystery save that life's longings and its hopes could die." Let youth dream on of roses without thorns, of bright days without a cloud, of hopes that always find fulfillment, of ambitions always fully satisfied. All we need do for youth is leave it alone with its dreams, its hopes, its ambitions. With these it will take care of itself. And let not age, whatever the years may have brought, say a word, shake a head or give a dubious look to dispel the glory of the dream, the brightness of the hope, the vaulting nature of the ambition. Time will do enough of this. So let youth have its undimmed joy today.

But age looks back. The fires of ambition are dimmed. They are all burnt-out ashes now. The hopes that buoyed us up so safely in youth have found what there is of fulfillment all too little, of disappointment all too much. We dream no longer of joys to come, but of grief that has so strewed the path along which we have come. The smell of the woods in early spring when the first violets bloom, or in the heat of summer when all is like the spice islands, or in fall when decay is in the fallen leaves, or in winter when death absorbs all, no matter to the aged, all call back to days long gone. We walk alone now, and all along the far road lie mounds where we stood and confided to the breast of Mother Earth so many that walked with us in the heyday of our life. The mother whose soft touch banished pain, the father whose ripe experience taught us where to walk, the brothers and sisters who were our playmates in those days when the world was all sunshine. Then when the wing of love ceased to brood over us in the paternal nest and we went forth to create a new family under the banner of love, how a day like this calls up all the joy and tenderness of these days of early manhood and womanhood! So we dream of the long-lost clasp of the hand of lover or friend; so we dwell in tender memory on all those days of hope, of joy, of expectancy and fruition. We feel that all will soon be over. This may be our last New Year's day on this earth where we have passed so many eventful years. When those who are left again "ring out the old, ring in the new," we may not be here to ring either chime of bells. So we sit and dream and call up from the treasure-house of memory the faces, words and deeds of those who walked with us in the days of our youth and of our prime. But we would not be gone yet. He is less than a man who thus can sit and dream, think of his departure, and not "cast one longing, lingering look behind." We must go to the poets to interpret this life to us. Not to the great ones of the world, but to those whose verse deals with the common things of life: to Burns and his "banks and braes o' bonnie Doon," his "Highland Mary;" to the man who wrote "Home, Sweet Home;" to the poet of the poor slave in the south and his "Suwanee River." We can go far back in the ages, and all the time the common heart of a common humanity was the same as now. King David would take the aged Barzillai to the capital, to the court. But the plain man of the people would be left alone to dream the last dreams of life in peace. "Let me go back that I may die in mine own city." And after death "be buried by the side of my father and of my mother." Oh! the tenderness of old age! There are no fierce passions left. Ambition builds no more castles in the air. Just to be let dream of the days that are gone, of the early home and all it contained, and then lie down with the companions of youth and for centuries and centuries, throughout the great eternity, let our ashes mingle with those we loved so well.

A NEW YEAR'S THOUGHT.

"Thou shalt love the Lord thy God with all thy heart, with all thy soul, and with all thy mind—him shalt thou serve and to him shalt thou cleave."

What, then will be the reward of faithful love and service be? Or are we working without the hope of a reward? To be pure and true, love must be disinterested. Granted. Yet, is there not an exquisite joy, a keen incentive to further service, in the encouragement which God in his infinite goodness grants to use from time to time, and that in spite of all the imperfections of our love and service? Why, then, should we not look forward to our great reward—God's approval? If we truly love him, should we not strive with all our might for his final "Well done?" Surely it is not wrong to look forward to the joy of that assurance, even while we are fully aware of our coming short of it, yet, in our best work; for thus we learn to know more, and to think more, of the love which, seeing the intention, gives us credit for the effort, though the result may not be, is not, what we had hoped to offer him.

With such thoughts the New Year begins. As a child tries to please the father he loves so dearly, as a friend who seeks every opportunity to prove his friendship, so may we loving, thankful children of our God, rejoicing in the knowledge of his love, go on our way, full of trust for the future, neglecting no opportunity, however small it may be, to prove our thankful love, and asking him to kindle in us an intense desire to please him, an ardent longing for his blessed words of commendation, "Well done, thou good and faithful servant!"

HER MISTAKE.

"What is a young man's maiden speech, pa?"

"His first one, my dear."

"Dear me! I thought it was a proposal."

NEW YEAR RESOLUTIONS.

While New Year is only an imaginary line drawn through time to mark its divisions, it possesses a sentiment which moves us all. It marks a definite starting point in our lives every year and we take a fresh hold upon our prospects and renew our faith in ourselves and look out upon the coming year as upon a new, fair field, with promise of better things. I do not much believe in formal resolutions proclaimed loudly from the eminence of our vanity. The man who, on New Year's, "swears off" his bad habits for a definite period and notifies his friends and neighbors, is, from my observation, only hypnotizing himself. He may honestly intend to stick to his good resolutions, and perhaps makes his announcement as a sort of mental and moral prop. But if he is in deadly earnest he only needs to promise allegiance to God and himself. If he does the things he means to do his friends and neighbors will give him credit, and if he fails they will not know of his broken vows. Reforms come from within and deeds, not words, prove a man's sincerity.

The old year has been kindly a one to the farmers of America. They have prospered, and they have made national advancement in social and moral life, better methods of farming, and a broader view of the field of endeavor have been among the achievements of the old year. From the year to come we hope that every one of us may have greater prosperity, larger blessings, and better lives.

AN ABANDONED PROJECT.

"Two hearts that beat as one." The Museum manager mused.

"Oh, well," he went on, continuing his soliloquy, "I suppose we could get up a freak like that, but she wouldn't be in it with the two-headed girl, anyhow."—Puck.

SEEK FOR GOLD WITH MAGNET

Speculators Believe They Have a Chance to Recover Treasure Sunk in Ocean.

Electro-magnetism is to be employed in a novel manner to recover gold from the bottom of the Pacific ocean. It is seriously announced that an expedition from San Francisco will attempt by means of a magnet to raise an iron chest which contains $65,000 in gold ingots from the bottom of the bay off Angel island. The safe was dropped from the hold of the steamer Corcoran, which was rammed and sunk in a collision with the steamer Seminole in a dense fog some months ago. When the vessels parted, following the collision, a section of the hold of the Corcoran broke through and the cargo sank. The huge iron chest proved very difficult to find, but it has been definitely located.

A portion is covered with drifted sands, and it is claimed that the ordinary methods of salvage would be unable to lift it. A huge magnet is therefore being constructed so that, with a generation of electricity on board ship, the enormous lifting power of the magnet will be exerted, which, it is anticipated, will drag the precious cargo to the surface.

Hope Pearl the Largest.

An auction sale of pearls, which had one of the most remarkable sequels on record, was that of the collection of the late Bishop Bubics of Hungary. Among other objects a handsome saber pouch was offered of the style worn by the Hungarian Hussars. It was of green silk and richly embroidered with hundreds of pearls of varying sizes. After keen competition this pouch was sold to Prince Esterhazy for 13,500 crowns. Some time after the sale, however, a letter from the late bishop was found containing the statement that he had borrowed the ornament from the jewel room of Princess Esterhazy. Naturally, the prince was not called upon to pay the amount of his bid

SURFACE DRAINAGE OF ROADS

Crown of a Road Should Be Sufficient to Shed Water Rapidly—Recommendation From Iowa.

(By PROF. J. B. DAVIDSON, Iowa State Agricultural College.)

The roads should be provided with surface drainage. The cross section should be of such a shape as to shed all rain at once to the side ditches. To do this, the road must be oval or have a crown, must be smooth. The first of these is a matter of construction, and the latter of maintenance. The side drainage system should be called upon to carry as much water as possible. Water cannot be carried away by the tile drains until the water has sunk through the soil and softened it.

The crown of a road should be sufficient to shed the water readily. If the road is to be maintained and kept free from ruts and holes, less crown will do than if the road is to be neglected. The Iowa Highway commission recommended a slope one inch to one foot for a crown in the traveled way. This is sufficient for most conditions. The crown should

Well Laid Drain for Hill Road.

not be too great. A steep crown causes the travel to be concentrated at the center, where ruts will be worn and washing result. Again there is some difficulty in vehicles passing. On the side of the crown the wheels of the vehicles have tendency to grind the road down. The tops of the wheels are nearer the gutter than the bottoms. This action, together with the swerving or flow action of the lower part of the wheel, has a very marked effect.

The steeper the slope of the road the more important the crown, for there is a tendency for the water to run down the track rather than to the side. If water once begins to run down the center of the roadway it is but a short time until the road is gullied out.

UPKEEP OF AN EARTH ROAD

Problem of Maintenance Solved Very Largely by Use of the So-Called Split-Log Drag.

(By H. R. FLINT.)

The earth road will doubtless be commonly used in rural communities for many years because of its low first cost. The ever recurring problem of upkeep of such a road can be solved very largely by the use of the so-called split-log drag.

Anyone who can use tools reasonably well can build one of these drags at a cost of four or five dollars for labor and material. Very few tools are required in making the drag, and its use is as simple and cheap as its construction. If desired, metal drags can be purchased at a somewhat greater cost from manufacturers of road machinery.

Careful use of the drag on a road that is already in reasonably good condition will almost entirely prevent trouble from ruts, mud holes, or dust, and give good service at a low cost.

Good Roads and Distance.

The roads cannot be kept in too good a condition. If every farmer would keep up the roads adjoining his land the means of travel would be better. This is not only true for the automobiles, but for all kinds and means of locomotion. Good roads lessen the distance to town and make it possible for all kinds of products to be marketed at any time of the year.

The time will come when every road in the country of any importance will be of cement. The sooner the better. The county governments have spent enough money in the last 20 years on the roads to build good cement roads over all the principal thoroughfares within their borders.

Sex of Eggs.

There is no possible way of determining sex of eggs. Mapes very truthfully says that the best way to tell whether an egg contains a rooster or a pullet, is to hatch the egg under a hen, and watch the chick for about a year—if it crows, it is a rooster; if it lays it is a pullet.

Benefits of Good Roads.

Good roads annihilate distance and cancel space. They bring the farmer nearer the market and place the city man in closer touch with nature.

"WHY I EMIGRATED"

THE NOTES OF A PROMINENT JOURNALIST WHO MADE A TRIP THROUGH WESTERN CANADA.

A prominent journalist from Chicago, some time ago, made a journey through Canada obtaining a thorough knowledge of the land and people and of the "boundless possibilities" that Canada, the virgin land, affords. In an American Sunday newspaper he published after his return the interesting account which we print as follows. He writes:

Why did you emigrate from the United States?" I asked a farmer in Western Canada.

"I believe that for a poor man Western Canada is the most favorable land," was the reply, "and I have now found that it is the Paradise of the Poor."

The farmer, a pioneer of the west, had five years earlier left Iowa for Canada to secure a new home there. After traversing the country for some time, he started his home on the open prairie and with steady industry devoted himself to the working of the virgin soil. Now he is the well-to-do owner of that endless sea of waving wheat ears that goes on for miles before my eyes. His strong, sunburned figure finds the best background in his farm itself, which is the outcome of his ceaseless activity—a pretty two-storied dwelling house, a large clean stable, in the midst of a hamlet of barns, sheds and outbuildings, a useful garden overflowing with products; horses, cattle, sheep and swine on the rich pastures, and around to the horizon wheat, golden wheat.

"In Iowa?" the farmer continued, "I farmed on rented land, for at the price of $100 per acre I did not possess money enough to buy. I might farm, I might farm as I could, more than the living for myself and family, I could not attain. Sometimes the harvest turned out good, sometimes bad, but the grand total was a bitter combat to keep want from the door. It was impossible to lay by for bad times and in spite of all trouble and work an old age free of care was not to be thought of. My death would have brought bitter poverty to my wife and children.

"I decided to break-up and go to Canada, where at least I could fight out the struggle for existence on my own land. I started out with a mule team, all my earthly possessions were in the prairie-schooner with my wife and children. Then I took up a homestead of 160 acres to which I added by purchase gradually; now as a whole I count about 3,000 acres as my own. The whole property is free of debt. I do not owe a cent to anyone. I bought my land for $2-$10 per acre, now I would not give it up for $50."

"Do you mean to say that you paid for the whole land in the five years?" I interrupted.

"In a much shorter time," replied the farmer. "The land paid for itself, some already by the first harvest, and at longest in 3 years each field had brought in its purchase price. If you doubt that land in Western Canada pays for itself within 3 years you can easily convince yourself of the truth of my assertion. Let us assume that a farmer buys a farm of 160 A. at $15 per A. for $2,400. Farm machines, seed, ploughs, mowing and threshing might bring up the outlay to about $10 per acre. If the farmer sows the 160 A. for 3 years in succession with wheat and harvests 20 bus. per acre, then the product of an A. at the average price of 75c per bu. is exactly $15 per acre. If you deduct the $10 outlay, you will retain a clear return of $5.00. For 160 A. the annual excess amounts to $800, consequently the farm has after the third harvest brought in the purchase price of $2,400.

"Sometimes—and not rarely—the land pays for itself by the first harvest of 35 bus. of wheat bring in more than the purchase price of $15 per acre. As in some years I harvested more than 35 bus., you can reckon for yourself how quickly I paid for my farm."

"Would you not prefer your own farm in Iowa?" I asked.

"No," replied the farmer, "never will I go back, in general very few American settlers return to the old home. In Iowa a 160 A. farm costs $100 per A., $16,000; in Western Canada $15, only $2,400. For the same money that you require to buy a 160 A. farm in Iowa, you can buy here in Western Canada a farm of 1,000 acres. I have money enough to buy a farm in Iowa, if I wished. But there my yearly income would be a small one, whereas here I work for a great gain. There I would only be a small farmer, here I am a large landed proprietor."

In a corner of the farmyard I had during our conversation noticed a mound of earth overgrown with grasses and wild flowers. To my inquiry as to what it was, I received the reply: "That is the ruin of the wooden shack covered with sods, which I called my home when I settled here five years ago."

I gathered a wild aster from the ruin and flung it into the air. In a purplish-glittering line the wind drove the flower towards the fine, modern-equipped farmhouse. What a contrast between the lowly earthy hut of yesterday and the charming palace of today! This contrast says enough of the unbounded possibilities, which this new land offers to the willing worker. How the poor emigrant on the open prairie, through energy and activity, within 5 years worked his way up to being a well-to-do farmer and esteemed citizen! More, the farmer did not require to say. Why did he emigrate? WHY? Why I saw the answer with my own eyes."—Advertisement.

Now They Don't Speak.

Mrs. Exe—Tom says that in order to be a successful poker player one must be cool, crafty, selfish, deceitful and have a touch of meanness in one's disposition.

Mrs. Wye—I guess that's right. My husband says that your husband nearly always wins.

In the Dark.

"Mrs. Blobster's fad is ceramics."

"Just so."

"You don't seem to be very much interested."

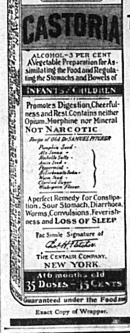
"How can I be interested when I don't know whether you are talking about a new-fangled exercise or an oriental cult."

A simple remedy against coughs and all throat irritations are Dean's Mentholated Cough Drops—5c at all good Druggists.

Any man can make a woman talk, but only a diplomat can make her say what he wants her to say.

Don't buy water for bluing. Liquid blue is almost all water. Buy Red Cross Ball Blue, the blue that's all blue. Adv.

Love and kittens are born blind, but they soon get their eyes open.



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You are the third generation which has known and used Tuttle's Family Elixir as the most reliable and sure remedy for rheumatism, lumbago, backache, toothache, cramps, chills, sprains, bruises and the other common ills of humanity.

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