#### WANTED NO MORE INSURANCE

Dutch Farmer Feared Life Company Would Follow the Method of the Fire Underwriters.

Judge Lawrence W. Halsey recently told the following story:

"Speaking of insurance, that reminds me of an old Dutch farmer—it's a true story, too. The man had his barn insured for \$500, and one day it burned down. When the insurance agent came around, and our friend, the Dutch farmer, expected to get the \$500 in cold cash, he was disappointed by the announcement of the agent, who said that his company would build a new barn, instead of paying the money to him.

"Of course, the old man was sore; he would much rather have had the money; but he couldn't do anything and so he became resigned to his

"Several months after that an ambitious life insurance agent came around to the Dutch farmer and told him all about the advantages of having one's life insured. The agent proposed that the man insure the life of his wife.

"But our friend, the Dutchman, didn't reflect long before he said:
"No, siree, nothing doing on insur-

ing any more. I would look fine insuring my wife's life for a couple of thousand dollars, and then afterwards, when she has died which God forbid—then you come around and tell me you can find another wife for me at much less expense."

### INDIAN GIRLS AS SERVANTS

in Arizona They Have Been Found to Be Fairly Skillful and Industrious Domestics.

"The best domestic servants that we can get in our isolated region are Indian girls," said Mr. George A. Hurley of Flagstaff, Ariz. "These girls, fairly skillful and moderately industrious, could scarcely be rated ideal. but on the whole, they are satisfactory, and in the absence of other help we are extremely glad to get them. Their efficiency is the result of training in the Indian schools of the reservations, and when one stops to consider their native environment and semi-savage rearing it is rather extraordinary that they should be as clever and valuable as they are.

"By temperament these Indian girls are inclined to reticence. They do what is asked of them uncomplainingly, but they rarely smile and never loke and are not demonstrative in any way, with one exception. This is when the woman in Uncle Sam's employ, who was their school superintendent or teacher, comes around to make her periodical visits in order to see how the girls who are at service are getting on. Whenever this visitor arrives the particular Indian maid who greets her gives her a welcome that for an Indian is exceedingly cordial and effusive. The girls, Indeed, seem to cherish a real sentiment of deep gratitude for the one who first taught them the elements of English education and gave them their first lessons in domestic science. -- Baltimore Ameri-

New Office

The long-discussed Greater Berlin "Zweck-Verband" (county council is the only intelligible translation available) has formally come into being with the election of Herr Steiniger. city chamberlain of Berlin, as "verbandsdirektor." His functions will be many and difficult, for the "Verband" in a league of the cities, towns, villages and boroughs which comprise "Greater Berlin," and is intended to create a metropolitan area of 200 square miles, with a gross population of 4,250,000, over which there is to be central administrative authority. Each community sends delegates to the "league council, and it is this body over which Herr Steiniger will preside. Berlin in a spirit of magnanimity declined to accept the majority of delegates to which its vast population entitled it, and it is content to be voted down on occasion by a hostile combination of lesser boroughs. The 'Verband" will not interfere in any respect with the individual liberties and prerogatives of its constituent

Buried Without Trappings of Woe. In accordance with the written wish of the late Graham Glimour, the wellknown airman, who met his death at Richmond, Surrey, England, the other day,-that his funeral might be "merry and bright," the coffin was taken from Richmond to Mickleham in a motor car, which was draped with blue, and the grave was lined with azaleas and ivy. The flowers sent were principally dafodils, violets, and carmations. A bunch of mimosa and violets bore the inscription: "In sorrowing memory of one whose youthful appirit and kindly words cheered a day in an old woman's lonely life."

His "Dutch Courage."

A rat found his food supply missling after the distillery was closed and
there were no more scraps from dinmer pails. He had always been a precise rat and a tectotaler, but now the
emergency was extreme and he took

to drink.

A small quantity of young liquor had been left behind and this the rattasted cautiously. It was like liquid barbed wire and the joit was instantaneous. He took another drink and straightened up, filled with new sequestions. A third put him on his haunches and he exclaimed loudly:

"Bring on your cat."

### KEEP THE EARTH HABITABLE

Importance of the Worm in the Economy of Nature Was First Re-

The discovery of a new species of earthworm may awake but a languid interest in the layman's mind, yet those minute studies of the humble works of nature that result in bringing to light previously unrecognized inhabitants of the soil really possess a very high degree of interest, since they often indicate unsuspected processes whereby the earth is kept in a condition to be the home and nour-isher of man.

Darwin surprised the general reading public by his revelations of the indispensable role played by the humble earthworm in cultivating the soil. He showed how the strength of a pigmy was changed into that of a giant by the virtue of numbers and of industry, so that the richest soil was turned over and over again by the labors of earthworms and thus kept in a fertile condition.

When, however, Darwin discovered the importance of the work done by worms, he was not aware of the existence of more than eight or ten species in Great Britain. Now, owing to the labors of students who have devoted their time to the study of earthworms in that country, at least twenty different species are known, and a vast amount of interesting information has been gathered concerning their character and habits.

It might be thought that there is not much difference among worms, but, as a matter of fact, there is far more difference than exists among many more pretentious forms of animal life. Short worms and long worms; worms that climb trees, and others that never leave the ground; worms whose color is green, brown, rose red and iridescent, and some that are described by the enthusiastic and admiring naturalists as "neat and pretty," figure among the various species that have been classified.—Harper's Weekly.

### OBIGIN OF THE ELKS' CALL

"Hello, Bill" a Cheery Salutation First Heard at Minneapolis Reunion of 1897.

Eleven o'clock is Elkdom's "hour of recollection." when a toast is drunk "to our absent brothers." The custom is said to have originated with leorge McDonald, one of the original Elks. The mottoes of the order are "To do unto others as we would they should do unto us," and "The faults of our brothers we write upon the sand; their virtues upon tablets of love and

memory." The call of one Elk to another, by which he is recognized in any forest (of palms or otherwise) is "Hello. Bill." William Goddard of Minneapolis lodge. No. 44, is the original "Hello. Bill" of Elkdom, and this cheery salutation, which has found its way around the world, originated in Minneapolis during the Elks' national reunion in that city in 1897. Goddard was chairman of the finance committee and a member of practically every other committee having in charge the arrangements for the reunion. Others might slight their work, but Billy Goddard was always to be found at

committee headquarters. When any visiting Elk sought information it was a constant repetition of "Go over and ask Billy Goddard," "Billy, can tell you." "See Billy; he knows." And the visiting Elk fell naturally into the formula, "Hello, Bill. I was told to see you." The phrase caught on. It spread like a prairie fire over the convention city. Elks who never before had seen each other's faces greeted each other on the streets and in the hotel corridors with a cheery "Hello, Bill," and now when one Elk meets another, from the bright lights of Broadway to far away Juneau or Skagway, Alaska, the most, distant of Elk towns, it's "Hello. Bill."—Hampton's Magazine.

Ultra Violet Rays Purify Air. At a recent meeting of the Comparative Pathology society at Paris M. Daniel Berthelot brought out the fact that ultra-violet rays could be used for purifying the air in submarine boats. Such rays are produced in great quantities by the quartz mercury vapor lamp, and their sterilizing power is now well known. The secret of the great power of the ultraviolet rays is simple, according to him, for they correspond to the highest temperatures that we know. In fact, the temperature of the mercury vapor lamp which produces them is even higher than that of the sun. He mentions also an interesting pointthat is, if we expose to the rays a mixture of carbonic acid gas and ammonia they combine and give rise to formic amide, which is the base of protoplasm and living matter.

Too Much "Ette."
Elizabeth Murray was talking last winter at a tea at the Colony club in

New York about charity.

"At this time of the year," she said,
"It is a wise charity to give warm,
soft, woolen underwear to the children of the poor. This saves poor
children from the hardships of flannelette.

"I heard of an East Side mother the other day who bought a shirt of fian-nelette for her little boy. The shirt was very cheap; but after the first washing she brought it back to the dealer again.

dealer again.

"I think, sir,' she said, 'you ought to change this. When I washed it the figure) all came out and only left the

#### HORACE GREELEY IS OUTDONE

Joaquin Miller Is Believed to Be the World's Champion at illegible Writing.

Old-time printers are never tired of telling weird stories of the unreadable handwriting of Horace Greeley. In modern times it has been said that the "copy" of Mr. William Winter was a task to worry even the smartest compositors, but it is said that the champion illegible writer is Joaquin Miller, the "Poet of the Sierras." It is related that some time ago the secretary of a well known club in San Francisco wrote to Joaquin Miller, asking him to take part in some celebration. In response to the secretary's letter came a four page letter from the poet, but none in the club could decipher

There was nothing for it but to write again to Mr. Miller stating that it could not be determined whether his letter was an acceptance or a refusal, and the secretary added, to make sure: "If you will be present on the date mentioned, will you kindly make a cross on the bottom of this letter, and return it? If it will be impossible for you to appear, kindly draw a circle."

By return mail the secretary's letter was returned to him, and at the bottom was the sign as he had been re-

But it was absolutely impossible for anyone to tell whether the sign was meant to be a cross or a circle.

# GOT FEAST, BUT NO BULLETS

Hungry Soldier in Besieged Town of Kimberley Called the Bluff Made by Colonel Kekewich.

In some reminiscences of the late Boer war Colonel Kekewich, who so gallantly defended Kimberley for 126 days, tells the following story: One day he was approached by a

"Colonel, who asked:
"Colonel, when do you expect we are going to get something to eat?"
"Eat!" exclaimed the colonel. "Did you join the army merely to get some-

thing to eat?"
"Well, that's about the size of it,"
replied the soldier.

"Here," said the colonel, calling an officer, "give this man something to-

eat, and then have him shot."

The officer understood the joke and replied:

"All right, colonel."

The private, however, exhibited no alarm, and, turning to the officer,

"Boil me a ham, cap'n, stew up a couple of chickens, bake two or three pounds of potatoes, fetch a gallon o' beer and load yer guns! With such inducements the man who wouldn't be willing to die is a blithering idiot."

A hearty meal was prepared forthe soldier and the threatened execution never came off.—Tit-Bits.

Moses, Electrician. That electricity must have been known to the ancients has been many times asserted, but now comes forward an electrician in Munich-Mr. Stadelmann-who has been in times past an archaeologist, to assert that he found in Egypt, in buried wails, indications denoting the use of electric lamps, says a writer in Harper's Weekly. He claims that Moses brought electricity from Egypt, and that there are Biblical paragraphs which will bear him out in his statement that lightning rods were in use in the temple at Jerusalem. Stadel-

such as is in use today.

He points out, further, that the Ark of the Covenant, made as it was of wood and adorned inside and out with gold, constituted a veritable Leyden jar which communicated with a lightning rod on the roof, and that it was so arranged that under determined conditions it could be charged with electric fluid and produce the death of any ignorant person daring to enter the sacred precincts of the ark without necessary precautions.

mann believes that the serpent of

bronze of Moses was nothing more or

less than an ordinary lightning rod

# Woman's Factory.

A silk spinning factory near Marseilles, which was organized by a woman and is managed by women, boasts that within the nine years of its existence it has never had a strike. One thousand women are employed by Mme. Garnier, the owner. The only men in the factory are those employed to fill positions unsuitable for women, such as stokers,

Mme. Garnier planned the factory herself in every detail. The machinery for slik spinning is an invention of her own, and has proved so successful that she is enabled to give her employes more than the average wages and still compete successfully with rival industries. Perhaps some of our own manufacturers would do well to go and take a few lessons from Mme. Garnier.

By Camel Across the Sahara. N. le More, a Frenchman, 24 years old, has just completed a journey by camel across the Sahara from Alglers to Timbuctoo, in the French Soudan. His object was to mark out the route for a proposed aeroplane flight avons the desert. He was away from civilization for 13 months, and covered more than 5,000 miles. At Ain Saiah, which was reached after 13 days, the traveler met another Frenchman and his wife, living in the lonely district. After that the caravan went for 29 days without meeting another human being.

#### ONCE EMBLEM OF ROYALTY

Fur of the Ermine, Really a Wonder of Nature, Has Been Prized for Many Centuries.

The fame of the ermine as a creature "patronized by royalty" dates back to the reign of King Edward III. of England, who made it a punishable offense for any person except those of royal birth to wear the fur of this handsome little animal. This tyrannous restriction has been long rescinded.

The metamorphosis of the ermine from dull reddish brown to purest white is among the greatest wonders of nature. According to Bell, the change is effected "not by the loss of the summer coat and a substitution of a new one for the winter, but by the actual change of color in the hair." This remarkable process has a parallel in the change of plumage as exemplified in the ptarmigan, but in the case of that bird the change of pigment only instead of entire plumage takes place in the spring and not in the autumn. The ermine and the ptarmigan, then, though resembling one another in this change of dress, actually take on their winter coats in opposite fashion, yet in each case a white winter dress is adopted. It is further worthy of note that as in the ermine the tail remains always black, so in the ptarmigan certain feathers of the tail are permanently of the same color, no matter what the season of the year may be.

#### HASTENED TO MAKE HIS WILL

Dyspeptic Convinced That Mistake Could Mean Nothing Less Than Imminent Dissolution.

The dyspeptic who gives prayerful thought to every bite he eats glanced dublously over the French dinner card on which a dozen items were marked with a cross in red ink. "To my untutored mind," said he. "those things look all right. Some other fellow with a stomach has been here ahead of me and has marked off a few things that a Christian can eat without inviting

sudden death."

In his delight at finding the dinner problem solved the dyspeptic ordered six of the red-cross dishes. They were unpronounceable and unrecognizable, but they tasted good and he liked them. When the crumb of the last course had disappeared the dyspeptic said genially to the waiter: "Rum old chap that must have been who ate at this table ahead of me."

"Yes, sir," assented the walter. "He was one of them diet cranks that drive restaurant people crazy by marking up the bill of fare with red danger signals before the dishes that no-body that ain't got a sound digestion can afford to trifle with"

"Good Lord!" moaned the dyspeptic.

Chinamen as Students. There are today in some of the universities of America and Europe Chinese students who in ighoratory work, in physics and other natural sciences are distinguishing themselves even in comparison with western students The Chinese have a power of application and patience and a capacity for detail that is destined to bring success in scientific inquiry when once they get the background, adopt the method and make the start. The irresistible progress destined to be made by western science in the Chinese empire will surely undermine Chinese faith in the "Book of Changes," which is at the base of Chinese philosophy. Whatever is permanently true will remain in imperishable blocks, but the structure as a whole will fall in ruins, with Chinese ideals pitilessly and irrevocably shattered. At this critical period of the disintegration of outworn forces, what new moral and spiritual ideas are to replace the old in order that the new state of these people may not be worse than the first?-Dr. C. K. Edmunds in The Popular Science Month-

Peculiarly Mean Swindler.

An elderly man has just been ar rested in Berlin, Germany, who had won quite a reputation as a swindler of widows. He was in the habit of visiting the cemeteries and bringing himself under the notice of widows who had come to weep over their husbands' graves. He would engage a bereaved woman in conversation and then pour forth to her his sorrow over the recent loss of his own wife. Acquaintanceships begun in this way in variably grew into friendships, and that resulted in a proposal of marriage from the "widower" to the widow. The man would then borrow a sum of money from his future bride, or pawn some of her late husband's possessions and disappear. Some dozens of widows have been defrauded

Her Proposal.

Miss Ethel Barrymore, apropos of leap year, told a story at the Colony club, in New York.

"A girl," she said, "looked calmly

at a caller one evening and remarked:
"'George, as it is leap year—'
"The caller turned rather pale.
"'As it is leap year, she continued.

"'As it is leap year,' she continued,
'and you have been calling regularly
now four nights a week for a long,
long time, George I propose—'
"'I'm not in a position to marry on

my salary," George broke in, hur-

"I know that well, George," the girl pursued, 'and so, as it is leap year, I thought I'd propose that you lay off and give some of the more eligible boys a chance."

#### KEEP OLD CUSTOM AT ETON

Distribution of Small Coins to the Scholars Was First Begun 400 Years Ago.

Eton has celebrated "threepenny day," when a new threepeny piece is presented to each of the pupils. The custom was founded nearly 400 years ago by Roger Lupton, who was provost of the college from 1502 to 1535. Lupton arranged with the fellows for an annual distribution of money on the anniversary of his death. The provost received 2s 8d, the fellows, headmaster and Lupton's chaplain, 1s 4d, the other chaplains and usher, 8d, and the scholars and choristers, 1d each.

The scholars still get this penny in the threepenny pieces distributed to them on February 27, the other twopence being from the gift of Provost Bost, Lupton's predecessor as provost. There was a tradition at Eton which has been disproved, but which subsists to the present day, that half a sheep is what the colleger is really entitled to, and that the college evade their obligation by giving the value of half a sheep in the Middle Ages. Some time in the middle of the last century a boy named Charles Henry Bramwell, on being tendered his threepence by Bethell, one of the fellows, said: "No thank you, air: I want my half

sheep."
"Bethell flew into an awful rage,"
says the late Montagu Williams, who
tells the story, "and exclaimed: 'I'll
mention this matter to Dr. Hawtrey
and have you flogged,' and flogged the
unfortunate youth was."

#### JUDGMENT BY THE KIMONO

Women Size Each Other Up by a Method Which They Consider is Infallible.

Even as men judge one another by a Masonic emblem, an Elk pin or the band of a cigar, so do women in sleeping cars weigh each other according to the rules of the Ancient Order of the Kimono.

Seven seconds after Emma McChes-

ney first beheld the negligee that stood revealed in the dim light she had its wearer neatly weighed, marked, listed, docketed and placed.

It was a kind of kimono that is associated with straw-colored hair, and

French heeled shoes and overfed dogs at the end of a leash.

The Japanese are wrongly accused fo having perpetrated it. In pattern it showed bright green flowers-that-never-were sprawling on a purple

hackground. A diamond bar fastened it not too near the throat.

It was one of Emma McChesney's boasts that she was the only living woman who could get off a sleeper at Bay City, Mich., at 5 a. m. without

looking like an immigrant just dumped at Ellis island.

Traveling had become a science with her, as witness her serviceable dark-blue silk kimono, and her hair in a schoolgiri braid down her back.—

American Magazine.

Stomach Rebelled Against Tacks.

"I remember swallowing a few brads," casually admitted a Philadelphia shoemaker the other day, whose internal pains had puzzled the doctors for a year. The "few brads" turned out to be about a hundred brass tacks, which the X-rays showed to be sticking in the walls of the man's stomach. For the last ten years he had been using his mouth as a temporary tackbox while at work at his bench, and he was quite philosopical when occasionally one or two eluded his palate and slipped down his throat. The surgeons who examined him say that one section of the man's stomach has more tacks in it than the sole of a boot, and an operation is to be performed in the Philadelphia hospital, in which he lies, with the hope of saving his life.

Influence of College Men.

As educated men filter through the community, reforms are obtained that twenty years ago seemed millennial. The separation of local from state sources of revenue, the separation of local from national elections, the treatment of a franchise as valuable property, the discriminating between ordinary industry and natural monopoly. the practice of scientific charity and penology, the concentration of responsibility in government—these and a score of other good things which once seemed as far above popular comprehension as four-dimensional space. have come to pass, thanks chiefly to the radiations from the classrooms.-Century Magazine.

Receiver Has Sanitary Ear Pad. Sanitary attachments for the transmitters of telephones are numerous in this country, but France has gone us one better in the matter of a sanitary pad for the receiving end of the telephone. The ordinary hard-rubber earpiece of the monophone type of instrument, which is much used in France, is removed and its place taken by a round pad formed of 250 leaves of sterilized paper. Every time the telephone is used one of the leaves is torn off. The purpose of the pad is, of course, to protect the ear from being soiled.—Popular Mechanics.

Contrast,
Upton Sinclair at a vegetarian dinner in New York condemned certain

"We scrap machinery that is five or ten years old," said Mr. Sinclair, "but we are content to live under laws formed three centuries ago."

### "WOMAN FROM WOLVERTON"

Wife of a Congressman Relates Her Experience in Official Life at Washington.

Washington.—Put a plain, simple honest little woman from the west into the whiri of officialdom at Washington, photograph her thoughts and impressions of it all, and you get an unprejudiced view of the lives our national law-makers and statesmen lead at the national capital. Isabel Gordon Curtis has accomplished the photographic process, and in her book, "The Woman From Wolverton," she presents a vivid picture of Washington life as it is rather than as we usually hear of it.

Wolverton is a village of the far west and the woman is Mrs. Lemuel Shipe, whose husband has been elected to congress. Plain, simple, homeloving people, they go to the capital city all ignorant of its customs and manners, and many a heart-ache comes to the lovable little woman despite her courage, education and inborn gentility. She tells her own story, with a keen sense of humor when dealing with the female snobs who sought to aqueich her and the grafters who cometimes got the better of her, and with real pathos when relating such incidents as the visit from old Uncle Si, the worshipper of Lincoln's memory, or the death of Mrs. Daggett, who had done so much to make her life

there endurable. Lemuel once called his wife "a congressman's conscience," and that is the key to a number of situations, for the little woman in her simple honesty could not comprehend the tortuous ways of politics, or when she did comprehend them, could not tolerate them. So with gentleness she steered Lemuel out of some complications that would have been troubling memories. Through a trying but successful campaign for his reelection she gave him invaluable aid. and proved that they had lost no whit of the affection and esteem of the home town folk, and when, two years later Lemuel was defeated, the entire population of the village met them at the station, with a band playing "The Conquering Hero" and they felt that they had indeed conquered though they had lost.

#### ITCH IS TOWN'S PROBLEM

Milton (Minn.) Children Refuse Medfcine Because of Religious Belief.

St. Paul. Minn .- The Milton (Minn.) board of health is puzzled over the question of what to do with several children afflicted with "straw itch." Dr. H. M. Bracken, secretary of the state board of health, received a letter from Milton saying that the children had been provided with medicine with which to cure themselves, but that they first refused to use it on the theory that the Lord would cure them. Later, when more medicine was supplied and they poured some of it on the afflicted skin, it smarted and they and their parents took this to mean that the Lord disapproved the lotion.

Therefore the parents refuse to direct their children to use the medicine, the children refuse to use it and the Milton school and health boards are unable to decide what to do. Dr. Bracken was advised by Assistant-General Hilton to put the question up to the state superintendent of schools.

# CHECK SPONGING POLICEMEN

Atlanta Officials Decide to Make City Guardians Pay for Doctors' Services.

Atlanta, Ga.—"Sponging" on the city of Atlanta by policemen, who are alleged to have summoned city physicians to their homes in cases of illness when they were able to pay for such services, no longer will be allowed if a recommendation of the board of health to the city council is adopted. At a meeting yesterday the board decided to petition the council to forbid city physicians rendering

such services in the future.

This action was taken after charges were made that some of the policemen had "sponged" on the city in this

# TO FENCE LEPER ON LAND

John R. Earle and Family Will Be Confined on Acre Tract at Summit, Wash.

Tacoma, Wash. — Shunted about from place to place as the result of the long government investigation to determine whether he was a leper, John R. Earle, formerly of Washington, D. C., has been located at Summit, near here, and will be fenced in on an acre of land. Earl's wife and three small children are with him.

Woman Carries Mail 40 Years.
Lancaster, Pa.—Mrs. Samuel Walters of Florida, this county, for more than 40 years has been carrying the mails between the postoffice and the railroad station, and has never missed a train or a mail. She is one of the few women carriers along the Pennsylvania railroad lines.

Angered, Boy Stabe Seif.
Fremont, O.—Angered when his mother corrected him, Alec Domski, aged ten, seized a paring knife and slashed himself in the abdomen. He will die.

Voice Gone Years, Sings.
Santa Barbara, Cal.—After being speechless for 15 years, Mrs. Charless Curtiss, wife of a rancher of Carpenteria, new can talk.

L'ABEILLE DE LA NOUVELLE-ORLEANS