

TERMS USED IN WALL STREET

Up-to-Date Meaning of Investment Margin Trading Gambling and Sure Thing

It is a well known fact that the terms used in Wall Street are often misunderstood by the general public.

Investment means the purchase of securities with a view to their appreciation in value.

Margin trading is the purchase of securities on borrowed money, the margin being the amount of the investor's own money.

Gambling is the purchase of securities on the basis of a mere hunch or guess, without any knowledge of the facts.

Sure thing is a term used to describe a security which is considered to be a safe investment.

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NO CHANCE FOR HIM TO REST

Overworked Farm Servant Wouldn't Believe in the Possibility, Even in Heaven.

Not long since, in a village in the north of Scotland, the parish minister meeting a farm servant who is a member of his flock, the following conversation ensued.

Parish Minister—Well, John, and how are things doing with you? I hope you are keeping well.

Farm Servant—Heh, sir, it's hard work I have to do, nae rest from morn till night, work an' work an' no' a minute's peace for me.

Parish Minister—Well, John, we must all do our share in the work of this world. Remember, it is only the preparation for a better world, where there will be no more work to be done.

Farm Servant—Weel, sir, that may be for the likes of you; but I'm no sure that there will be naething for me to do in the other world. It will be the same thing there, and I'll be told—John, clean the sun, John, hang out the moon; John, light the stars; and so on. I've nae doubt they'll find something for me to do, unucky man that I am.

The Child as an Asset.

There is undoubtedly a very grave problem connected with the birth rate. The church in past times furnished a religious motive for large families, and this tended to counteract the natural tendency of the birth rate to decline from economic causes as the period of infancy came to be prolonged in an advancing civilization.

To Drive Dull Care Away.

What dull, when you do not know what gives its loveliness of form to the lily, its depth of color to the violet, its fragrance to the rose; when you do not know in what consists the venom of the adder, any more than you can imitate the glad movements of the dove.

Such a Mean Trick.

"Come home with me to dinner to-night, Gormley."

"Delighted."

"I want you to hear my youngest daughter play the piano."

"By Jove, I'm awfully sorry, old chap, but I have forgotten a most important engagement. Some other night, dear boy."

"Sorry about the engagement, Gormley. The fact is I have neither a youngest daughter nor a piano."

Hard Lines.

"I could perfect my machine if I could get anybody to believe in me."

"Yet you are undoubtedly a genius."

"That's just the trouble. Everybody thinks it isn't safe to trust a genius with money."

FOUND TIME FOR LITERATURE

English Literary Man Astonished to Find Aspiring Englishship Among Americans.

An English literary man, who visited this country some years ago, has been frankly astonished to find an amount of aspiring Englishship among Americans.

You have heard, no doubt, and seen, a number of our local matters, and you will find that the arts and letters of our country are in a state of decay.

Learning the English at which he is so famous, he is now in a state of mind to see that the English language is in a state of decay.

A young American sitting near him said modestly: "I think the word is not 'decay' but 'evolution'."

"In the United States, probably," returned the critic irritably. "Shake your head, never could have heard it. He meant 'evolution'."

"I believe," persisted the American gently, "the word is printed 'evolution' in all the old editions. It is not an American word, but has been used for centuries by writers in Scotland and the north of England."

The visitor frowned and then with English frankness said, laughing: "Thank you, I was mistaken. Perhaps I am mistaken about other things and will be corrected before I leave your shores."

GENEROUS AT WIFE'S EXPENSE

Tired Wife Explains How Husband Gets the Reputation He Likes So Well.

"Yes," said the tired-looking woman, "I have a very generous husband, and this is the way he gets that reputation. The other day I worked and slaved in the kitchen for about ten hours making jelly. It was my first attempt, so I had considerable trouble and burned my fingers about seventeen times. It turned out pretty good, however, and of course I was proud and delighted. That night I put some on the table for dinner, and husband got enthusiastic.

"Next day he was visiting a sick friend of his, a man, by the way, quite able to buy anything he might want and whose wife never lifts her finger. On leaving, Mr. Generous Husband says: 'Wife made some pretty good jelly the other day. You might like some. I'll send you up half a dozen jars.'"

"Now, wouldn't that froat you, or rasp you, or whatever they say? Half a dozen jars! After all my work, to hand that jelly over to a man whose wife is too lazy to breathe! I made exactly eight jars, so we will have one more, unless he has already promised it to somebody else."

How to Receive Advice.

More wisdom is required in taking than in giving advice. It should seldom be taken whole. The great thing, as we believe, is to take none which is out of character. To do so is to regret it. If we are naturally slow of decision, we shall be hurried into promptness at our peril. If we are by nature placable and polite, we must not take advice to be arbitrary even in the best cause, says a writer in the London Spectator. If we are impulsive, we should take counsel with a man of the same temperament and stronger mind; but not with the plegmatic, though he be the wisest slowcoach on earth. We all know our own defects, and if we are decent people at all our moral constitution has set up certain compensations. To disturb these is to court failure. So far as the isolated act is concerned, rashly accepted advice may be good enough—and successful enough—but how are we to go on? We have started on a course which is out of character, and we shall stumble until we get back into our stride.

A Popular Fallacy.

The generally accepted belief that a person is useful in proportion as he is busy is controverted by a writer, who says: "I have a dog that is loaded up with fleas. In the summer time, when the fleas are plenty, that is the busiest dog I ever saw, when he isn't biting at the fleas he's snapping at the flies! He never has a minute to spare, but when he is the busiest he is the least account for practical purposes. And there is a young fellow in my neighborhood who has a Waterbury watch, and he smokes cigarettes. When he isn't winding his watch he is lighting a cigarette. He is a mighty busy young man, but he isn't worth two hoops in a water barrel."—Rule (Tex.) Review.

Women's Newspapers in China.

"The Strong Man of China" was a woman, the late dowager empress. Though the country is behind hand in many ways, it is well to the fore in the matter of women's daily papers, of which it has a large number. There are five in Shanghai, four in Canton, and hardly any city is without its women's daily press. Generally these papers are produced solely by women.

Assurance.

"Sir, you offer me, you say, a fortune, but before I accept you must be assured it is clean money. Is it?"

"It ought to be, madam, I made it in soap."—Baltimore American.

KEEP LANGUAGE AND CUSTOMS

Dutch Impress Clearly to Be Among Inhabitants of the Villages Up the Hudson.

Dutch language and customs still prevail to a surprising extent in the villages up the Hudson, according to a report from New York.

The modern houses built from the city and Mr. J. J. Van Hook, a post office dweller, who has lived for a summer home in the village of some neighboring hamlet. First among these were the Dutch, who carried the Dutch language and customs of their fathers to the village.

The old chronicle says: "The inhabitants proceeded to bring in their votes, and when the Selectmen were beginning to do the duty of the day, the old inhabitant observed one of the inhabitants, Mr. John Pheon, to put in about a dozen with the word 'Yes' written on all of them, being charged with so doing, he acknowledged it and was thereupon ordered by the Moderator to pay a Fine of Five Pounds for putting in the more than One Vote according to Law, and the Moderator thereupon declared to the inhabitants that they must draw and bring in their Votes again in Manner as before directed, and the Inhabitants accordingly withdrew and the Votes being brought in and sorted it appeared that there were Four Hundred and two votes and five Yeas and one hundred and ninety-seven Nays."—Boston Transcript.

WHAT SHE WAS WAITING FOR

Flat Dweller's Passing On of Discomfort She Endured Had Method Behind It.

The flat dweller hardly recognized the janitor, he was so polite, so modest, so self-effacing, as it were, as he stood at the door, his hat in his hand.

"Is your kitchen still leaking?" he asked her softly.

"Still leaking!" she replied with scorn. It has been leaking a year, ever since she moved upstairs.

"May I come in and look at it?" still more softly asked the janitor.

She opened the door wide. He entered. He stood in the kitchen, looking up at the ceiling, at several holes through which the water came pattering, at the disfiguring splashes made by the leaks that had been leaking a year.

"It does leak, doesn't it?" he queried.

It was too much. The flat dweller went to washing her breakfast dishes left over in the sink.

"Would you like a large tub?" asked the janitor presently, when he observed that some of the leaks splashed on the floor. "Because the water is going into the next floor and spoiling the ceiling there."

"No, I thank you," answered the flat dweller politely, still at her dishes. "I am leaving it like that purposely. I've stood it a year. If the people below have to stand it for another year maybe they'll make you mend the roof."

Misplaced.

A young mother has just been deeply shocked as the result of her attempted religious instruction to her five-year-old daughter. The vehicle selected as her favorite illustration in these teachings was a picture of the Madonna and Child in theatory hall. What she actually succeeded in fixing in the youngster's brain was that the supreme being whose picture hung before them was strictly a resident of churches and ever to be spoken of with bated breath.

So much accomplished, the child was taken on a shopping expedition. Scarcely were they across the threshold before the young mother was brought to a crimson-faced standstill by her little daughter's horrified whisper: "Oh, mamma!" as she pointed to a counter full of pictures. "What is God doing in the ten-cent store?"

No Cheap Resorts Near Paris.

It is a remarkable thing, but in the near neighborhood of Paris there are but very few places where one can go, and spend a cheap holiday, and take one's family. For one thing, milk is always difficult to get in country places; it is all sent to the nearest town or the ground is cultivated. Pasture land is rare in France, and milk is dear. The same with the fruit and vegetables—they all go away to the towns. Apropos of this, there is a butcher in Barbizon who enjoys a unique position. He is the only one within five or six miles, and if you grumble at him, he says: "The tramway leaves in two hours; see if you can get better in the next town—or try the forest, if my meat doesn't please you!"

Would Have Astonished Fulton.

It costs about a cent and a half a pound to ship American merchandise from New York to Trebizond, an out-of-the-way port on the Black sea, 5,000 miles, or thereabouts, from the United States. Then it costs 15 cents a pound to carry the same freight by caravan, from Trebizond to Tabriz, the chief commercial center of Persia, a distance of 600 miles. Fulton never realized how much his invention was destined to beat camels and horses in cheap transportation.

Weeding Out the Dead Material.

"We talk about reviving the spirit of the arena in our town."

"Indeed?"

"Sure. Some day we are going to herd all of our mossbacked near citizens together and have a grand killing."—Cleveland Plain Dealer.

BALLOT-STUFFING NOT NEW

Old Colonial Records Show Act Was Attempted in 1656—The Punishment.

It is not necessary to give up our hopes in the superior political morality of our forefathers when we learn that in the first election in Boston in 1656 was found a ballot stuffed.

The same record which records this first stuffing also records the first election and punishment. It was on the fourth day of January, 1656, 25 years after the settlement of Boston, and during the reign of the first governor of the Massachusetts colony, that a referendum was held as to whether a part of the land should be situated.

The old chronicle says: "The inhabitants proceeded to bring in their votes, and when the Selectmen were beginning to do the duty of the day, the old inhabitant observed one of the inhabitants, Mr. John Pheon, to put in about a dozen with the word 'Yes' written on all of them, being charged with so doing, he acknowledged it and was thereupon ordered by the Moderator to pay a Fine of Five Pounds for putting in the more than One Vote according to Law, and the Moderator thereupon declared to the inhabitants that they must draw and bring in their Votes again in Manner as before directed, and the Inhabitants accordingly withdrew and the Votes being brought in and sorted it appeared that there were Four Hundred and two votes and five Yeas and one hundred and ninety-seven Nays."—Boston Transcript.

BITTER WAS THE AWAKENING

Sleeping Owner of Millions Brought Back to Earth by Stern Yet Modest Demand.

"I dreamed last night that beginning with \$100 I pyramided my bets on the stock market so that in a little while I had \$2,000,000,000," said one of the artist colony in West Sixty-seventh street yesterday. "A crowd of people came to me and besought me to cease speculating. They pointed out that I had more money than I could ever spend and if I kept on I would own all there was in the world. I replied that I wanted a billion dollars more for my own use and that I proposed with the two billion I already had to establish a great institution where all the artists and writers and sculptors might work free from pecuniary annoyances, and raise the standard of beauty in all the arts throughout the world. The last man who came to beg me to stop making money was my attorney. I turned a deaf ear to his entreaties and finally he sternly demanded of me the two dollars and a half that I had borrowed from him last week. Then I woke up."—New York Press.

She Lives in Louisiana.

A young woman whose name is—whose name is—well, if you can guess it, is something like—never mind what her name is—started everybody within a certain block on Fourth avenue the other day. She proved that she doesn't believe in hiding her light under a bushel, especially when it is needed by the other fellow.

A car was nearing a corner, and a man was dashing madly down a cross street in an effort to get in before he sailed by. It looked as though he would miss it, though, and then it was that the girl placed her fingers to her lips and blew a shrill blast that Peter Pan would have delighted in, and which is given only to the elect to produce.

The car stopped. The fatigued runner clambered aboard, turning once to bow his thanks to the laughing damsel.—Louisville Courier-Journal.

Earth's Magnetic Poles.

The magnetic poles of the earth are two points nearly opposite of the earth's surface where the dip of the magnetic needle is exactly 90 degrees. The statement usually made that a freely suspended magnetic needle, remote from magnetic masses, tends to point due north and south, is not correct except for a few localities and certain times.

The actual nature of the earth's magnetic field must be found by extended experiments which are being carried on by many scientists, largely under the direction of this and other governments. It is a field that offers great opportunities for scientific research, particularly since the discovery of the north pole.

Flag Display Accounted For.

On a visit to St. Petersburg a visitor noticed that on the occasion of the birthday of the czarina there were only one or two flags visible, these being displayed on official buildings. On a later visit, a week or two later, he observed that flags were everywhere, the very streets obscured by waving bunting. "Why," he asked a friend, "do you show a flag now while you did not then?" "Well," was the reply, "a police agent came round and said that if I did not display one I should be fined 200 rubles. So I hoisted three, to be on the right side, and the others are doing the same."

Ice Box Reparte.

"Huh!" sneers the plate of ice cream to the piece of limburger cheese. "You needn't give yourself such airs. Didn't you see in the papers where there are a million microbes to each drop of ice cream?"

Death Dream Came True.

Jeffersonville, Ind.—An unusual circumstance connected with the death of Mrs. Lena Brooks, wife of John Brooks of Salem, Ind., who died at the Jeffersonville hospital, where she was undergoing medical treatment, was that the physician, Dr. E. W. Brunner, at the exact hour of her death dreamed that she occurred.

He did not know the truth of his dream until he got down to his office in the morning. Mrs. Brooks had come to be treated for appendicitis and after five weeks' treatment she was about to go home, cured, when she was attacked by a cerebral hemorrhage.

It was the third attack of this character that proved fatal.

BOTTLE OF RADIUM IS LOST

Phial Worth \$100 Lost in Paris and Physician Says the Finders in Great Danger.

Paris, France.—A phial containing a quantity of radium was lost in Paris, and the finders are in great danger.

It is reported that the phial was lost in the city of Paris, and the finders are in great danger.

Meanwhile the medical man is the sport of the profession, and his own name, Curie, is being used in a way that is not to his credit.

It is not to be surprised if the doctor lost this phial as an experiment, to observe some original effects of a radioactive or therapeutic nature, or perhaps there was no radium at all, but a practical joke.

Mme. Curie added that she thought under present conditions in the scientific world the last thing that ought to run the risk of being lost was radium.

There is not enough of it in Paris at this moment," she said, "to do any thing at all. We are waiting for a fresh supply."

JACKIES ARE MOST FRUGAL

Sailors Said to Save More Money Than Any Other Class Despite Tradition of Profligacy.

Washington.—Though Jacks-hore may have acquired the reputation of being the model spender, the latest statistics of the navy department show him to be a thrifty person when it comes down to year in and year out steadiness.

Jack's pay, though not large, is decidedly regular, and then again Jack has long periods when he has no opportunity to spend at all. If, when he does get a bit of shore leave, he manages to make things hum somewhat faster than the average man in the street and often rolls back to the anchorage in a state of financial depression equal to the treasury of a South American republic, he, too, has not spent it all for, according to the allotment system in vogue in the navy to-day, the blackjack has the privilege of allotting any portion of his pay to whomsoever he may designate.

The pamphlet recently published by Assistant Paymaster Jere Maupin, U. S. N., shows 22 per cent of the sailors are putting something by. The allotment privilege only applies to the first \$100 of the pay.

Sailors on shore duty are presumed to take care of such matters for themselves.

It has been ascertained that employees of corporations generally save less than 20 per cent of their salaries. In fact the savings are probably nearer ten per cent on an average.

TOMB AND BODIES ARE SOLD

Vault Wherein Lay the Owner's Dead Disposed of at a Forced Public Sale.

Greensburg, Pa.—The spectacle of a vault wherein lay the owner's dead being disposed of at a forced sale was witnessed the other day at the old Unity cemetery. The sale was necessitated by the insistence of creditors of the owner, once a wealthy land owner at Latrobe.

Then it was decided that no legal course was open for the auctioneer but to cry the sale in the plot where the scores of pioneer dead and the bidding was started at \$250. Others raised it to \$500. Then from the crowd emerged an old woman, whose only daughter and grandson lay in the vault. In a broken voice she bid \$800. A few more bids raising the figure \$5 were offered by her and each was met by the other bidders.

With an agonized glance at the spectacle of her dead she turned and left the cemetery.

The vault was finally sold to J. J. Penney for \$745, but notice was promptly given on the part of the owner that the sale would be contested.

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DREAM REVEALS GEM

Man Who Lost It at Dance Recovers It Months Afterward.

Takes Advice of Woman Who Believes in Visions and Recovers Ring in Gutter—No One Had Stepped on Jewel.

Holden, Mass.—After dreaming he saw a diamond ring lost six months ago, a man in Holden, Mass., recovered it in a gutter in Holden, Mass., on the corner of No. 724 Main street, Worcester, Mass., came here and picked up the ring in his dream. As a result the lucky possessor of the \$250 ring has joined the ranks of those who firmly believe in dreams.

Moore, who travels much, told the story of the recovery of the ring while here. It is best told in his own words.

In February last the dancing school I attended in Worcester had a barn dance in Holden, and I dressed myself up in the costume of a Reuben and went to the dance. I decided not to wear my diamond ring, and wore instead one of those large carbinole glass rings sold in any five and ten-cent store. I put my diamond ring in my pocket, however.

"During the evening one of the young women saw the ring I had on and began to jolly me about it. I stood for the jollying for awhile, but when the other girls began to kid me I took out my good ring, and said I had a good one. If I chose to wear it."

"One of the girls said she would like to wear it awhile, but I said 'I guess not,' and put it back in my pocket. I had on my Ruben costume then. I thought nothing more of the incident until I changed my clothes before returning to Worcester. Then I missed the ring. A careful search of all my pockets failed to bring the ring back, and even the search made of the car on which I rode home was unsuccessful.

"The months wore on and the ring was all but forgotten. Friends who knew of the incident had helped the search for it, and even advertising for it had no good. The other night, however, I had a dream. Now I don't ordinarily dream. I'm not accustomed to it. But this was a real dream and I had to stand for it. In my dream, I saw that ring, and there was no mistaking it.

"It was lying in a stone gutter, near a big building, and I had to guess where the spot was. Then I recognized the place for I was sure it was at the rear end of the town hall. I woke up suddenly, but there was no ring in sight, and then I decided it was more sleep I wanted.

"That dream worried me some. I talked about it to a woman friend of mine, and she being a more firm believer in dreams than I, quite insisted that I go to Holden and take a look around the town hall. I had some business in Greenlake and when I finished that I took a transfer for Holden. I went to the place where I dreamed the ring was lying, and to my astonishment and joy there it was. The gold was scratched and the stone covered with dirt.

"How many people," Moore asked, looking up at the ring, "do you suppose had a look at that ring?"

"Those who heard the story wouldn't even hazard a guess, but he was sure there had not been one."

BUYS MACHINE OF WRIGHTS

New Jersey Man Purchases Aeroplane to Make Flights for His Amusement.

Plainfield, N. J.—Howard Colby has ordered an aeroplane from the Wright Brothers. The machine is to cost about \$5,000 and is to be delivered in about two months.

Mr. Colby at present knows little about aviation, but is determined to learn, and when he has mastered the management of the machine will take short flights about the city for his own and his friends' amusement.

Edward F. Randolph, another wealthy Plainfield man, who has recently removed to Westfield, has also ordered an aeroplane, and in company with Mr. Colby will attempt to soar into the ether. Both men are enthusiastic students of the flying game and expect to have lots of fun when their machines arrive.

Mr. Colby says that he will carry several parachutes with him when he makes his first trials.

Finds Diamond in Well.

East Las Vegas, N. M.—T. R. Gentry while digging a well on his claim, eight miles south of Tucuman, in Quay county, excavated a genuine diamond in a bucket of dirt which he took from the well.

His 13-year-old daughter, who was playing near the well, discovered the sparkler when the dirt was dumped from the bucket. Mr. Gentry sent the stone to a St. Louis jeweler, who pronounced it genuine and offered him \$500 for it.

To Build Big Plant.

Mexico City, Mex.—A gigantic steel plant will be established in this city within the coming year by French and American capital. The initial outlay will be \$50,000,000. Victor Belange of Paris is the head of the concern. It is understood a large part of the capital will come from Paris and Boston. Coal and iron mines of Mexico will be acquired later. The steel will be manufactured by new and secret processes.

L'ABEILLE DE LA NOUVELLE-ORLEANS

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