

HIDDEN RESERVE OF BANKS

Large Sums of Money Carried by Institutions for Use in Emergencies.

It is a fact not generally known that the leading Wall street banks possess, in addition to the surplus reported in their statements, another surplus which is carried as a hidden reserve. In the case of one or two of the largest Wall street banks this hidden reserve is believed to amount to several million dollars.

When the first national bank several years ago lost more than \$700,000 through a defalcation this heavy loss was made good out of the bank's hidden reserve, and the statement of the bank for the following week did not show a single important change. The bank simply took \$700,000 out of its hidden reserve and transferred it to its surplus, and the reported surplus, in spite of the defalcation, remained unchanged.

MODERN NOAH'S ARK TESTED

Massive Build Vessel Modeled on Lines of the One Described in the Bible.

The Danes have been building a vessel upon the lines of Noah's ark as described in Genesis. The model is 39 feet long, 5 feet wide and 3 feet in height. Its total size being one-tenth of Noah's structure. It was floated on the sound a short time ago, says the London Spectator, with a party of professors, engineers and officials on board, and is reported—rather, it would seem, to its designer's surprise—to have behaved admirably at sea.

The event is probably regarded by the Danes as a confirmation of the Biblical account of Noah's escape; but it also confirms the theory put forward in Herr von Ihering's remarkable book, "The Evolution of the Aryan," in which he maintains that the Babylonians had at a very early period a sea-borne commerce, that Noah's ship was a sea-going vessel and that it was driven, as recorded in the Babylonian annals, by a storm wave up the Dosh of the Tigris and Euphrates into the mountains.

The remembrance of this calamity, which destroyed whole cities, lasted long and grew with the Jews into the account, obviously impossible as a literal statement, of a flood which was universal. Herr von Ihering further states that the Babylonians constantly kept doves on board their ships, which they occasionally released, and thus by following the direction of their flight were able to reach land.

INDIA'S HIGH DEATH ROLL

Mortality from Disease Takes More of People Than There Are in Some Nations.

Seven million one hundred and twelve thousand persons, a number greater than the whole population of Denmark, Norway and Greece, died in India in 1902, according to an official report just issued. The figures are amazing, says the London Telegraph, and in fact, the mortality rate was higher than in the preceding year, being equal to 31.49 per 1,000. The principal causes of death are thus summarized:

Table with 2 columns: Disease, Deaths. Includes Cholera, Typhoid, Dysentery, etc.

Of the chief diseases cholera was less prevalent than in 1901. The northwest frontier province and Coorg were quite free from the disease, and in all the other provinces, except Bengal and Assam, the mortality was lower than in the previous year. The mortality from smallpox continued to rise and accounted for 115,543 deaths, being an increase of 25,318 on the number recorded in 1901. From fever also the number of deaths was somewhat larger than in the previous year. Plague spread considerably during the year, and the deaths increased by nearly 90 per cent on the mortality in 1901. Of these 134,752 occurred in Bombay, the Punjab coming next with 171,392, followed by the united provinces and Bengal with 40,223 and 32,947 deaths, respectively.

Wireless Burglar Alarms

Wireless telegraphy is likely to be put to a new use. In England experiments are being made with wireless burglar alarms. Steel safes are equipped with transmitters. When the safe is opened the electrical waves are radiated. These waves come in contact with the usual e-meter at some distant central point, ring a bell and so announce that the door has been opened. It is thought that when this system is perfected, which is not as yet, no burglar will be able to tamper with it as to destroy its efficiency.

Brahmins' Clocks

The Brahmins' clocks divide the day into 60 hours of 24 minutes each, called gheras. Occasionally a 24-minute hour-glass is used, but more commonly a copper bowl with a very small hole in the bottom of it, this bowl being placed on the surface of the water and gradually filled. If the hole in the bottom is correctly sized, the bowl sinks in 24 minutes; this registers the duration of the ghera. An attendant thereupon empties the basin and strikes the hour of the day or night on the gong.

PLAYS PIANO WITH RIFLE.

French Marksmen Performs Astonishing Feats for the Amusement of Parisians.

Everyone is familiar with the "William Tell" act, which is so popular among men who do fancy shooting, but no feat comes up to one with which a Frenchman, Gaston Bordenave, has been amusing Paris. Taking several repeating carbines and standing ten yards from a piano he plays or, to be more correct, he "shoots" a complicated selection from "Cavalleria Rusticana." A quartette sings the accompanying words and the music is concluded in excellent time, with scarcely a wrong note. The piano has, of course, been especially armored to stand this unusual thumping.

Capt. Hardy, a six-foot cowboy, recently gave a remarkable exhibition of his skill in shooting before the Lincoln (Neb.) Gun club. Giving one of the state celebrities a handful of hickory nuts, Hardy asked him to throw them into the air as fast as he could. Not a single nut escaped the bullets. Five-cent pieces thrown 15 feet into the air never came back. Through a card held at arm's length the cowboy sent five bullets as fast as they could be fired. Every shot had passed through a ring the size of a quarter drawn on the card. But the most thrilling feat followed. Half a dozen hazel nuts were stuck on skewers and placed in the form of a half circle around a man's head. Then at a distance of 20 paces, in the space of only ten seconds, six shots were fired. Every nut had been removed in succession, and when the skewers were examined it was found that they were the same length, showing that Hardy had hit each nut squarely in the middle.

PROGRESS MADE IN AFRICA

Work of Evangelists in the Dark Continent Has Been Productive of Much Good.

Twenty-five years ago there was not a single school in central Africa. Today there are nearly 170 in the Livingstonia mission alone. Twenty-five years ago no one in central Africa knew a letter of the alphabet. Today there are more than 20,000 scholars in the schools. Twenty-five years ago there was no Christian in all the country. Today 300 native teachers preach Christ in the villages every Sunday. Twenty years ago there was but one inquirer after Christ. Last year there were more than 3,000 catechumens in the baptism classes and in a single day, at one of the stations, more than 300 adults were received by baptism into the church of God.

Up to 1890 slave caravans were as numerous as ever. To-day a strong British protectorate has made slave-raiding impossible and this much is certain that if Christianity had not entered Nyasaland there would be no British administration there to-day and central Africa would still be a land of darkness, of spoliation and of blood.

Each week volunteer evangelists go out two by two from the mission. No pay is given them, but a few beads are usually furnished to enable them to buy food at the different stations. To reach these the evangelists have to leave Saturday afternoon, descend some 2,000 feet to the lake shore and walk from five to ten miles along rough broken paths to their destinations. They return on Monday in time for afternoon school. In this way sometimes not less than 44 village services are held in a day.

WEALTH AT SEA'S BOTTOM

Pure Manganese of Great Value Lies Under the Waters of the Pacific.

In spite of the enormous hoards made on this earth's great store of wealth, diamonds, gold, oil, gas, coal, iron and other materials, recent investigations have brought to light the interesting fact that treasure fields containing fabulous wealth still remain intact. Investigations have proved, for instance, that huge areas of the floor of the Pacific are strewn thick with immense deposits of nodules of pure manganese. Invent a practical and economical method of recovering it and the individual who does so will at once become rich beyond the dreams of avarice.

The most crying need to-day is a substitute for Para rubber. It is certain to be discovered sooner or later. Celluloid and oxidized linseed oil are useful for some purposes for which rubber is used, but for cycle and automobile tires real rubber is the only material with the necessary elasticity. The inventor of a substitute would soon become a multi-millionaire.

Child Pension in France. At all times it has been an object with French parents to teach a child to be provident and economical. A child of three can become a member of the Mutualite by giving only two cents a week; one cent will suffice it to getting ten cents a day when it is ill, and the other goes toward getting a pension when it is at a certain age. No one knows how long a child can live, but what does the contribution amount to? There is hardly a child in the world who does not spend that for candy. Now, a boy of 18, giving 34 cents a month to the society, will when he is 60 have a pension of \$72 a year.

Reduced Him. The idea of that silly dude trying to flirt with me on the car. Eva—You don't say! I hope you made him look small, dear.

Yes. Why, I withered him till the conductor charged him only half fare.—Chicago Sun.

WEALTHY MEN OF COLORADO

The Centennial State Possesses Over One Hundred Bona-Fide Millionaires.

Colorado is the state of vast individual fortunes, outranking any other state in the union on a per capita basis. It has the further distinction that most of its vast fortunes were made within its boundaries, not alone in mining, but in the cattle industry, in realty speculation, in fruit, sugar beet culture, potato-farming and in manufacturing and other mercantile pursuits.

Many people of wealth have moved into the state in the last few years and invested large sums in mining corporations, in the stocks of banks and other enterprises, and are not individually known to the commercial agencies. Still another class represents the retired country capitalists, who have moved from the section in which his wealth was acquired to Denver or Colorado Springs. His individual holdings, too, unless they are in realty, are necessarily hidden from the regular commercial information sources.

Who is the richest man in Colorado? David Moffat, capitalist, of Denver. The most conservative estimate of \$15,000,000 was given by two persons who would naturally be expected to exaggerate Mr. Moffat's wealth. On the other hand, from those nearest him, those who ought to know and yet would not allow an exaggerated estimate to be given out, the estimate was between \$25,000,000 and \$30,000,000, giving him an easy lead in the Colorado list.

There are 108 millionaires, and if to these could be added the names of those who have left Colorado after making fortunes, it could be easily doubled. The total wealth of the 108 millionaires of Colorado aggregates about \$200,000,000. There is probably no section of the world with a population of less than 600,000 that can show such home production of wealth.

MANKIND HAS COLD BLOOD.

Comparative Low Temperature Is to Blame for Most Human Ailments.

"Man is the coldest blooded animal there is, and I guess the people who profit by it most at this time of the year are the drug stores and—well, doctors," remarked Dr. E. J. Neville, of Albany, who came here to attend a meeting of the New York State Medical association. The doctor, says the New York Globe, who was sitting in the hall of the Victoria, was led to make the above remark through the appearance of a man passing garbed in a heavy black bearskin overcoat.

"Man's low temperature," the doctor went on, "is responsible for more than half his ailments. Your normal temperature is 98.6 degrees Fahrenheit. It is only when you have a bad temperature that you get as warm as any of the lower animals. That is to say, when you are in a high fever with a temperature of 102 you are at the normal heat of the cat, the dog, the ox, the rat and so on. In the coldest of seas the porpoise is never cooler than 100 degrees. The bat, the rabbit, the guinea pig, the hare and the elephant likewise are all cool at 100 degrees.

The hen has the highest temperature of all the lower creatures, and it is a good deal warmer, too, when a chicken. Its temperature then is as high as 111, but age and experience cool her blood by three degrees."

SMART MEETS SMARTER.

Thought He Knew How to Keep an Umbrella, But It Got Away.

Into the Jersey City station of the Pennsylvania railroad sauntered a portly man. He wore a cheery look and carried an umbrella, relates the New York Times. Advancing to one of the benches, he pulled a chain and padlock from his pocket, ran one end of the chain through the open handle, and made the umbrella fast to the seat. Then he said to a man sitting there: "I've traveled all over this country for five years, and I know a thing or two."

Then he walked away. The man who sat there got up. He had a check suit and a smooth cheek. He stepped up to the umbrella, pulled a die from his pocket, rubbed it to and fro across one of the links in the chain for a few minutes, loosening the umbrella. Then he said to another man: "If the fellow who is smarter than chain lightning comes back after his parcel, tell him the chap you saw a-walkin' off with it never was off the farm afore."

Electricity for Heat.

The ease and surety with which a furnace heated electrically is controlled is a point of much importance, and is sufficient to warrant the greater expense involved by the use of this system. The fact that the furnace is under perfect control conduces to efficiency, and this brings the cost of energy nearer to that of other systems. As to the actual cost, taking it all in all, there is not such a great disadvantage in the electric system and one can easily imagine a case where electricity and gas could be on a par in this regard.

Tesla's Promise.

With Tesla's new invention he says: "The sound of the human voice, with all its intonations and inflections, can be faithfully and instantly reproduced at any other point of the globe, the energy of a waterfall can be made available for supplying light, heat or motive power anywhere—on sea or land or high in the air—and humanity will be like an ant heap stirred up with a stick."

TREASURE TURNED TO DUST

Bank Notes Buried in Ground in Bad Shape, But Redeemed at Washington.

The money counters in the United States treasury were startled one day by the appearance of a remarkable looking "fat man" who entered the department and told a strange tale. He said he was an Ohio farmer and did not believe in banks and so had buried his money in the ground for safekeeping. He had dug it up, and was horrified to find that it was slowly turning to dust, as notes will when long buried.

Panic-stricken, he gathered the disintegrated money into an old pillowcase, bound it around his waist beneath his clothes and started for Washington. He traveled part of the way on horseback, part of the way on an Ohio river steamer and part of the way by train. During the journey he never once took off the pillowcase. He even slept with it on. The officials of the treasury department found it difficult to make him part with it. He did not want to go with a clerk to a hotel for fear the clerk might rob him, but as it was manifestly impossible for him to disrobe in the office he had finally to submit.

They got the money at last, and the condition of it was so bad that Mrs. Leonard, an expert, had to be called to decipher it. So great was her skill that the farmer lost only a few hundred dollars out of \$19,000.

FED BY FOUNTAIN OF PITCH

Celebrated Lake of Asphalt in Trinidad Seems to Be Exhaustible.

One of the most singular lakes in the world is the celebrated pitch lake of the island of Trinidad. This lake spreads over an area of 99 acres and its surface is composed of one great floating mass of asphaltum, seamed with veins of clear water. From it and a similar lake in Venezuela the world's supply of asphalt is drawn. The pitch lake is a vile place as far as smells are concerned, for the air all about it is heavy with noxious vapors.

And from the center of the lake gushes a fountain of liquid asphaltum, in which there float and break bubbles containing most horrible gases. The workmen go out on the surface of this lake and cut great slabs of asphaltum, which are carried away. But the next morning the hole they left is filled up again with a pitch which has risen during the night, so that the supply seems to be inexhaustible.

This curious lake was discovered by Sir Walter Raleigh when he landed in Trinidad in 1595 on his way to the mouth of the Orinoco in search of El Dorado.

Another strange lake is situated on a peninsula which juts out into the Caspian sea. The whole surface of this lake is covered with a soft crust of salt so thick and strong that a man can ride across it on horseback without any danger of breaking through.

AN UNFORTUNATE CHOICE.

Swedish Newspaper Bought for Finnish Servant Did Not Work Very Well.

Mrs. Black, with a family of eight, could keep a cook, but Mrs. Green, who paid the same wages, and whose family numbered only two, experienced the greatest difficulty in persuading one to stay with her. Mrs. Green was troubled about it, and naturally sought suggestions wherever she could get them. One day the two women happened to meet at a news-dealer's stand, relates Youth's Companion.

"I'm buying," explained Mrs. Black, "a Swedish newspaper for my cook. She likes to read, and I take one home to her occasionally."

"Why?" exclaimed Mrs. Green. "I wonder if that's the reason you're so successful in keeping a girl. It always wanted to know the secret."

"Possibly, it's one of the reasons," admitted Mrs. Black.

"I'm going to try it myself," announced Mrs. Green, promptly taking a copy of the same paper.

A week later the two women met again near an agency where Mrs. Green was looking for a new cook.

"Well," asked Mrs. Black, smiling, "how did the newspaper scheme work?" "I didn't work at all," confessed Mrs. Green. "I bought a Swedish paper, and the girl was a Finn."

Return to Water Power.

The past century owed its tremendous material progress chiefly to the utilization of power from steam. When the nineteenth century began, running water was the agency chiefly relied upon for the turning of the wheels of industry. Now, at the beginning of the twentieth century, there are strong indications that before the century closes power from running water will again supersede the power from steam as the prevailing motive force in mechanics. But the water power that will turn the industrial wheels of the present century is to be transmuted force, and not a directly applied force. The downward rush of water will be utilized directly to put into movement electric generating machinery, and the power thus derived will be distributed over many square miles of territory in all directions from the central power source.—Baltimore American.

Might Cure It.

"I'm going to run over to England. Do you know anything that will cure mal de mer?" "I declare I don't. I didn't know you had it! Perhaps a sea voyage will be just what you need."—Houston Post.

PASSING OF AFRICAN GAME.

Extinction of Many Species Leads to Legislative Measures for Protection.

For two centuries there has been little let or hindrance to the slaughter of animal life in southern Africa. But now game laws exist, and with their enforcement it is expected that the supply of game can be kept up and that some of the old hunting grounds may be restored.

Lions are still plentiful over large areas, and even in the mining districts of Rhodesia. Elephants are becoming scarce, being practically extinct south of the Zambesi, except on the east coast and in a few parts of Rhodesia. They are now strictly protected to save them from extinction.

The rhinoceros is rare, except in the Portuguese country south of the Zambesi. The hippopotamus is to be found only in Orange river, the streams of Zululand and in the Portuguese rivers. One of the remarkable natives is King Kaama. The headquarters of his tribe is Serowe, a town of 20,000. Here and in all his dominions he has abolished European liquors, and their introduction or use is followed by severest punishment. He has suppressed witchcraft and so encouraged education that most of his people can read.

The Mashonaland plateau is beginning to fill up with European farmers. With its perfect climate and fertile land it grows every kind of crop of the temperate zone, and the farmers are already looking forward to raising enough to supply the whole of Rhodesia. Thus throughout the "dark continent" in whatever direction there are evidences of a rapidly growing civilization.

WITH LEGAL FORMALITY.

Blacksmith Justice Assumed Judicial Air in Presence of "City" Lawyer.

Mr. John C. Carlisle tells of a case that many years ago he was called upon to try before a justice of the peace in the mountains of Kentucky, relates Collier's Weekly. This justice of the peace was also a blacksmith. He came into court from his smithy, and retaining his leather apron, mounted the bench with all possible solemnity of manner. The worthy man was very officious in his manner, trying hard to imitate the legal dignitaries he had seen in the surrounding districts. It was plainly to be seen says Mr. Carlisle, that the good man had determined that in the presence of a "city" lawyer from Louisville, it behooved him, the justice, to assume a judicial air that would be doubly impressive. The case under trial was that in which suit was brought for the payment of feed furnished certain horses. Mr. Carlisle represented the defendant, and the defense made was that the bill had been paid. When argument had been had, the justice delivered himself of the following: "The court is very familiar with this case. The court has listened to what the witnesses have got to say and the talk of the lawyers. The court will not decide this case just now. It reserves its opinion. This case goes under advisement for three days, and the court will then decide the case in favor of the plaintiff."

AND THE CLERKS SMILED.

Woman Caller Gave City Improvement Official a Good Hard Bump.

At the city hall they are telling this story on President Andrew Lynch, of the board of local improvements, says the Chicago Inter Ocean. An old woman, before whose property the city plans to lay a pavement, went to the board rooms and met the president. "I am looking for those robbers," she said. "I have the honor to be president of the board of local improvements," Mr. Lynch answered. "Probably you mean some one else." "No, I mean you," the woman said. "I don't want that pavement." "But the other property owners all do." "How do you know?" "I am president of the board." "What is your name?" "Lyack." "Well, so is mine, and this is the very first time I ever had to be ashamed of my name," the old woman retorted, turning her back on the head of the board amid the laughter of a score of clerks.

Napoleon's Outrider.

There has just been presented to the French Military museum a bust of Wernet, Napoleon's outrider, who once saved his emperor's life. It was after the abdication of Fontainebleau, and when Wernet drove Napoleon away from the palace, that he received from a peasant information of a plot to fire on the coach as it passed through the forest. The outrider, representing that there was an obstruction on the road, persuaded the emperor to leave the coach and ride round in another direction, while he brought the carriage as best he could to meet him. This was done, and Wernet encountered a furious fusillade, which, however, left him unscathed, as it was directed not at the box but at the interior of the empty vehicle. Wernet lived to be outmastered by Louis Philippe.—Westminster Gazette.

Willing Giver.

"Sir," began the visitor, "I come to you in the interest of the city's poor children. I thought you might like to contribute to our fresh-air fund for them." "Of course," replied the kind-hearted suburbanite. "You may take as much as you please from my place. But how in the world are you going to carry it?"—Catholic Standard.

Good Rule.

"Remember, Mulcahy," said the first Celt, with an ocular air, "that when you're angry ye ought never to say a word. Bear in mind the sayin', 'Silence is golden.'" "This a good rule," replied Mulcahy. "swaste no words, smash 'em!"—Tit-Bits.

"MINUTE MAN" STILL EXISTS

Revolutionary Type Found to This Day in Mountains of East Tennessee.

In appearance the minute man was a backwoodsman, with the habits and instincts of a pioneer, says a writer in the National Magazine. While not famous for hospitality, he was not as parsimonious as he has sometimes been painted. He lacked something of the live-wire suddenness of the volunteer, but he had a large measure of the patriotic patience of the regular. Both in war and in peace he was slow but not stolid; cautious always, but seldom timid. Thinking his own thoughts and proud of them, he always knew what he wanted and rarely failed to get it.

The like of him long since disappeared from New England, but his idiosyncrasy resides in the mountains of east Tennessee. Not exactly his double is our man of "moonshine" impulses, coonskin cap and homespun habit; but to know our mountaineer is to get the impression that he is an old acquaintance. Following the old flag of riding with Forrest, he was the minute man of the '60s, and in the Philippines his regiment, "The Moonshiners," as it was called, was always in trouble with the people in front. Like all good soldiers, he is strenuously peaceful in time of peace and very dreadful in time of war. Almost any likeness of these primitive patriots will fit their north-eastern fellow citizens.

Too busy to acquire the graces, while wringing a meager living from an unwilling soil, the tall, lean, long-haired minute man was not always an imposing figure. It may be said of him that he was long an martial spirit but short on martial bearing. Coaxing the slinky shilling across ungenerous counters was not a calling likely to inspire great thoughts and patriotic emotions; nor did a group of ill-paid and over-worked mechanics seem liable to breed statesman and soldiers. But out of these unpromising materials these odds and ends, the nation has been wrought.

The British parliament scoffed at this government of country doctors, uncouth farmers, wayside storekeepers and untitled lawyers—a government made possible by the minute man—sustained by the volunteer, perpetuated by the regular and respected even at Westminster.

But the minute man was a citizen before he was either a soldier or a statesman, though he could be all three without changing his clothes. He had a genius for civics, a capacity for applying the sciences and an inclination to interfere with the affairs of others which has made the world his debtor. It is almost enough to say of him that he was a puritan, and let it go at that, but that term, as understood out of New England, seems a little too harsh to apply to him.

THE AUTOMATIC DETECTIVE

Pedometer for Dog Keeps Tab on Maid Who Takes Him for a Walk.

"Mary," said the mistress, "did you walk Edward three miles this afternoon?" "Yes, ma'am," answered the maid; "a good three miles."

Mary, as a matter of fact had sat on a bench in the park with a young man, and Edward had hardly walked three squares. He was a dog, a little Bismarck, and the doctor had ordered him exercise, relate an exchange. "Now, Mary, I must insist that tomorrow you walk Edward three miles. To-day," said the mistress, "you didn't do it."

"But I did, ma'am." "No, you did not." "Would you call me?"

"Now, Mary, let us have no nonsense. Do you see this little dial like a watch fastened to the top of Edward's leg? Well, this dial is a pedometer. It tells me just how far Edward walks or runs each day, and it tells me accurately, for it was made to order, and it has been thoroughly tested and corrected. To-day Edward has only walked 300 yards. To-morrow he must go three miles. He must, mind you. You can't deceive me in this matter, Mary."

Mary left the room with face aflame. Her mistress, after she was gone, said: "I am one of a number of women who have gotten pedometers for their dogs. It is the only way to assure your dog a proper amount of exercise. A maid swears to you that she walks the animal miles and miles, but, for all you know, she may spend the afternoon at a friend's with the dog asleep on her knee.

"My pedometer only came home yesterday. It has already done a good piece of work, you see. Hereafter Mary will walk Edward just as far as I tell her to."

Status of His Wife.

The kaiser has surprised the empress with a life-size statue of herself in marble. Two years ago his majesty commissioned a well-known sculptor, Prof. Begas, with the work, ordering him to keep the secret carefully from the empress. The sculptor was given every opportunity to make the necessary sketches at public festivities, unobserved by his imperial mistress, and the result is stated to be entirely to the satisfaction of both their majesties.

Good Rule.

"Remember, Mulcahy," said the first Celt, with an ocular air, "that when you're angry ye ought never to say a word. Bear in mind the sayin', 'Silence is golden.'" "This a good rule," replied Mulcahy. "swaste no words, smash 'em!"—Tit-Bits.