

FAVORS A RETIREMENT LAW.

"If there were a retirement law for the clerks employed by Uncle Sam in the various departments at Washington, the civil service would not be cluttered up by a small army of aged and inefficient clerks," said W. R. Hayes, former congressman from Nebraska, the other day.

"As it is now, no head of a department or bureau chief will discharge a man or woman who has been a faithful worker for 30 years or more, because old age has impaired the usefulness of the employe. As a result, there are hundreds, if not thousands, who are kept on the rolls merely as a matter of humanity. If dismissed they would in many instances be thrown upon the charity of the world, for it is utterly out of the question that private employment could be obtained for them.

The stupidity of the clerks themselves has been one of the chief reasons why a liberal retirement law has failed of passage for all these years. The clerks can never agree on any policy among themselves. Many of them obstinately contend that the government has no right to withhold a dollar of their salaries to go into a pension fund for retired clerks, ignoring the recognized improvidence of that large per cent. of employes who never save a penny of their salaries. It would be an act of beneficence toward this class if a portion of their wages was regularly retained.

"Unquestionably, it would be cheaper for the government to give a pension outright to those whose faculties are decayed, and to put young and vigorous people in the place of the superannuated. Every other first-class nation in the world save the United States has some kind of pension scheme for its civil servants, that of Canada, especially, being a model."

MICROBE LOST HOPE.

A lonely microbe, disheartened and ready to die because the public health service is rapidly putting all his ilk where they can do humanity no harm, peeked over the edge of Assistant Surgeon General George Rucker's desk the other day and heard the doctor humming a ditty that went like this: "A fly and a flea, a mosquito and a louse, all lived together in a very dirty house. The flea spread the plague and the skeeter spread the chills. All louse spread typhus, too. Folks in bills. The fly spread typhoid and the louse spread typhus, too. Folks in that house were a mighty sickly crew. Along came a man and he cleaned up the house. He screened out the skeeters and swatted the louse. The fly and the flea he cracked on the wall. Now the people in that house are never sick at all."

"Well," piped up the microbe, "that's all right as far as it goes, but it strikes me you've been a bit partial in this thing. How about the bedbug? Where does he get off?"

"He's going to get off pretty quick," returned the doctor. "So far the bedbug has been able to prove an alibi, but I've put the sanitary detective on his trail and I'll get him yet."

Whereupon the microbe, seeing the jig was up, committed suicide by jumping into the inkwell.

11,221,424,084 CIGARETTES.

If cigarette smoking is as deadly as some of the ants make out, this country will soon be inhabited exclusively by imbeciles.

During the fiscal year 1912, the tidy number of 11,221,421,084 cigarettes was smoked in this country, an average of about 128 for every man, woman and child. Inasmuch as not all men and women and few children before the walking age smoke cigarettes, the average consumption for those who do is considerably larger than 128.

This eleven billion odd is an increase of two billions over the consumption of 1911, and Secretary MacVeagh and his department officials confess they cannot explain this vast jump.

LIGHT HOUSEKEEPING DISCON- CONTINUED.

Secretary Franklin MacVeagh will not permit any more chafing dish parties in the Treasury building. The moody parties, the daily teas and dainty hot luncheons have been discontinued. For many years clerks of the treasury have made merry over the chafing dish at noon, but there will be no more of that and everybody will have to go out to get lunch. The sanitary committee of the department recommended that the secretary have the little eating parties discontinued and all cooking utensils removed.

Light housekeeping in Uncle Sam's money chest is a thing of the past.

Driving an Alligator.

Using a child's toy wagon and allowing himself to be drawn about by an alligator, is one of the queer methods adopted by a German sportsman to win a wager, says Popular Mechanics. He claimed in a conversation with a friend that there were no less than 10,000 methods of locomotion, and in the dispute that followed he wagered that he could prove it. The bet was taken up by the friend and a trip around the world was undertaken to try out all the various kinds of transportation, and incidentally to devise some new ones. The alligator stunt was carried out at the alligator farm at Los Angeles, Cal.

Worry and Work.

Wigg-Worry kills more people than work. Wagg-Quite natural! there are more people worrying than working.

CAUSE OF TERROR

Vagaries About Lightning Without Reason.

Although It Causes Fewer Violent Deaths Than Any Other Foe of Americans, It Is Feared Most

Washington.—Terror of lightning is mostly morbid. If you are obsessed with such a fear, Uncle Sam's statisticians can comfort you with the assurance that the average citizen of the United States is ten times more likely to be murdered than to be killed by a thunderbolt; eleven times more likely to be shot dead, through malice or accident; twelve times more likely to die of heat or sunstroke; twenty-eight times more likely to die of burns or scalds; thirty-four times more likely to be drowned. Only about 278 people in our land are annually put to death by Jove's fiery darts. Of course the death rate by this cause varies from year to year. It was above the average in 1909, and even heavier in 1908. Some astronomers believe that the severity of thunderstorms is increased by sun spots, others that it varies with the phases of the moon, but meteorologists generally deny these theories.

They agree that your danger from the celestial artillery depends principally upon the locality in which you live, and your shelter at the time of the storm. The weather bureau, by careful observation and tabulation, discovers our zone of greatest danger from lightning to include an irregular area of the east, covering all the Atlantic coast states from Massachusetts to Virginia, inclusive, and biting inland until it takes in southern Vermont, Pennsylvania, West Virginia, Ohio, Kentucky, Indiana and eastern Illinois. Thunderstorms therein are more fatal though less frequent than in the Gulf states. If you wish to escape thunderstorms almost entirely, pitch your tent upon the Pacific slope, where such storms are practically unknown. Or, if required to dwell within the danger zone, select for your castle a house in the midst of a city block with continuous tin roofs connected to well anchored waterpumps.

The fact that lightning annually strikes four times as many people of outdoor occupations as people in general emphasizes the wisdom of keeping indoors during such disturbances. But if caught in the open bear in mind that you are far safer in the dense heart of a wood than at its outskirts, and that the shelter of a single tree is particularly treacherous, especially if near the edge of a body of water, even a ditch. But if you must be near a tree, seek the companionship of the beech, which is struck least often of all, and avoid particularly the oak, which attracts lightning more than any other.

The oak is hit fifty-seven, the fir thirty-nine and the pine five times as often as the beech. Avoid above all else a tree or other shelter where under a group of men or beasts are huddled together. While in the shadow of the thunderhead, monarch of all clouds, be exclusive. The weather bureau also warns you against doorways, particularly of barns and stables; also a house connected with a metallic clothes line.

While successful in tabulating the destructive and fatal effects of lightning and, by deduction, formulating such common-sense rules as the above, our weather bureau, in common with other great meteorological institutions, finds the force behind the fiery cannon balls and projectiles of Jupiter Pluvius too illusive and vagaries to be reduced to law. For years the bureau has been gleaming from all parts of the world reports describing the eccentricities of this awe-inspiring phenomenon, of which Flammarion has said:

"It is like an elementary spirit, eccentric or rational, clever or silly, far-seeing or blind, headstrong or indifferent, passing from one extreme to the other. It wriggles through space. It moves among men with surprising agility, appearing and disappearing like lightning."

But the most weird of all lightning pranks on record is that of killing a man and leaving him standing erect as in life. Such a phenomenon was lately reported by a Canadian observer, C. Baillarge, who near Beaumont saw a man struck by a thunderbolt while walking in a field. Al, though dead, he remained motionless, standing with one foot in front of the other in the attitude of taking a step

PRESIDENT FOR A DAY.

In the talk about electing presidents of the United States it is recalled that Senator David Rice Atchison of Clay county, Mo., claimed the unique distinction of holding the office of president of the United States for one day. The terms of office of President James K. Polk and of Vice President George M. Dallas terminated by limitation on Saturday night at midnight, March 4, 1849. Gen. Zachary Taylor, Polk's successor, was not inaugurated until Monday, March 5, 1849. Senator Atchison was at the time president pro tem. of the United States senate. The expiration of vice President Dallas' term left a vacancy to which Senator Atchison instantly succeeded. This made him ex-officio vice-president of the United States, but at the same instant there was likewise a vacancy in the presidential office, to which in turn Atchison instantly succeeded.

DID GREAT THINGS AS BOYS

Notable Instances of Those Who Have Accomplished Much in Their Youth.

It is well for us to remind ourselves not infrequently of the historical fact that some of the greatest achievements in the world have been made by youth, and it will always be so in human history. David had experienced some of the greatest emotions before he was twenty, and was a king at the age of eighteen. Raphael had practically completed his life work at age of thirty-seven. He did no great artistic work after that age. James Watt even as a boy as he watched the steam coming out of the teakettle, saw in it the new world of mechanical power made possible by the old element turned and driven by a simple appliance. Cortez was master of Mexico before he was thirty-six. Schubert died at the age of thirty-one, after having composed what may perhaps be called in some ways the most entrancing melody ever written. Charlemagne was master of France and the greatest emperor of the world at the age of thirty. Shelley wrote Queen Mab when he was only twenty-one, and was master of poetry before he was twenty-five. Patrick Henry was able to shape the revolutionary history of a new country before he was thirty, and astonished the world by his oratory before he was twenty-six years old. At the age of twenty-four Ruskin had written Modern Painters, and Bryant, while still a boy of high-school age, had written Thanatopsis. The list of achievements of youth in all ages—in all departments of activity—is endless.—Christian Herald.

Dryden's Wit.

The duke of Dorset, John Dryden, Bolingbroke and Chesterfield were in the habit of spending their evenings together. "Twas in general 'the feast of reason and the flow of soul.'" On one occasion, however, ennuil had taken possession of the whole. At last it was proposed that the three aristocrats should each write something and place it under the candlestick, and that Dryden (who was at that period in very different circumstances) should determine who had written the best thing. It was no sooner proposed than agreed to. The scrutiny commenced; judgment was given. "My lords," said Dryden, addressing Bolingbroke and Chesterfield, "you each of you have proved your wit, but I am sure you will, nevertheless, agree with me that his grace the duke of Dorset has excelled. Pray attend, my lords—I promise to pay to John Dryden, Esq., on demand, one hundred pounds.—Dorset." It scarcely need be observed that the noble wits subscribed to the judgment.

Acid-Proof Composition.

Iron alloys containing a certain percentage of chromium are usually employed in the manufacture of articles and apparatus which should resist the action of acids. These compositions are, however, not absolutely acid-proof. Recently the well-known German metallurgist, Professor Borchers, of Aix-la-Chapelle, discovered that by adding molybdenum to an iron composition containing more than ten per cent chromium, in amounts of 2.5 per cent, an absolutely acid-proof composition can be obtained. It is essential, however, that the iron be free from carbon, or at least nearly so. A composition containing 35 per cent iron, 60 per cent chromium and 5 per cent molybdenum, it is claimed, remains unaffected even by hot aqua regia. This alloy has the tenacity of cast iron and can be worked like the latter. Titanium and vanadium may be used instead of molybdenum, but the latter is preferable.

One Way With Late Husbands.

At Steinach, Canton of St. Gall, Switzerland, a young married woman whose husband was unable to tear himself away from his favorite cafe in the evenings and was always very late for dinner, took the dinner and "planted" it before her husband and friends while they were playing cards in the cafe.

"Continue your game as long as you like, but don't return home and disturb me, for I am going to bed," she said, and walked out of the cafe. The young husband had to pass the night in the streets, as his wife refused to allow him to enter the house.

Shakespeare.

The critics have not proven that the plays known as Shakespeare's were not written by the Stratford man of that name. The Stratford man will have the field, and is likely to have it for an indefinite time to come. Of course, it is possible that the discovery of now hidden archives may suddenly demonstrate to the world that Bacon or some other man wrote the immortal plays, but as things stand today we must admit the Shakespearean authorship or confess that we know nothing at all as to who their real author is.

Twins an Evil Omen.

Igorote women have a strange superstition about twins. They say that Anito, an evil spirit, is always present in one of the babes when twins are born. Napeek, twins are called, and their advent is looked on as an evil omen. Even wild buffalo—caribou—have but one calf, say the superstitious Igorotes, so they take one of the twins, usually the larger, and quietly dispose of it.—Christian Herald.

NEW RULING IN NAVY.

All young officers in the navy will hereafter serve at least one year on gunboat duty, according to a new plan of detailing announced at the navy department.

The navy department regards gunboat duty as highly important, because the gunboat officers are thrown on their own resources to larger extent than on the battleships and more quickly learn self-reliance and confidence in their own abilities.

In the future the period of duty for all gunboat officers, except the commander, will be one year. At the end of this period they will be ordered to the battleships and armored cruisers. With this new system a greater number of officers will have the advantage of gunboat training than is now the case. The officers will have, while on gunboat duty, larger individual responsibilities and range duties. It is expected the new plan of one year details will make gunboat duty more popular, as such assignments will not hereafter mean long separation from the fleet.

A number of ensigns of the class of 1911 are now being detailed to the gunboats. This gives them a distinct advantage over their classmates not so detailed, as these ensigns immediately become watch and division officers with quarters in the wardroom. For this reason, only those who have proved special efficiency at sea in the last year are being chosen. At the end of the year they will return to the battleships.

It is expected that the same policy, somewhat modified, will also be applied to the destroyers. In this service, however, young officers will be allowed to remain two years if they choose.

GRADUATES SHUN MINISTRY.

A remarkable decrease in the number of Protestant ministers graduated from the universities of the country is shown in a current report of the United States bureau of education.

"It is plain," says the report, "that educated men no longer seek the cloth as they did when the nation was younger. It may mean much or little that the percentage of ministers among the graduates of typical colleges has declined from a proportion of 60 to 70 per cent, to less than 10 per cent.

An examination of the figures collected at the close of the nineteenth century from 37 representative colleges discloses the fact that the ministry takes between five and six per cent of the university graduates, which marks the lowest point for that profession during the two and one-half centuries of American college history.

Between the years 1896 and 1900 only 865 divinity students were graduated from 37 representative colleges and universities, or 5.9 per cent of the total number graduated, which was over 14,478.

WON'T PAY WARDEN \$2.

The Atlanta prison cow, whose indiscretions caused a two hours' debate in congress several months ago, and changed the wording of a \$450,000 appropriation bill, stirred Comptroller of the Treasury Tracewell the other day to write a long legal opinion as to her conduct.

The cow wandered out of her pasture and ate up all the neighboring farmers' turnips. She was impounded and Warden Moyer paid two dollars out of his own pocket to get her free. He could not collect from the government because the auditors here disallowed the claim.

Congress failed to remedy the situation, so that Moyer could get his money back, and the comptroller the other day added another chapter by handing down a decision that the expenditure was an illegal one that the government could not repay. The warden will make another appeal to congress for his two dollars.

TEA ROOM IN U. S. TREASURY.

Secretary of the Treasury MacVeagh has officially recognized tea as one of the rights of women by authorizing the opening of a "tea room" in the treasury department, where 100 individual pots of tea keep up a merry song during the lunch hour. The new tea room is the only one under Uncle Sam's protection. Some time ago indiscriminate tea making throughout the building caused Secretary MacVeagh to issue an "anti-tea" rule. The women raised a protest and the special tea room was the result.

To Ostricize Roosters.

Harry M. Lamon, in charge of the poultry division of the bureau of animal industry of the department of agriculture, recommends the ostricization of all roosters after the spring hatch. He thinks that if his advice is followed, the cost of eggs and consequently the high cost of living, will be considerably reduced.

Mr. Lamon has found, after many experiments, that infertile eggs are best for food, and will keep longer than fertile ones. By confining, killing or selling all male birds after the breeding season, Mr. Lamon says the farmers of this country will prevent an annual loss of \$15,000,000 in eggs. The statement made by Mr. Lamon is cheering news to the poultry keepers of Washington, whose roosters are under ban of the health office.

There's a Reason.

"Why do you wish to divorce her, because she doesn't cook like your mother used to?" "No, because she does."

MAKE CHEAP LOANS

German Co-Operative Credit System for Workers and Farmers.

United States Ambassador Reports on System of Banks Which Serves the Artisan, the Workman, and the Small Business Men.

Washington.—The German artisan, as well as the German farmer, has provided himself with financial machinery to assist him in the conduct of his business. As with the farmer, co-operation is the basis of his banking scheme—cheap credit and quick credit is obtained for him by offering a collective guaranty. What he could not secure alone he finds readily obtainable when he combines his limited resources with those of his fellow-workmen.

The system of banks which serves the artisan, the workman, and the small business man of the towns of Germany is known as the Schulze-Delitzsch system. As the membership of these banks includes a high percentage of agriculturists and their operations have an important bearing upon the question of financing the farmers, Ambassador Lelshman has included this system in the investigation which he is making in connection with President Taft's effort to establish co-operative credit in this country for the benefit of the American farmer.

As the social structure of the town is more complex than that of the farming community, so the structure of the Schulze-Delitzsch or urban co-operative banks is more complex than that of the rural banks of the Raiffeisen type. Their membership includes men from many walks of life and of varying degrees of financial standing. It has been found necessary, therefore, to supply these banks with a larger foundation capital than is the case with the farmers' banks of the Raiffeisen type.

The collective guaranty offered by the farmers is, indirectly, a land guaranty. The guaranty of town residents is not so well defined. Therefore, the members of the urban banks are required to subscribe a comparatively large amount for capital stock, and the banks operate upon this cash basis more in the manner of other banks than is the case with the Raiffeisen banks, which operate almost entirely upon the guaranties given by the members and with only a practically nominal capital.

Also the urban banks do more of a general banking business. Their larger cash capital makes this possible for them. They do not depend for their funds upon central co-operative banks. They maintain and seek to pay dividends upon their capital stock. This dividend runs generally from 5 to 7 per cent, but a few of the Schulze-Delitzsch banks of Germany pay as high as 10 per cent, and a dividend of 25 per cent is not unknown.

The primary object of the urban banks is to furnish their members with cheap, quick money. They lend in two forms—loans on current account and loans for fixed periods. Loans on current account comprise something over 40 per cent of the banks' business. Loans for fixed periods are made on pledge or by discounting bills of exchange. Also loans on mortgage form about 10 per cent of their total loans. A small number of loans are granted without guaranty of any sort.

Capital shares in the Schulze-Delitzsch banks average a little over \$90. The liability of a shareholder is generally limited. The rate of interest paid for their money by these banks averages about 3 1/2 per cent of the total working capital, while the gross profits average about 5 1/2 per cent of the working capital. Deducting from this margin the cost of operating the banks and other expenses there is still left a net profit for distribution averaging about 8 1/2 per cent of the share capital. A portion of this net profit is carried over as reserve and the remainder distributed as dividends.

Surplus funds not needed by the banks in making loans to members are deposited with outside banks or are invested in first-class securities. The urban banks in three provinces in Germany have organized central banks, but for the most part the banks are able to obtain money satisfactorily from outside banks, and the three provincial central banks are not of much importance. The urban banks do, however, maintain current accounts with the Dresden Bank, a private bank, in order to facilitate the movement of their funds and to equalize their debits and credits.

"MOVIES" RUINING SALOONS.

Moving picture shows have practically ruined the saloon business of the national capital, according to investigations of the excise board. Although the new license year began November, only 175 applications have been made for renewal of retail licenses. Last year 513 retail liquor licenses were taken out and unless business picks up during the next few days the board anticipates only one third of the regular saloon business will be in force during the coming year.

LATEST WHIM OF JANITOR

Mrs. Audley Learns He is "Superintendent" and Sees People Only by Appointment.

Mrs. Audley, who had moved into a new apartment, was driven to the verge of distraction by the persistent failure of the janitor to perform certain services which were essential to the comfort of herself and her family. One morning when her indignation had reached the boiling point she telephoned to the basement.

"I want to speak to the janitor," she announced emphatically. "Do you mean the superintendent?" inquired the voice of a woman at the other end of the wire.

"I mean the janitor; but if calling him 'the superintendent' makes him do his work more promptly—the superintendent."

"The superintendent ain't in his apartment at the present moment," replied the voice, with unmistakable haughtiness.

"Are you the ja—superintendent's wife?" telephoned Mrs. Audley. "I am Mrs. Macbeth, the wife of the superintendent," admitted the voice.

"Well, I am Mrs. Audley. Please send your husband to me as soon as possible. There are things that must be done in my apartment, and that it was his business to have done days ago, and I want. What! busy? He may just as well be busy doing the work I require as the work required by anybody else in the house," said Mrs. Audley hotly. "So, please tell him to come to my apartment without further delay."

"The superintendent never sees nobody except by special appointment," came the voice from the basement. "Oh," murmured Mrs. Audley, and hanging up the receiver, sat down to laugh.

Magic of the Rainbow.

The rainbow shimmering high in the heavens is more than a mere arch of glowing colors. It is a royal ambassador from the kingdom of nature, a herald bearing a message of vast importance to mankind. Written upon its brilliantly-hued, shining archway is a truth that man has finally appreciated after the countless ages that have passed since the first rainbow glorified the heavens. And this truth is what? Nothing less than the revelation of the component elements that constitute the sun and stars and the dim-shining nebulae lost in the farthest hiding places of the universe. By means of this truth, written large upon the raindrops, we know more about the composition of the sun, \$3,000,000 miles from the earth, than we do about the world on which we dwell.—Popular Mechanics Magazine.

No Need to Worry.

A lovely woman who lives on Roxford road, East Cleveland, is the proud mother of two boys. Reginald is six years old, while Ronald is not yet two. Both children are active and inquisitive, so it has become necessary to employ a young girl to watch them.

Mamma is subject to headaches, and mamma has discovered the sort of proprietary pills that will relieve them. One mustn't take more than one per hour. And the other afternoon mamma had a headache, took a pill and went to rest. After a while she got up to repeat the dose—and found the pill box empty. She summoned the maid.

"Frida!" she cried. "Did Reginald swallow all those pills. Answer me!" "No'm," answered Frida, with a smile. "Don't be scared none. He's a chenerous kid—he gafe half of 'em to der baby!"—Cleveland Plain Dealer.

Maps and Charts.

Anaximander of Miletus is generally supposed to have been the originator of geographical and celestial charts, about 570 B. C. Modern sea charts were brought to England by Bartholomew Columbus to illustrate his brother's theory of a western continent. This was about the year 1489. The first tolerably accurate map of England was drawn by George Lilly, who died in 1559. Gerald Mercator published an atlas of maps in 1595, but it is only within the last 50 years or so that we have had really scientific charts of the earth's surface. It was, of course, impossible to have had such maps in the olden time.

Repartes.

An Irish waiter named Kenny was noted for his wit and ready answers. A party of gentlemen staying at the hotel heard of it, and one of them made a bet that he would say something Kenny could not answer. A bottle of champagne was ordered, and the one who made the bet commenced to open it. The cork came out with a bang, and not unintentionally, hit Kenny in the mouth. "Ah," he said, "that is not the way to cork." "No," replied Kenny, as he soothed the injured part, "but it's the way to kill Kenny."

His Art Instincts.

Jones had invited a friend to dinner and asked him to carve a chicken that was placed before him. The guests set to work with a good will, but after a deal of muscular exercise was compelled to acknowledge himself beaten. "Where in the name of leather did you get that bird?" "I don't know," replied the host, "unless it should prove to be the offspring of some hard boiled egg!"—Chicago News.