Bankers Warned Narrowness Harms Country.

By Dr. Woodrow Wilson, President of Princeton University.



HERE will be no real banking reform until all the resources of the country are placed at the disposal of all the people, so that a small borrower can tap them according to his credit as well as the big one. The first essential in banking is not looking for big enterprises, but the encouragement of sound undertakings, whether they be big or little, and the barring of bankers who do not follow this rule.

Banking is founded on a moral basis and not on a financial basis. trouble today is that you bankers are too narrow minded. You don't know the country or what is going on in it, and the country doesn't trust you. You are not interested in development of the country, but in what has been de-You take no interest in the small borrower and the small enterprise which affect the future of the country, but you give every attention to the big borrower and the rich enterprise which has already arrived.

Too many of you have too great admiration for the defenses of the law. When asking whether a venture is safe, you do not mean morally safe, but legally safe, whether it will lead to the road of profit or to the road to jail.

There is a higher law than the law of profit. You bankers sitting in this provincial community of New York see nothing beyond your own interests and are content to sit at the receipt of customs and take tolls of all passers-You should be broader minded and see what is the best for the country in the long run.

The development of trusts is beneficial to the country in the short run, but I can see that in the long run there are deep waters ahead and many dangers in this respect.

Too great responsibility is in the hands of very small groups of men. The future of banking is the future of the country, and enterprises that bring. about a revolutionary state of mind are not only harmful to the country but fatal to banking.

Too Much Machine Cnarity.

By President John H. Finley, of the College of the City of New York.



HAT we need is not more societies with altruistic purposes, but more common sense. If by any chance an impoverished Zulu should succeed in evading the Immigration Inspectors and entering the city, we should have forthwith a Society for the Care of Impoverished Zulus. And if any one should invent such a creature as a two-thirds orphan, there would be formed a Society for the Relief of Two-thirds Orphans. What we need is organization, a unifying of forces to attack misery, instead of a number of societies

which act merely as skirmishers in the fight against human ills. The old conception of a child was a soul coming into the world with a nebula of heaven. Nowadays a child enters life as a municipal vital statistic. The Tenement House Department is on hand if he is a poor child to see that he gets the prescribed amount of air, the Health Department to taste his milk, to see that it is free from bacilli, to filter the water he drinks, to test his medicines, to remove his tonsils: the public schools to educate him, recreation commissions to guide him in his play, the municipal hospital ambulance to pick him up if he falls by the wayside, and the Coroner and the Commis-

sioner of Charities to bury him. I remember as a school teacher on the prairies, that chalk was the only thing supplied; now we have pens, pencils, paper, textbooks, microscopes, test tubes, laboratory appliances, basket balls, punching bags, and pianos supplied in the public schools.

The change of private charities into public managed charities, where each citizen pays his compulsory alms to a Commissioner of Charities, has been an ossifying process. What we need is neighborliness, with its patience, its kindliness, and its spontaneity. There is danger in giving too much of our altruistic activity over to the care of paid administrators

Changing America.

By T. P. O'Connor. AN said to me the other day, with indignation in his voice, that the young New Yorker who passes through the streets today never stops to look at a statue of Washington or Lincoln or Grant, or any of the other men who created the nation and protected it from destruction. To him the interesting thing to a kind of peace between them." point out is the house of Andrew Carnegie or Rockefeller, or of any of the other men who have amassed vast fortunes. These

are the really interesting persons. dignant? This young man who is so Yet why should my friend be little interested in Washington and Rockefeller, came from Europe, or a native of the soil, and to him they reat attraction of America was that he could make money here which he could not make in his own poor country. Washington and Lincoln belong to a past which is dead to him; which indeed, to some extent, is dead to all America. The conditions are entirely

I doubt very much if it would be possible in the America of today to have anything like the civil war which rent America for four terrible years some forty years ago. You couldn't get any of these foreign millions to in. Did you speak?" Delphine broke off to terest themselves sufficiently in the question whether slavery should be abol-Indeed, there are a good many of them who think that the slavery of the black man has been succeeded to a large extent by the slavery of the white man. For there is deep, widespread and flerce discontent in America, in spite of all the splendid wealth, enterprise and energy of the

Back to the Farms

By Stewart Browne.



HE greatest cause for "increased cost of living" in the United So she has been thinking up the best States is too large a percentage of labor producing luxuries and way to make him independent and she too small a percentage producing necessaries

all things that help or cheapen their production.

The ideal nation is the nation that uses only what is absolutely necessary in quantity and quality to bring up the individual's productive power to its most effective point in producing the neces-

saries of life. France more nearly approaches this ideal than any other nation, and the

United States is further away from this ideal than any other nation. Every bottle of champagne drunk, every canvasback duck eaten, and the original cost and the cost of maintenance of every pleasure automobile in the United States is a dead loss to this nation, because it does not add even an infinitesimal point to the productive power of the individual, and so with

The world's food producers are not keeping pace in numbers with the

world's food consumers. Back to the farm is the only remedy for the above,

A Year's Meat Reduction Proposed.

By Mary Scott-Uda.

TIDAL wave may bring wreck and ruin. It is the steady cur-

Fent of the river that does business,

What does a thirty-day boycott on meat mean? The ruin, perhaps, of small dealers who are in no way responsible for the and laid a hand on the little one that rise in the commodity. The big ones have only to clap their on the arm of the chair. product into cold storage and serve it out thirty days hence to the boycotters.

Would it not be more effective to pledge each other to eat meat but once or twice a week for a year? A five-sevenths steady cut on meat sales for a Hill. I was staying with a friend twelvementh, leading perhaps to a permanent reduction as people learned the there and every day I used to see you hygienic advantages derived from such temperate abstentation, would surely at the golf club and in the parks and give the beef barons pause. Much of the sinew and muscle that does the at different places. I hadn't been so world's heavy work is raised precisely on this regime. As a form of economy | wery good up to that time. I had gam- It cracks as easily as an egg; it often It would be easier and certainly more effective than the present thirty-day spurt of total abstinence.

I love to linger near the shore When tempests beat and thunders roar; When breakers dash against the main And reel and stagger back again; When white-caps, rushing from the sea, Strike hard and cry, "I will be free."

Like things of life they seem to leap, And lift themselves from out the deep With purpose fixed to rend the rock Submerging all beneath the shock— That they may range forever more In space, unbounded by a shore.

To me, these billows seem to cry:
"I'll scale these shores, rock-ribbed and high; I must away; I will be free; There is a wider range for me, A broader field, a deeper sea, As boundless as eternity."

Though all the ocean, wide and deep, Is theirs through which to range and leap, They seem to cry: "This narrow sea Contains not room enough for me." And lifting high their crest again, They huri themselves against the main.

And so, within this house of clay, My soul cries out: "I must away. This narrow earth, and air and sky, My boundless longing doth defy. There is a wider range for me, A shoreless, vast eternity."

-B. W. Waltermire, Ohlo State Journal

THE MEETING.

By Laura M. Emerson.

They were sitting in Mr. Merrymount's smoking room, which had been closed for the evening because of its comfortable shabbiness. Delpine's foot tapped the floorever so lightly in time with the music outside, as she sat on one side of the table and looked across at the young man under the shadowy red light.

"I never thought I should see you here," she said.

"I always knew we should meet some time," he answered. "Even though those days at Holly Hill were so unsatisfactory. I always felt, somehow, that even though we never spoke to each other, we were friends."

"I was only a school girl then," said Delphine, "but every time I saw you I felt the same way, and I-I'vealways thought of you. How do you come here, by the way?"

"Oh-I'm often here. I've always stayed here-a good deal. And you?' "Oh-I," laughed Delphine. "Why I am here for a purpose. Would you like to know about it? I'll tell you. The Merrymounts have a son, a degenerate, ne'er-do-well son."

"Indeed!" exclaimed the man with interest. He rose and adjusted a portiere in an evident solicitude lest they be discovered. When he came back his face was grave. He sat down again and leaned toward Delphine.

"About the son?" "About four years ago Mr. Merrymount's son ran through a great deal of money and his father quarrelled and ask yourself if there is any one of with him, I've heard that he gamed and raced horses and that sort of

"Um-m," the man agreed, non-

"But it seems that Mrs. Merrymount had always loved her boy through everything, and has pleaded and pleaded with his father until she had made

"Bless her heart," murmured the man.

"Did you speak," inquired Delphine. "I only said that she deserved a better son. But what has this to do with you?"

"I'm coming to that. Now when the peace was accomplished, Mr. Merrymount only agreed to it on condition his son behaved himself and did not run in debt again. But as he only made him a very small allowancesay again owing to the fact that there had been an indistinct mutter from the other side of the table.

"I said I hoped he wouldn't have the sace to take it. I wouldn't."

"But you," remarked Delphine sagaclously, "are not Mr. Rudolph Merrymount. And as I was saying, his father's allowance being so small, Mr. Rudolf will certainly be in difficulties again soon, and he and his father will quarrel and Mrs. Merrymount will not | lonial's outfit is his hat. be able this time to patch things up. Necessaries are food and drink, clothing and housing, and her hand lightly upon her breast-'me.'

The man started up indignantly. "What makes you think-"

"I read it in their sudden courtesies to me after my uncle died and left me his fortune. I'm a nobody socially, you know, and they are tremendous. They would never dream of having me here if it were not for what they want of me. And once-" added Delphine shamefacedly, "I heard them talk it over-Mr. and Mrs. Merrymout. I mean. I never saw the son. Do you know-he's here!" "Here-where?" cried the man, flush-

"Downstairs, somewhere. That's

why I came up here. I couldn't pear to meet him. I felt so ashamed of him and his family and of myself, coming here as it were, to exchange commodities with them. I never really meant to, you know, but I never really decided not to until I got here-

"And saw me," he finished gently. Delphine flushed a piteous indignan; scarlet

The man came around the table then

"Let me tell you something," he said. "Four years ago I was in great trouble. I was at that time at Holly bled, and raced horses, too, sometimes, and I had run through a lot of money. | leans States.

these past four years there's nothing at least you can be ashamed of. I've a position, a good position, where I've been working steadily this past six months, and I hope, because the aim I have is high, to do better and bet-

ter until I amount to something." "And your aim is-" she asked shyly, not so much that she did not know as that it was pleasant to hear.

"To be worthy of the girl who is to marry me," he answered. "And remember, Delphine, that I can take care of you, but not on your money. And if you marry me you must live on my little until I can make it more. Can you do that?

"I can and I will," said Delphine, proudly.

A moment later another footfall sounded outside in the corridor. Delphine turned in a panic.

"Your name," she gasped. "I don't know your name." But there was no time for him to

answer, so that Mrs. Merrymount, who parted the portieres and came in, unwittingly supplied the information. "My dear Rudolf," she said,

thought I might find you here, but I did not think of looking in this room for Delphine." "Hereafter, mother," said the man, taking Delphine's hand in his and

looking into her wondering eyes, "you will be very likely to find one of us where you find the other."-Boston

KNOWN BY HIS TIE.

Significance to Londoner of Headgear and Neckwear.

When some years ago one of the doorkeepers at a London theatre retired from his draughty calling and was pensioned off by the management it appeared that this old man in all the years of his service had never given a "pass out" check to any one of the thousands of men who must have passed his doorway.

But he never made a mistake. No one entitled to return was ever refused and no one could pass in at the end of the interval who, had not passed out at the beginning of It.

The secret of the old man's success was a curious one. He depended on his memory in a very curious way. He did not remember the men by their faces, their clothes, their hats, their boots, or by any peculiarity of gait or appearance. Manifestly such a feat would have been impossible, tinguish it. for ordinary "pitties" are very much alike in these details.

He took the one detail on which men do differ and remembered them by that-he recognized them by their neckties.

Gaze around you in the railway carriage as you are reading this article

your fellow passengers that you could remember well enough to recognize again in, say, an hour's time. You will find there are very few people you could be sure of. There watch during dry and dangerous may be one old man with a large and conspicuous white beard or a very

of unusual size, but nine out of ten

sort of clothes and the same sort of figure. The Londoner, in fact, seems to be standardized. He is built on a settled pattern. He is modelled to a type.

His necktie is his sole bit of variety. Into this world of standardized human beings comes, let us say, a colonial. Mighty London with her vast crowds swarming over four counties swallows him up. Yet somehow he preserves his individuality. He is conspicuous wherever he goes. He feels that all London is staring at him, thereafter at ten-year intervals; and empty cans and pails, and everything and all London, as far as it has time,

is staring at him. Cabmen persistently hail him, the map sellers in the Strand pester him as he passes, those very acute people -the confidence men-sight him afar off. But it is not his necktie that distinguishes him, nor his face nor his clothes nor his walk. The conspicuous feature of the newly arrived co-

London permits three sorts of hatthe top hat, the bowler and in the summer the straw. Any break from has hit upon-" Delphine paused to lay this settled order is to make yourself conspicuous.-London Mirror.

A Bank Note Curio.

"Yes, I collect queer bank notes," said the receiving teller. "I've been doing it for Fears. You know there are some very odd things written on bank notes sometimes." He pointed to a \$1 bill hung in a frame of black oak on the wall. "Read that," he said, | pecially in those sections where there able, she is useless. Professor Robin-"And I've got queerer ones than that even in my collection."

On the bank note in red ink was written in a feminine hand: "You have robbed me of all the rest, and of my soul also. May this burn your hand when you touch it. May all you buy with it be accursed. You have the last. Are you now satisfied? Murderer!"

The collector sighed sentimentally, "Think of the tragedy," he said, "that may lie hid behind those simple little phrases, eh?"-New York Press.

Genuine Watermelon Going.

pumpkin hybridization, so as to get thick, tough rind to stand shipping and to make them larger and fuller. While the rind improves the meat is melon, with its thin, brittle rind which cracked under thumb pressure or spht when a knife was put in, is past and gone, for such are no good in a day of commercialism. A genuine watermelon is a hard thing to handle, for splits itself in the patch.-New Un-

A WIDER RANGE, A DEEPER SEA. But since then I've had an ideal to PRACTICAL ADVICE ABOUT **DIVERSIFIED FARMING**

bulk of the timber supply of the future. Few private owners regard combined. their holdings as permanent timber investments even when the land is of or doubtful value for farming. The general policy is to cut as closely as possible to increase the amount of the present profits; to neglect the proper observance of this one item. protection of the young growth on the cut over land from fire on account of its cost; and then, if possitect it and improve it for future cut-

That it is possible for private owners to manage their timber lands so obtained. Sometimes growers will as to maintain them as permanent producing investments is well shown by the results which have been obtained by the University of the South, at Sewanee, Tenn. These lands consisted of 6600 acres of rough mountainland which, in 1900, the university thought of selling for \$3000, since the tract was not of the best quality. The trustees of the university knew nothing of the methods of managing timber lands and were absolutely unable to protect the tract from fire, which was yearly injuring much of the young timber. At the instance of a member of the faculty, who was an enthusiastic believer in the possibilities of scientific forest management, experts of the Forest Service examined the tract, and prepared a working plan, marked the trees which were to be sold and cut, and those which were to be left, and recommended a method of securing protection from fire, which always threatens to destroy young trees.

The system of cutting was to get rid of all defective trees, and all species of low value, cutting at the same time sound trees wherever removal would not injure the future value of the forest. During the dry months of the autumn a paid patrol was maintained to prevent the starting of any fire, or to see it before it had made headway, and at once ex-

Cutting, with these objects in

view, was begun in 1901, to supply a small mill, and by October, 1909. the tract had been entirely cut over. The net profits, after deducting all and help retain the ammonia of the expenses of every kind, including fire manure and add to its fertility. Use protection, exceeded \$18,000, or it. about six times the accepted value of the property in 1901. The cost of should have good surface drainage, fire protection has amounted to more and it should be covered with gravel than \$600. All of this amount, ex- or cinders deep enough to form a cept \$122, was for patrol service, a hard surface at all seasons of the man being kept constantly on the year. Extensive fires occurred only during raise some of the roots, such as the young man with a pair of spectacles three years. The cost of extinguish- mangel-wurzel, which yields 600 to have the same sort of hat, the same to \$122. The excellent patrol service served in a root cellar, cheaply built, prevented fires getting under head | The dairyman should be a naturalwas done by contract, and the con- good reputation to begin with, and tractors were required to prevent as milk is one of the quickest profires. There has been only one fire ducts to absorb odors, he will need of importance, and that burned only to be always particular and on the a small part of the tract. A leaf has outlook for anything harmful to his not been burned in eight years on business. more than nine-tenths of the tract. Although the tract has been entirely the barn, but remove it at once to a logged, the conservative cutting as- cool place to be aerated, and cool to sures a second cutting within ten a temperature of sixty degrees or years, and indefinite future cutting below. Then be particular that all the indications are that at each fu- that comes in contact with the milk, ture cutting the amount of timber are thoroughly washed and sterilized. which is cut will increase, and the quality improve. The defective trees sites in turning out good first-class have been largely removed, as well as butter is cleanliness. Not only the species of low value. The young should the vessels for milking, and trees are all sound and thrifty, have those for keeping the milk in, be never been scorched or stunted by clean and sweet, but the cow also fires, and there is an increased pro- must be kept free from mud and any portion of the valuable species like other filth that may have adhered to

The cost of fire patrol has been ex- purities. cessive, since one man should patrol a much larger tract, and this patrol one must provide plenty of the forcannot stop now, but must be continued for the next ten years, when in the best condition for supplying no cutting is taking place and no in- milk, and then calculate to do your come is being derived from the prop- milking in eralar hours, never erty. The great value of the results changing units unavoidable, and be which have been secured indicates, however, the desirability of a legallands, assuring additional property abundant supply of raw material for building and for industrial uses .-W. W. Ashe, Forest Service, Wash-Ington, D. C., in Southern Planter.

Watering Flowering Plants.

Many who have the care of window plants seem to imagine that the op- tion of iron sulphate just before the eration of watering is one of the mustard plants have reached the

An Example of Profitable Forestry. | and will hardly think it necessary The fact that three-fourths of the that we should draw attention to this timber of the United States is in matter, and yet we may safely assert private ownership seems to indicate that more plants are injured, and conclusively that it is to these private more fail to reach their greatest perowners that we must look for the fection from an improper mode of watering than from all other causes

To water the various plants, that their different wants shall all be supa character which makes it of little plied and no more, is an art acquired by but few, and the credit which most cultivators receive for a fine collection of plants is often due to the

It should be borne in mind that the duty of the water is to dissolve and convey to the roots of the plants the ble, to sell the cut over land if not food which they need; some plants good farming land, rather than pro- must have a season of comparative rest, and if such are watered liberally during this time they will keep on growing, and the necessary rest is not tell us that they succeed very well with certain classes of plants, such as fuchsias, etc., but that they fail with other sorts. We at once set such people down as being profuse waterers, who, by too much water, injure or destroy such plants as will not bear

it. On the other hand, there are those who fail with this class of plants and succeed well with others, because their mode of watering does not supply enough for the wants of one class, but is out the proper amount for another.

Many plants are permanently injured by water remaining in the saucer; others often suffer from a bad selection of the soil. Some amateurs fail with a certain class of plants, of which begonias may be taken as a type, because they shower the leaves with cold water, but for this very reason they are eminently successful with another class, of which the camellia will serve as a type. As a general rule, from which there are few variations, the texture of the leaves may be taken as an index of their power to resist the application of water. Plants having porous, open or fleshy leaves covered with soft down should be seldom, if ever, moistened, while those having glossy or hard leaves will do all the

Gilbert, in Home and Garden.

better if washed frequently .- W. R.

Dairy Notes. As a good disinfectant, gypsum, sprinkled on the floor about the stalls of the cows will keep down the odors

The yard where cows are kept

Siles furnish one of the best foods weather. He was paid \$30 a month. for cows, but if you cannot have one, ing them with hired labor amounted 700 bushels per acre, and can be pre-

and beyond control. The logging ly neat person. This will give him a

Never allow the milk to stand in

One of the most essential requiyellow poplar, hickory and red oak. her, for milk is quick to absorb im-

To become successful in dairying, age crops, to be able to keep the cows sure to milk the cows dry.

It is not so much the amount of ized or systematized patrol system milk and butter a cow gives, if she during the dangerous season in the consumes a greater amount of feed forested portions of the counties, es- than will make the business profitis tender young growth. The result- son, of the Canadian Department of ant benefits extend far beyond the in- Agriculture, has been conducting dividual owners. It means the main- some experiments, which go to prove tenance of the producing value of that there is no profit in the dairy cow when she consumes more than for taxation, and a cheaper and more six or seven pounds of grain per day. -Successful Farming.

Kills Wild Mustard.

Wild mustard plants are easily killed without injury to the growing cereal crop by spraying the grain fields with a twenty per cent. solu-

simplest items incident to their care. blossoming stage SOME HELPS FOR THE FARMER'S WIFE.

damaged. The old-fashioned water exhaust their energies and waste along without wish-for pan, eggto be done, beautiful sights to be for a few cents.

seen and helpful books to be read.

There are women who in petty ef- not purchased as soon as seen. Very forts to save, wear out their bodies, often the self-denying housewife betheir time instead of remembering beater or some kitchen utensil when that there are great things waiting she realizes that it could be bought

Insufficient help in the kitchen is Inventions for making housework the rule rather than the exception on easy are daily multiplying, many of the average farm. Too often the them so helpful and inexeposive that housemother is allowed to undertake one often wonders that they were more than her strength will permit.