

## Financial

The principal changes in the bank conditions this week merely reflect the differences between the actual condition and the reported average condition of the previous week. The excess of funds from the interior and the payments to the Sub-Treasury about balance each other. The whole bond transaction between the banks and the Government has not caused the least ripple in the loan market, and rates have continued at the lowest, not exceeding 1 per cent. on call. The result to the United States Treasury is the raising of the gold reserve to about \$106,000,000—which will soon have to be replenished again, for the payments on account of Government expenses exceed, by large sums, weekly, the revenue receipts, and Congress has thus far reached no definite conclusion as to the means for readjusting the revenue to meet the outgo. The returns from the Bureau of Statistics relating to foreign trade for the month of January exhibit a balance of merchandise exports over the imports of \$34,285,686; the aggregate favorable balance for the seven months ending with January 31 is \$202,959,588. It seems very clear that, with these figures, there can be no apprehension of gold shipments during the coming season, for the balance is on our side, and, while exchange is mysteriously strong, the absence of any demand for replenishment of gold reserves in any of the European centers of the money markets would indicate that shipments are highly improbable; at any rate, the bankers who usually ship gold intimate plainly that they do not anticipate shipments at present, although ordinarily they do ship at this season of the year. The exports from the port of New York of merchandise for the week past were over \$8,100,000, which is a large increase from the corresponding week last year.

The feature most noticeable in the domestic markets for the past week is the phenomenal decline in wheat. The quotation for May deliveries in wheat reached about fifty-seven cents per bushel at Chicago, a figure below any price ever attained before. This quotation is below the cost of raising and placing it in Chicago elevators. What has produced this collapse in price it is difficult to clearly define. Indian and Australian wheat is undoubtedly raised and transported to market to-day cheaper than ever before, since the recent improvements in the Indian railways; this and the cheapness of labor in both of these countries make the prospect of our successfully competing with them more problematical than ever in the raising of wheat. But these are not exclusively the influences at work for cheap wheat in our markets at the present time; probably the main one is the indisposition and inability of capitalists and people generally to carry, as is usually the practice, large reserves of the staple in elevators, and in this way to hold in check a great volume which would otherwise crush down the market. These reserves have been precipitated on the wheat market at this time and in such quantity as to baffle and overcome the judgment and abilities of great operators to control the market. This price for wheat, then, represents great disaster; it means great losses to almost millions of men, and is really the result of our long and weakening panic, first in the financial centers, and now in the whole range of industries and general mercantile trade.

There is the reasonable impression, however, that this liquidation may clear the atmosphere and start a further clear movement of wheat which will relieve us of the large reserve, though at ruinous prices. Transportation is suffering from the light merchandise movements; the railways to the seaboard, which are supplied with fair traffic East, are returning many trains partially empty to the West. The demand for goods from that section is only from hand to mouth, and the inevitable result is lean earnings. The total shrinkage on nearly a hundred thousand miles of roads for the last week in January is nearly 16 per cent. in gross. Economies, which are being enforced rigidly, reduce the net losses to a much smaller proportion.

The legislation at Washington, as it drags

along, is one of the chief factors in the stock market, and the fluctuations, which are light, are the results of rumors of changes in tariff schedules; but there is no trustworthy information as to what will be the final outcome of the tariff changes, and until this can be confidently foretold the strain of doubt and uncertainty will prevent any radical movements. There seems to be a firmer foundation to the security markets. The bank statement is as follows:

Loans, increase .....	\$6,743,300
Specie, decrease .....	9,212,700
Legal tenders, decrease .....	2,930,200
Deposits, decrease .....	4,184,100
Reserve, decrease .....	11,008,875

This gives the banks of the city a surplus reserve of about \$74,500,000.

WALL STREET.

## Authors and Readers

May a reader of a book, says the London "Literary World," write to its author and scrape an acquaintance with him on the plea that something in the book "touched" him? We propound this as a question of etiquette, not of law, for authors are not protected any more than other folk against invasion of their privacy. It is part of the penalty an author pays for fame. On the question of etiquette or good taste, opinion will differ. We know of one writer of fiction who boasts of the magnitude of her letter-bag, and with scarcely a murmur toils through the delightful task of answering all the sundry queries and comments that thus reach her. She takes it as a sweet tribute to her popularity. Whether she invites her correspondents to tea we are not sure, but suspect that some may be so favored—those who please her most. But male authors of any note are reputed to be less approachable. They suspect the unknown letter-writer, flatter he never so well. They know that in all probability a man or woman who writes to an author has some fish of his or her own to fry, if it be only the acquisition of an autograph.

Of course this does not apply to the case of one author writing to another, although previously unacquainted. There could obviously be no breach of etiquette in the author of "Boots' Baby" writing to Mr. Ruskin and informing him of the pleasure a lecture of his had given her. The result proved the entire propriety of the proceeding, for Mr. Ruskin replied by letter telling "John Strange Winter" (Mrs. Stannard) that of all the persons who had read or heard that lecture he had not traced one except himself to whom it had done any good. This confession of Mr. Ruskin's has some bearing on the general question we have raised. It looks as if he at least had been willing to receive correspondence from his readers. It is interesting also to learn that, the ice once broken, further letters passed between these authors, and soon Mrs. Stannard accepted an invitation to go with her husband to Sandgate to stay with Mr. Ruskin.

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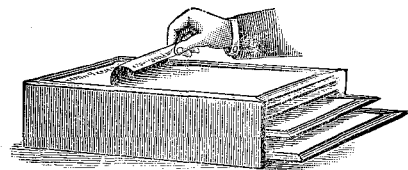
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Received for Premiums - \$33,594,337 98  
From all other sources - 9,484,567 70  
\$41,953,145 68

### Disbursements

To Policy-holders - \$20,885,472 40  
For all other accounts - 9,484,567 47  
\$30,370,039 87

### Assets

United States Bonds and other Securities - \$72,936,322 41  
First Lien Loans on Bond and Mortgage - 70,729,938 93  
Loans on Stocks and Bonds - 7,497,200 00  
Real Estate - 18,089,918 69  
Cash in Banks and Trust Companies - 10,844,691 72  
Accrued Interest, Deferred Premiums, &c. - 6,609,608 39  
\$186,707,680 14  
Reserve for Policies and other Liabilities - 168,755,071 23  
Surplus - \$17,952,608 91

Insurance and Annuities assumed and renewed \$708,692,552 40

NOTE—Insurance merely written is discarded from this Statement as wholly misleading, and only insurance actually issued and paid for in cash is included.

I have carefully examined the foregoing Statement and find the same to be correct.

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From the Surplus a dividend will be apportioned as usual.

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## A Famous Teacher

The large brick building of Bradford Academy, surrounded by broad lawns and pleasant groves, overlooks a picturesque bend in the Merrimac, and nestles among the green hills loved and sung so well by Whittier. Early in the fall of 1879 a very homesick girl came hither in her pursuit of knowledge. While walking forlornly about the halls within a few hours after her arrival, she encountered the Principal, a large, commanding woman, whose dignity of presence filled the timid soul with awe. She stopped, greatly to the girl's surprise, and said: "It is hard to leave home for the first time, isn't it? But I hope you will be very happy here." The sympathetic tone and the kind words were like a ray of sunshine in the dreadful strangeness of those surroundings. Such was my first meeting with Miss Annie E. Johnson, the late Principal of Bradford Academy.

What a stimulus was given to the whole nature by contact with her! As a teacher she possessed the Mark Hopkins power of "generating thought" and independent conclusions in her students. In her were united marked firmness and decision of character with great breadth of view. She had a habit of going to the core of a matter and of forming impartial judgments on the merits of a case regardless of her own tastes or of conventionalities and unworthy traditions. Her intellectual ability was varied and remarkable.

A drive with her in early spring was a liberal education in botany, as the haunts of hepatica and adder's-tongue were pointed out, the beauty and meaning of stamen and pistil unfolded, and the way home shortened by quotations from her rich treasure-house of floral poetry. Or did we gather in her parlor for a chat on Saturday evening, after showing a lively interest in the many trifles so important to youthful minds, out would come a volume, perhaps of the Biglow Papers. "Birdofredom Sawin's" raciness would be brought out as never before by her rendering, and she would join in the laughter over it until the tears ran down her cheeks. Or else we were delighted with Whittier's mountain and river music, or Milton's organ-swell of words.

I think she governed us by her confidence in us. There was a great freedom of detail about that Bradford life, for we were put upon our honor. If we betrayed the trust, a certain look in her keen, penetrating eyes was the most potent reproof, and more effective than a volley of rebukes from other authorities.

She expected us to take an interest in politics. Was there a strong Democrat or Republican in the ranks? Woe to her if she could not give a reason for the faith that was in her! She generally made haste to study up the matter after a few trenchant questions from the Principal.

The mental and moral philosophy classes gave a wide arena for her peculiar abilities. One could not be caught napping there—the results were too disastrous. We learned to use all our powers in answering her questions, for if she had the slightest suspicion that our conclusions were taken second-hand, even from herself, she would so knock away the ground that there was nothing left to stand on.

She put us at work in foreign missionary societies and home missionary auxiliaries; she started us in the history of architecture; she caused us to become familiar with parliamentary law in the management of our own school affairs; she believed in an all-round development even for the non-collegiate girl.

Perhaps her strongest influence over us was in her religious teaching. Her Sunday evening talks opened up to us the spiritual realities of life. In a very unusual way she brought the deepest thought and poetry to bear upon the most practical affairs.

Her recent death brings a keen sense of loss to her home friends at Brunswick, Maine, and to her Framingham and Bradford scholars. Her memory is an inspiration to those of us who follow the teacher's calling.

M. R. H.

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I WANT TO BUY OUT a good business or make desirable connection. Have \$10,000 which can invest and am an experienced office man. Can give best of references. Location must be good for educational facilities for family. Address H., No. 5,986, care Outlook.

PROTESTANT SEAMSTRESS, willing to assist with light chamberwork, desires position with family for summer. Mountains preferred. References given. Address SARAH B. IRWIN, 67th and Greenway Ave., West Philadelphia, Pa.

A CHURCHWOMAN wishes a position as housekeeper in a small family, requiring only moderate compensation. Highest references given. Address C., No. 5,965, Outlook Office.

AN ELDERLY LADY (foreigner) wishes to travel as companion with lady or invalid; is a good nurse. First-class references. No. 5,954, care Outlook.

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### Red Ants

A short time since, writes Mr. W. A. Stearns to "Science," I read an article in "Science" concerning red ants. I wish *somebody* could tell me how to rid a building of them.

Upon our grounds are two buildings, hardly fifty rods apart, the "South Hall" being infested from garret to cellar, and the "North Hall" being absolutely free from them. I can find no great difference of soil or position to account for this. Why the one building should be so infested with them and the other not is more than I can explain. I have tried almost every known remedy against them without success.

For weeks, even months, our rooms will be apparently clean and free from these pests. Let me bring a piece of meat on a plate into the room, set it anywhere I choose, and within twenty-four hours there will be hundreds—if it remain over night thousands—literally, of them covering it and the neighboring objects. I have held plates over the lamp or stove and burned them by the thousands, yet in twenty-four hours as many more would appear. Where do they come from? Leave them alone, and they will eat the refuse and disappear as mysteriously as they came. A dead bird, animal, or glass in which there has been sugar, a piece of cake or bread even—it is just the same.

I have made some interesting observations in watching these small, apparently insignificant animals. They march in long, slender lines and with the regularity of clockwork. I have dropped a small crust of moist bread in the center of a room and of a tapestry carpet, and in half a day or less found it one living, red mass of these small red ants. They seem to be everywhere. I believe they have regular scouts, always roving about, seeking food.

An ant that has found a bit of food will turn and retrace his steps until he finds a companion; they will put their heads and their antennæ, or both, together, touching each other a number of times, as if really in communication with one another (as I do not doubt they are), when the first ant will return to the food, and the one bearing the message will rove round until *he* can communicate with another ant, when *he* will return, likewise, to the same food. And so it goes on. It seems to be necessary that each communicate with some other before he can take his course to where the food is. So each communicates with another or some others. I have, in this way, seen a single ant turn the course of a procession of five hundred and over.

I have had much amusement in keeping these ants from the table of a sick person, upon which was an assortment of provisions. First the ants crawled up the legs of the table—then I tied papers of naphthaline around the legs. This kept them off for a while, but they soon walked fearless over the naphthaline and were up the table again. Old lemon did no good, various kinds of "sure cure" did no good; finally I cut four squares of sticky fly-paper, a foot square, and put a piece under each leg. The ants came up to it, walked all around it, tried it in various places, and then backed out. They would daintily step here and there upon it, feeling all about with their antennæ, and retreat again. About a dozen, and no more, lost their lives by venturing on it. But let the dust collect or the paper bend or break, and in less than half an hour the table was alive with them. They appeared in a procession orderly, and, when the food was gone, disappeared in a procession orderly. They often come from the least crack in the wall or floor in the center of a room; whether they crawl around the room, in and out of the chinks, or come directly from the walls in which they live, I cannot tell. I once had a nest of them between the leaves of a book catalogue in the interior of my writing secretary. When and how they came there I do not know. I could doubtless fill a whole issue of "Science" with the results of my watching of these interesting scavengers (for they are nothing else), but space forbids. I have had them all over the body of a sick person, without any attempt to bite the person and only intent upon eating or carrying away

crumbs of bread left there and in the immediate vicinity. I have put food in various situations for them and watched them find it. Some kinds of food they do not touch, apparently; others they are greedy for and swarm to. Is it possible to clear the building of these pests? I call them pests, as they are so active, so abundant, and will not let food placed for others, and not for them, alone.

### "I" and "Me"

What in the world is to be done with those otherwise good people who persist, in conversation, in using "I" and "he" in the objective? Most of these people know better, though some of them are college graduates; but they go on saying, "Will you go with Dick and I to the symphony?" and even "It was between he and I," though they would never, of course, say, "Will you go with I?" The number of people who use this solecism is apparently increasing. The "Listener" has heard public-school teachers use it; and the sound of it is not altogether unfamiliar in what is called good society, though "me and him did it" is not a whit more ungrammatical than "between you and I." Evidently some people use the phrase without knowing that they do it; but why should they? Still other people, who have been taught that "me and him went" is not correct, ignorantly suppose that "between you and me" is also ungrammatical. In this case, of course, the mistake is due to pure ignorance, and no one can complain of it, because ignorance is generally a misfortune rather than a fault. But when people who have been to school use the nominative case in the objective and say "between you and I," or "I will let you and he know," one feels like projecting some convenient article of furniture at them. Perhaps some form of violence will have to be resorted to in order to break up the practice.—*Boston Transcript*.

Cholly—This is my grandmother's portrait, and I am thought to have some of her features. His Adored—Yes, I see a strong resemblance between her eyebrows and your mustache.—*Once a Week*.

A Scotch clergyman, just as he had told the bridegroom to love and honor his wife, was surprised to hear the man interject the words "and obey." A few years afterward the clergyman met the man. "D'y'e mind, sir, yon day when ye married me, and when I wad insist upon vowing to obey my wife? Well, ye may now see that I was in the right. Whether ye wad or no, I have obeyed her; and, behold, I am the only man that has a two-story house in the hale town!"—*Exchange*.

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## About People

—Mr. Marion Crawford's sister, who is now on her way to this country, is the Comtesse le Pelletier d'Aunay, wife of the French Minister at the Dutch Court.

—The death of R. M. Ballantyne will come as a shock to all boys, young and old, for whom he has been writing stories since 1848, when he was but twenty-three years of age, though he had already been residing for six years in the Hudson Bay country.

—A young prince has just been born to Sono Voshmo, one of the secondary wives of the Mikado of Japan. Though not the son of the Empress, should the Crown Prince die, this young, so-called "half-blood" would be next in right of succession.

—One of the students at the School of Medicine for Women in London, Miss Aldrich Blake, passed third in honors at the recent Bachelor of Science examination of the University of London, with marks qualifying for a gold medal—the highest place of the kind which a woman has yet attained.

—Mr. Gladstone has gone Cato one better. If the old Roman learned Greek at eighty, the modern Grand Old Man, at eighty-four, has attempted to acquire the language of the Basques. Voltaire once said of this tongue: "The Basques say that when they talk together they understand each other, but I do not believe it."

—M. Alphonse Daudet says: "It often happens that letters from foreign countries are addressed to me at the French Academy, in the supposition that I am one of its members. These letters are almost always returned to the post-office, with the remark, 'Unknown to the French Academy,' written on the envelope. There is no harm in this, since the post-office knows where to send my correspondence. But the formula is droll. I have often given evidence of its authenticity."

—The death is announced in South Africa of Mrs. Colenso, widow of the late Bishop of Natal, who was deposed from the episcopacy and excommunicated by his Metropolitan, the Bishop of Cape Town, all because of his remarkable work, "The Pentateuch and the Book of Joshua Critically Examined," one of the pioneer books in exposing the mistake of putting the histories in Genesis on the same authoritative level as the scientific historical research of the present day.

—Robert Louis Stevenson tells us that when he was ill and trying to forget his pain by playing on his flageolet, the music would attract a tiny mouse, which soon became so tame as not to be frightened at being patted and stroked by the novelist. After a while it actually demanded such attention, and, if it did not at once get it, would scratch on the shelf and make a faint whine or purr to attract notice. Nor was it long before the mouse brought its spouse to enjoy Mr. Stevenson's music.

—General Gordon's two stories have in them all the grim humor of war. On one occasion there was a prayer-meeting in camp, and one of the soldiers thus addressed the Deity: "O Lord," he said, "we are in the midst of a terrible battle, and in an awful lot of trouble. We hope you will take a proper view of the matter and give us the victory." The other was when the General saw a man getting rapidly to the rear from some very close situation. "What are you running for?" demanded the irate Gordon. "Golly, General," answered the man, "I'm running because I can't fly."

—In recognition of his discovery last year of Jupiter's fifth satellite, Professor Barnum, of the University of Chicago, has just received the Arago gold medal of the French Astronomical Society, a distinction conferred only once before, and then on the great astronomer Leverrier, who, at the instigation of Arago himself, had applied himself to the examination of the disturbances in planets, until he directed attention to that point in the heavens where, some days afterwards, the planet Neptune was actually discovered by Galle at Berlin. Leverrier succeeded Arago as Director of the Observatory of Paris, which office he held at the time of his death in 1877.

—The Queen of England might find it a little hard to accommodate herself to the ordinary inn with which most of her subjects have to

be satisfied. Whenever she takes her early spring vacation in some southern climate, whether at Hyères, Grasse, Baveno, or Florence, workmen are employed for months previous in rebuilding, redecorating, and rearranging to suit the royal taste and convenience. This year the Queen goes again to the hills about Florence, but to another country house, the Villa Fabbriotti, in which electric bells are being fitted, a lift built, and all the sanitary arrangements overhauled, while even the grounds are being altered so as to facilitate the Queen's morning excursions in her donkey-chair.

—When, on September 24, 1775, Nathan Hale was at New London, Conn., he wrote a letter to his uncle, Major Samuel Hale, who was at Portsmouth, N. H. It was preserved, and, more than one hundred and eighteen years after it was written, became the chief treasure at the recent sale in New York City of rare autographs and manuscripts belonging to the Moore collection, where it was knocked down for \$1,100 to Messrs. Dodd, Mead & Co. The next highest price was \$450, paid for the original document which established the treachery of the Revolutionary Major-General Charles Lee, and which bears the indorsement by Henry Strachey, Secretary to Lord Howe's Commission, "General Lee's Plan, 29th March, 1777."

—Becoming interested in her husband's profession, Mrs. Myra Bradwell, of Chicago, who has just died, began studying law under his supervision, and, passing creditable examinations, was the first woman in the United States to apply for admission to the bar, but because of being a married woman was denied admission. Nothing daunted, she at once bent all her powers to removing this obstruction. When her application was refused by the Supreme Court of Illinois, she sued out a writ of error against that State in the Supreme Court of the United States. Senator Carpenter argued her case, but the Court informed Mrs. Bradwell that only legislation could remove the disability. Another effort resulted only in an adverse decision. After twenty years, however, the Court reconsidered its ruling and ordered a certificate issued. Mrs. Bradwell was the founder and managing editor of the "Chicago Legal News," the first paper of the kind ever published in the Western States.

### In Operation

The Greer pawnshop plan, recently outlined in our columns, has now become a fact. It is in no sense of the word a charity pawnshop, but a loan bureau, and its location is at 205 East Forty-second Street, New York City. No goods are received in pledge for sums loaned, but the applicant must possess something that is worth money, on which a chattel mortgage is taken at six per cent. Loans are made for any period under one year, and repayments are to be on the installment plan; namely, monthly settlements with interest, default on which will foreclose the mortgage. In view of the usurious rates charged by pawnbrokers, it is no wonder that business in Forty-second Street has been brisk and the place crowded.

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