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extremes are to be avoided; the demand for books of the kind is constant, and this is a hopeful sign. The spirit of this one is that etiquette is based upon kindliness and courtesy, and upon that foundation a sensible work has been constructed.

At the same time we must admit that the warning against "novel or unique" weddings has disturbed us a little. The admonition that "Ladies are not married in balloons or lions' cages" caused us to send a telegram to our prospective bride that she must make a radical change in the arrangements which were under way.

### **Books Received**

TRAVEL AND DESCRIPTION

RURAL TEXAS. By William Bennett Bizzell. The Macmillan Company, New York. \$2.50.

RELIGION AND PHILOSOPHY

CHRISTIAN IDEALS IN INDUSTRY. By Johnson and Holt. The Methodist Book Concern, New York.

EASTER PEOPLE (THE). By Winifred Kirkland. The Fleming H. Revell Company, New York. 50c.

FRIENDSHIP OF GOD (THE). By A. Maude Royden. G. P. Putnam's Sons, New York.

IDEALS OF ASCETICISM (THE). By O. Hardman. The Macmillan Company, New York.

SCIENCE

BLOOD PRESSURE. By L. F. Barker and M. B. Cole. D. Appleton & Co., New York. \$1.25.

# By the Way

A BIG, jolly Irish traffic cop directs the unceasing stream of automobiles at the New York City terminus of the Manhattan Bridge, Canal Street and the Bowery. The surging crowd of homegoing pedestrians encroaches, to its own danger, on the roadway. "Keep back!" yells the officer. "The more room ye give 'em, the quicker the cars'll get by. That's logical!" Then, with a doubtful glance at the East Side throng, composed largely of "Yiddishers"—"That is, if ye know what logic means!"

From the "American Legion Weekly:" Lily—"So yo' done mortgaged our li'l' home?"

Mose—"Jes' temp'rarily, honey, till de mortgage am fo'closed."

"What are the dozen best books of travel and adventure?" a subscriber asks. Such a list of course would vary with individual taste. Some of the following books would probably be included in any list of the sort:

Lord Anson's Voyage Around the World.

George Borrow's The Bible in Spain. Captain Burton's Pilgrimage to Medina and Mecca.

Dana's Two Years Before the Mast. Harry A. Franck's Vagabond Journey Around the World.

John Muir's A Thousand Mile Walk to the Gulf.

Roosevelt's Through the Brazilian Wilderness.

Captain Slocum's Sailing Alone Around the World.

Stanley's In Darkest Africa. Stefansson's The Friendly Arctic. Bayard Taylor's Views Afoot. Mark Twain's Roughing It.

The death of the noted coin designer, Victor D. Brenner, brings to mind the fact that one of his famous designs, that for the Lincoln cent, bore his initials, V. D. B., under the words "One Cent." They were barely readable with the naked eye, but could be distinctly seen with a magnifying glass. This issue was soon called in, a subscriber says; the initials were removed from the dies, and a new issue put in circulation. The coins as originally circulated are said to be prized by coin collectors.

Bees are remarkable for the possession of instinctive qualities that fit them for almost every emergency of their lives, but in some circumstances their instinct fails to protect them. A writer in an agricultural paper says that in northern Massachusetts there is more loss of bees

from flying in chilly weather than from any other cause. Bees that fly in freezing temperature, or when it is too cold for them to fly except for a short distance, seldom survive to get back to the hive, he says. His remedy to discourage the bees from going out when the weather is cold or snow is on the ground is to shade the hives from the direct rays of the sun. Unless this is done they apparently think summer is coming and it is time for them to be on the wing.

Mr. C. K. Shorter, editor of the London "Sphere," enjoys making a few "digs" at the exclusive English clubs, the occasion being the centenary of the Athenæum Club. "There is the story," he says, "of the man who, newly elected, asked the way to the smoking-room, and was shown it by a member, who 'Why promptly asked him to lunch. should you ask me to lunch?' the new member said. 'Because,' was the reply, 'I have been a member of this club for thirty years, and you are the first man in it who has ever spoken to me.' Clubs are apt to exchange with others for a month of renovation," Mr. Shorter continues, "-the Athenæum with a Service

## Whither Away?

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club, where on one occasion an irate colonel, missing his umbrella, remarked, 'That comes of letting those d—d bishops in.'"

Among the "unguessable" riddles that have been sent in for solution by our subscribers is this:

I sit on a rock while I'm raising the wind:

When the storm has abated I'm gentle and kind.

I have kings at my feet who wait but my nod

To kneel in the dust on the ground I have trod.

I am seen by the world and known by the few;
The Contile detects me. I'm park to the

The Gentile detests me, I'm pork to the Jew.

I never have spent but one night in the dark,

And that was with Noah alone in the ark.

My weight is three pounds, my length is one mile,

And when I'm discovered you'll say with a smile

That my first and my last are the best in the isle.

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# Financial Department

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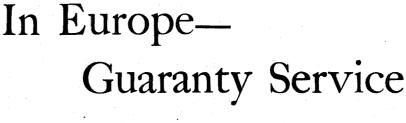
# What is a Corporate Mortgage?

By WILLIAM LEAVITT STODDARD

RECENTLY a leading daily paper in an Eastern city charged in its columns that a certain trust company had financed a rival newspaper whose proprietor was a candidate for the State Governorship. As evidence that such was the fact, the accusing editorial pointed out that the bank in question was trustee of the property of the rival newspaper

under a corporate mortgage. It quoted a paragraph from the bonds issued in accordance with this mortgage as conclusive proof that the bank had financed the candidate's newspaper, and that the newspaper was therefore under obligations of a peculiar sort to the bank.

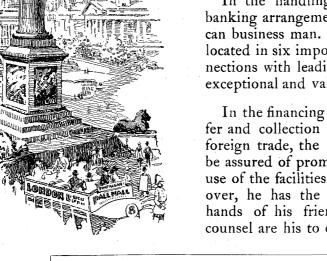
On the morning of the publication of this charge the direc-



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