

**Humorous Department.**

**The Essence of Economy.**  
Secretary Crowley of the Cattle Raisers' association praised the other day in Galveston, the cowboy-automobile.

"The cowboy automobile has come to stay," he said. "A cowboy at the wheel can handle a hundred times as many steers as a cowboy in the saddle."

"But the expense?" said an English rancher.

"It's cheaper in the long run," said Col. Crowley. "I don't believe in cheapskaping on these western plains of ours. Cheapskaping looks as ridiculous as the tactics of the St. Joseph miser."

"There are, you know, two famous misers in St. Joseph—two old bachelors, of course. The first was called on the younger the other night and found him sitting in the dark. He lit up, however, when he found there was a mortgage paper to be examined. Yes, he lit up a small candle. But as soon as the paper was read through he blew out the candle again, and his guest, a literary offender, asked:

"Now, my dear sir, said the host, 'can't we talk just as well in the dark? Of course we can; and think how it saves the candle!'

"So they talked on. Money, money, money. But the host noticed strange sounds coming from his guest's chair—strange creaks and rustlings—and at last he said:

"What are you doing there, anyway?"

"Why," said the other, "it's dark and nobody can see me, so I thought I'd take off my trousers and save wear and tear."—Washington Herald.

**Mighty Hard to Please.**  
A New Englander, traveling on foot through the southern mountains, studying the people, asked a man whom he met to direct him to a certain cabin at which he had been advised to stay overnight.

"Going hard?" said the man. "Well, Tom's a first-rater, take him just right, but he's mighty queer."

"What do you mean?" asked the traveler.

"Well, it's like this," and the man looked at the stranger in a calm, impersonal way. "He'll be setting outside, most probably, and he'll see you coming; he'll take a good look at you, and if you don't suit him he may set the dog on you."

"If he don't, and you get to talking with him and say anything he don't like, he may throw you down and kick you in your back. But if you're careful in your talk, on the other hand, he's liable to take you for a spy and use his gun fast and listen to explanations afterward."

"But it's no use trying to get by without stopping," concluded the man, with evident relief of the prospect he was opening up to the stranger. "If you was to undertake that, 'twould be all up with you, for he'd think you was proud and big-getty."

"If you want to come out of the mountain whole, don't go past Tom's cabin without stopping, whatever you do!"—Youth's Companion.

**Comic Side of Crime.**—It is a generally accepted fact that one can see humor in most things if one looks deep enough, says the Strand. The following is, perhaps, rather a queer story, but it is worth quoting if only to emphasize the futility of choosing juries in the haphazard way still followed in England:

A man was tried on evidence irresistible "to anybody but a jury" for a most terrible murder. He had slain his father and mother on testimony so clear that there could be no shadow of doubt as to his guilt.

The jury brought in a verdict of "not guilty."

It was an example of the comic jury—yes, screamingly funny comedians—a troupe of twelve led by a comic foreman.

The judge was furious, and asked the comedians what they meant by such an outrageous verdict, when they knew the culprit was guilty and ought to be hanged.

"That's just it, my lord," said the foreman of this distinguished body. "I assure you we had no doubt about the prisoner's guilt, but we thought there had been deaths enough in the family lately!"

**An Unsympathetic Audience.**—"I dined with Somerset Maugham at the Ritz in London," said a poet. "Maugham, who now grinds out a million-dollar comedy every month or two, began by writing tragedies in German."

"From tragedies in German to 'Mrs. Dot,'" I cried. "How did you come to it, Somerset?"

"He pulled the silver wrapping from a great black cigar."

"My German tragedies," he said, "had few hearers, and these hearers were sympathetic, I, in those days, was like the science professor who found one night that his audience consisted of but a single person."

"The amphitheater was very large. The audience, a little man, sat very high and far back on the last bench."

"My friend," said the professor, "genially, 'why don't you come nearer? You would hear much better on the front row.'"

"Ah, rats!" said the audience. "I didn't come in to listen to you. I came to get warm."—Washington Star.

**Sincere Courtesy.**—At a dance given by a certain set in Philadelphia society there was one participant, a man from Wilmington, who met with a mishap on the floor due to his lack of skill in dancing.

The Wilmington person observed to one guest: "Sir, you are the only gentleman in the room."

**RETRIBUTION IS SURE.**

**Attempts to Deceive the Almighty Are Futile.**

Written for The Yorkville Enquirer.

Text: "Be sure your sin will find you out."—Num. xxiii, 13.

This is the declaration of God. It is therefore certainly true. It is a startling, a dreadful truth. Moses spoke it to the two tribes of Reuben and Gad as a warning, should they fail in their duty to aid the other ten tribes in gaining their inheritance in Canaan. It stands recorded in the Book of God's encouragement to all men as words of warning never to do the wrong. In this short sentence of eight monosyllables, "Be sure your sin will find you out," God declares the evil that is in sin, and the certainty that that evil will come upon the sinner.

There is a strong delusion among men that sin may be practiced with impunity. Men do not believe that every transgression and disobedience shall receive a just recompense of reward. They believe that sometimes disobedience to God, especially in times of ease, goes unpunished. Yes, the delusion goes still farther. They count on sin expecting not only to escape punishment, but actually expecting to be benefited thereby. This delusion is of the devil. The first sin was committed because the woman believed the devil's lie, "ye shall not surely die," and disobedience to God has been practiced ever since by the sons and daughters of Eve, because, like their mother, they too, believe this lie of the devil.

But the testimony of the Lord is sure, "Your sin will find you out."

1. Sin never pays. Sin never brings man good. Sin is never worth what it costs. No matter how enticing or plausible her plea, her promises of good are a lie. She may, she does, often give temporary pleasure, never true peace or happiness, but the end is bitter as gall. "Sin when it is finished bringeth forth death."

Gehazi, the servant of Elisha, by telling a lie, secured from Naaman two changes of garments and three thousand dollars in silver; but he got more than that, he also got Naaman's leprosy on himself and his family forever, and lost his job besides; for he went out from the prophet as a leper as white as snow.

His lie did not pay. Sin never pays, except in the devil's coin. "The wages of sin is death." He that renders the service of sin is sure to receive the wages due. Let the sinner know assuredly that when he traffics in sin, he will certainly receive payment in the currency of hell. If he does not like the wages, he would do well to quit the service.

2. Sin always brings evil to the sinner. He may seem to escape for a while, but the evil will surely come sooner or later—generally sooner and later.

God declares it:—"The soul that sinneth it shall die." Eccl. xviii, 4.

"Who unto the wicked? It shall be ill with him; for the reward of his hands shall be given him." Isa. iii, 11.

"For it is written, cursed is every one that continueth not in all things which are written in the book of the law to do them." Gal. iii, 10.

This witness of God is sure. Conscience confirms it. When a man knowingly breaks the law of God, a silent voice within declares his guilt before God, and assures him that God will punish him for his sin.

This is conscience, God's witness in man and man's moral sense witnessing together that the sin deserves punishment, and will therefore certainly be punished.

Conscience means, knowing together. It is the joint verdict of God and man, that well doing deserves reward and will certainly receive it; and that evil doing deserves punishment and will also certainly receive it. So the lashings of a guilty conscience are a part, and no inconsiderable part, of the penalty that must be paid for sin.

The evil of sin begins to operate at once on the sinner. "In the day that thou eatest thereof, thou shalt surely die." Gen. ii, 17. The evil effects of their sin on the souls and characters of our first parents were instantaneous. At once they lost their fellowship with God and incurred His displeasure. At once they lost their love toward God and felt a fear and dread of Him. This was spiritual death, the penalty threatened, though their bodily death did not occur till many years afterwards.

So sin always has the immediate effect of alienating the soul from God, of degrading the character, of the loss of self respect, and of strengthening the habits of sin and deadening the moral sensitivities of the soul. These spiritual evils consequent upon sin may not be detected by the sinner, but they are none the less sure because sometimes unrecognized.

The evil of sin in this world is not confined to the degradation of character; but much of the suffering, and loss, and failure, and distress that falls to the lot of man in this life is directly traceable to sin. This statement needs no proof. Let any man look into his own experience, and he will find the truth of the words of the apostle, "The God of Providence so orders the affairs of this world that the evil of sin is cropping out all along the pathway of life, so that men are compelled to see and feel it. This evil does not usually follow immediately upon the commission of sin. Hence men foolishly conclude that it will not follow at all; and so they encourage and confirm themselves in wicked living."

"Because sentence against an evil work is not executed speedily, therefore the heart of the sons of men is fully set in them to do evil." Eccl. viii, 11. It is no proof that sin is not after a man because it is out of sight. God pledges His justice, His truth, His wisdom, His power, that sin will never lose track of the sinner till he is overtaken. Sometimes the delay is long as in the case of David. Sometimes it may not come in this life at all, but in the rich fool whose soul was despised of him in the midst of his abundance.

While much of the evil of sin is suffered in this life, the full, complete, just punishment of sin is reserved for the world to come. The evils of sin suffered in this life are but the mutterings of the divine wrath which shall be poured out without mixture upon the wicked in the world to come. "The wicked shall be turned into hell." Ps.

lx, 17. "Depart ye cursed into everlasting fire," Matt. xxv, 41. "It is a fearful thing to fall into the hands of the living God." Heb. x, 31.

There is one door of hope for the sinner; one way of escape from sin. He that enters that door, that travels that way, sin will not find him out. God Himself has opened that door, and invited the sinner to enter, assuring him that sin can not follow him there. Christ is that door. He that takes refuge in Christ is safe. There is no other hiding place from sin. "There is none other name under heaven given among men whereby we must be saved." Acts iv, 12.

By repentance, renouncing and forsaking sin, and believing on Christ, the sinner enters this open door. That man now in Christ has no sin to find him out. Christ has taken it all away, nailed it to his cross, and thereby destroyed it forever. "The Lord hath stroyed it, he hath destroyed the iniquity of us all." Isa. liii, 6. "God was in Christ reconciling the world unto himself, not imputing their trespasses unto them. II Cor. v, 19. "Blessed is the man unto whom the Lord imputeth not iniquity." Ps. xxxiii, 2.

Look at the pit of hell where your sin is taking you. Look at the cross where Christ takes your sin and makes it His. Look at the crown which Jesus offers to pardoned sinners. Hear His loving call, "Come unto me." See His tender, loving call of Jesus, and love, and love, and reign with Him forever. Saved! W. B. Arrowood.

**UNDERGROUND WATER.**

**Wonderful Supply That Does Not Appear on the Surface.**

One night a professor of mathematics was at work in his little study looking over the lake at the university of Wisconsin, says the Technical World Magazine. He was a theorist, whose main interest in life was the speculation as to what a particular sort of curve will do if it ever encounters another particular sort of curve.

And his name, not unknown among other such theorists, was Charles Sumner Slichter.

To him, thus studying the manners and customs of irrational curves, came another professor, from the agricultural department of the same university, one C. I. King. He, too, had his hobby, and it was the study of academic particles of soil under the influence of academic particles of water.

What King wanted to know from Slichter was the precise mathematical formula for determining how much water would reach the acre of potatoes in the north-west forty, when one inch of rain fell on the 500 acres just north of your farm, and similar problems.

The first thing that Slichter did was to give a new problem to be solved by King. The Germans had done and he had very much planned to find that they had done very little. He couldn't even agree with their estimate of the amount of water there was under the earth, in the first place. He corrected that amount until he brought it around to a neat 565,000,000,000 cubic yards—one-third the volume of all the waters in all the oceans on the surface of the earth.

But that was merely a spin up a side lane. The real road he was following led to an introduction of two new quantities of cubic yards of water and millions of miles of water in places like California, and Kansas, and Colorado, so successfully from man.

Of course he did not know it himself at that time. He did not guess it at all, any more than he guessed that a few years would find him making the plans for a \$350,000 pumping station, which would catch and harness 69,000-000 gallons of those waters in one day in one place alone, like Garden City, that he would be assisting cities with more drinkers than drink like Brooklyn, to overtake other millions of gallons, to be running away underground to the sea.

**ROYAL FOLKS ON TANTRUMS.**

**Queen Boxes Ears—When Kaiser Didn't Have His Own Way.**

Royalties seem to be getting unpleasantly handy with their fists these days, says Pearson's Weekly. A story is even going around that our beloved Queen Alexandra, though she must be admitted to her majesty's right in a good cause, is in a quiet lane near Sandringham, came upon a tinker boy ill treating a dog. She was unattended, and having no one to send to the dog's rescue, she left the trap by the roadside and went herself to rescue the howling animal.

The boy, seeing an unknown lady bearing down upon him in a threatening manner, left beating the dog. Then the queen, not content with giving him a scolding lecture, brought the interview to an end by giving the dog's persecutor a resounding box on the ear.

Some one has appealed to Princess Victoria to say if the tale is true, but her royal highness has refused to be "drawn." All she will say is: "It is just what my mother would like to do."

The recent death of the Chinese sovereign recalls another historic slap. The young emperor went to call on his august aunt. He was attired very smartly in garments that might have been cut in Saville Row, an outrage against Oriental tradition that was more than the old Dowager Empress could stand. In an outburst of fury she covered the reforming emperor with bitter reproaches, and snatching up her fan she enforced her remarks by dealing him a vicious blow on the cheek.

An incident that occurred in connection with the recent Greek army manoeuvres resulted in the crown prince losing his temper and two railway officials getting themselves arrested.

The prince had ordered a special train to be prepared at once. This was done but before the railway officials would allow the crown prince to start they insisted on the special train being paid for. The prince flew into a pas-

sion, ordered the officials to be arrested and himself commanded the driver to proceed.

Another crown prince, he of Germany, wanted to put up a certain hotel. The manager explained that his hotel was full and respectfully declined to admit the imperial party. His highness' "carrying on were something scandalous!"

The question of women's rights always roused the ire of the late Queen Victoria. When she heard that a certain lady—had been making a public speech in favor of votes for women the queen wrote this indignant note to the third person:

"Lady—ought to get a good whipping." Is a subject that makes the queen so furious that she cannot contain herself.

King Victor Emmanuel was very "touchy" on the subject of his shortness of stature. One day when he was out motoring the car broke down. The king left the car to watch the mechanic and very soon a crowd gathered.

A woman asked, "Which is the King?" On his majesty being pointed out to her she gapped out in horror: "What! That tiny little man there!"

The specter who attended the king, his eyes sparkling with fury, jumped into the car and sat there scowling until the car started again.

The Kaiser does not often get in a temper, but even when he does his sense of humor often gets the better of him.

A short time ago he summoned Baron Boetticher, the secretary of state for the interior, and gave him the name of a man to whom he wished a certain appointment to be given. The baron protested that the man was entirely unsuited for the post, and in spite of the emperor's growing irritation he put forward the convincing proof of the man's unsuitability. He then asked if there was any one else on whom his majesty would like to confer the appointment.

"Oh, confer it on Satan, if you like." The minister bowed to conceal a smile.

"Shall I, then," he asked blandly, "issue the patent to be signed by your majesty in the usual form. To my trusty and well beloved cousin and coadjutor?"

This was too much for the emperor. He burst into a roar of laughter, his irritation entirely gone.

**WASTE OF GAS.**

**The Natural Power Treated as Though Inexhaustible.**

Natural gas sufficient to light the streets and homes, heat the buildings and turn the factory wheels of every enterprise in Chicago, St. Louis and New Orleans is going to waste in the Caddo gas and oil fields of the Louisiana coast, at the rate of 100,000,000 cubic feet a day, says the Technical World Magazine.

Gas is rushing from the bowels of the earth through two wild wells and more than fifty gas and oil wells left uncapped. The crater of one wild well covers more than two acres.

The attention of ex-President Roosevelt had been attracted to conditions and by his order all public lands lying in Caddo and Bossier parishes have been withdrawn from entry until the government may take what steps are deemed necessary to stop the terrific waste and preserve what is conceded to be the greatest gas field in the Western Hemisphere.

In the meantime, the city of Shreveport is thronged with oil investors from every section of the country, rival claims have been filed on government lands near the oil wells, the price of real estate has reached heretofore unheard of figures, men who a few months ago held nothing but a few scant acres of cut-over lands now own and control their own lands by the thousands, and armed gangs stand watch over ground which is claimed under various acts and entries applicable to the securing of public lands.

This territory is underlaid with two strata of gas sand, averaging from 10 to 140 feet in width, the first 800 to 900 feet beneath the surface and the second lying between 1,800 and 2,200 feet. The gas sands show their greatest width at Mooringsport, which lie in the more southern portion of the field.

**SOME SHORE EXPENSES.**

**Tremendous Cost of Our Navy on the Land Cited.**

The American navy on the land employs more than 50,000 men more money than the navy on the sea, writes G. K. Turner in McClure's. Directly and indirectly it pays nearly twice as much in wages. It costs as much to maintain it, before a stroke of work is done, as to maintain the whole fleet at sea. Twice as many admirals, twice as many captains, three times as many commanders work for it. Many of these, of course, are required for important military posts ashore; but a great and growing number merely for their own pockets.

These military officers—trained at high expense for one of the most important and delicate of national services (a duty requiring in peace the qualities of a diplomat and an international lawyer, and in war the highest qualities of character and personal skill) are withdrawn from the practice of their difficult profession for the manufacture of chains and boats and spittoons and the signing of receipts for the dull routine papers. Of the \$25,000,000 spent to maintain and extend this system every year, one-half would be more economically spent if it were spilled into the sea. For every dollar wasted here invites the wasting of another. Of \$20,000,000 or \$25,000,000 of manufacturing it does a good thing in excess over the value of the product. And when it is all done, the military navy is left with its one and only great necessity on shore—a repair shop for its fleet—absolutely unfulfilled.

The plea of insanity.—We are dangerously near permitting cold-blooded murderers to escape on all occasions. The more shocking and brutal the murder, the more easy it is to plead insanity. Once the plea of insanity is entered, expert physicians can be secured to help it out.

All men are more or less crazy at times in their lives. Pick up the fool and absurd things that even the most brilliant men do; form a chain of these incidents; make them the groundwork of a hypothesis; question an alienist what he tells you at once that a person who does these things is more or less insane.

What is the difference between the difference between medical insanity and legal insanity. We also need a statute that provides when a person is acquitted of a charge on the ground of insanity that that person must thereafter be presumed to be insane, and confined in an asylum for the insane until he can prove his present sanity.—Memphis Commercial Appeal.

**EARTHQUAKE REGION.**

**Shifting of Lands in the Mississippi Valley Years Ago.**

Although the great earthquake that destroyed the Italian cities of Messina and Reggio on December 28 last is one of the most disastrous of which accurate historical details exist, the great loss of life was not wholly due to the severity of the shocks. Messina, like Charleston and San Francisco, was unprepared for a violent assault of natural forces, and as a result unsubstantial buildings, resting on light foundations, crumbled together like the houses children make of cards.

"Cleanliness is a virtue not demanded from the factory hand while at work, but children while at play are constantly reprimanded because of their dirty hands, spots on their clothes, etc. So frequently are they called away from their real life because of this, and so dressed up are many of them (because the father can afford it) and the mother like it) that moral, intense, wild play is gradually replaced by occupations of lesser value, or by systematic games like tennis, basketball or baseball.

"Spontaneous action and natural growth take place when children are left unnumbered by critical adult supervision during their free play hours. They are naturally diggers of the dirt, waddlers in puddles, climbers of trees and fences and balustrades.

"Real boys and girls are rovers in field and forest, in alleys and dangerous places. Real boys and girls are fascinated by the most gruesome ghost stories, and they listen to the most impossible fairy tales with breathless attention. They keenly enjoy the inner battle between fear and courage.

"Children up to 14 should wear play clothes designed on the simplest lines and made of tent canvas if need be. Children should wear stockings and sandals only when the weather gets too cold, but run barefooted otherwise. Rubbers are inventions to please the housewife. To the children they are the cause of more sickness than their not wearing them would bring. Why not let them exchange their sandals for slippers when entering the house? Talk about rubbers and leggings and this wrap and that and all kinds of temperatures have created a greater wave of sickness and worry than all the written and unwritten ghost stories put together, and furthermore, such over-anxious adjustments to weather conditions have prevented the child from freely exercising his real inner forces."

**MAKING MONEY IN AFRICA.**  
Experience of an English Family in Northwest Rhodesia.

"In one of the most imposing parts of 'British East Africa,' north of the Victoria Falls, three days' journey from Bulawayo, but only twenty miles from the nearest point on the new Beira and Mashonaland railway, we have formed a settlement of six white persons—my husband, myself, our three children and my brother-in-law, the boss of the gang.

"Our little home consists of 34,000 acres of land in the Mapanza district of Northwest Rhodesia. It is the most imposing of which is our married quarters. One is occupied by my brother-in-law, one by the servants and the fourth as the kitchen," writes a correspondent of the Queen.

"Although we are only twenty miles from the railway our distance from any other sign of civilization is far greater. Choma is nominally a railway station, but is only a geographical expression. It consists of one corrugated iron shed, a few stone huts, a few aquata, waiting for the train which stops once a week to deliver and take up our mail. Our situation is absolutely desolate; the only sounds that disturb the stillness by day or night, except the cattle and our natives, are the roaring of the lions and laughing of hyenas. But the solitude is compensated for by the glorious climate, the infinite variety of game, the rapid development of the place and the splendid financial prospects. Every acre after cultivation increases tenfold in value. Literally, as well as metaphorically, the men work to prevent the grass growing under our feet—the local grass runs up to the height of a two-story house after every rainy season, and has to be cut down.

"The live stock consists of about 200 cattle, a couple of dogs and some poultry. Our first crop of tobacco, the best Turkist, is an unhoped for success—and we have been equally fortunate with hemp, mealies, castor oil bean, ramie (a Jute which we have imported from Japan via India), bananas and figs. It is a wonderful soil, on which grow some of the most exquisitely colored flowers flourish as well as English vegetables of all kinds.

"Only horses fail to do well here, probably on account of the altitude and intensely rarefied air. We bought two in Rhodesia, but although suited for Rhodesian use they died here after a few hours' horse sickness.

"We have a little army of local talent for the purposes of labor, and very few follows they are. Their commander in chief, a native with some French blood in him, claims to be the Comte d'Artois; but he is the author of innumerable stories of adventure, most of which appear to have little or no foundation in fact.

"We are in the happy position of making money rapidly without any opportunities for spending it except in the purchase of groceries from Bulawayo, which reach us a week after we have sent the order. We have no other requirements that cannot be satisfied by barter, for which purpose calico and matches are our currency. The clothes we brought from home two years ago will last until we have succeeded so far as to be able to take a trip home.

"Occasionally the monotony is relieved by an incident such as happened a few weeks ago. Our postman was some eight hours late in delivering our weekly mail, which consisted on a wretchedly grotesque parcel from London and always a batch of illustrated newspapers. The boy was disappointed accordingly, and with a delightful grin made his apologies. On the homeward journey from the railway there had been a slight difference of opinion between him and a lion as to which could run the faster. The boy's sense of self-preservation was so strong that he, in a moment of the mail, suggested the nearest tree as the winning post.

"It was lucky," he remarked, "that I got there first or you would have had no picture papers this week." He had exhausted the patience of the lion, and in the excitement of the moment had suggested some of the newspaper illustrations.

"A few weeks ago we had a pleasant incident in our domestic life. The Duke of Westminster camped just on the border of our estate. It seemed as if he were having a little party with whom, I need hardly say, we exchanged 'calls'—and very informal they were. One day when he came except for his rough overalls with a baby elephant which he had recently captured. It may be months before we have another visitor."

**YOUNG AMERICA TOO DAINTY.**

**Prof. Fritz Koch of Switzerland, Writes of Children Here.**

American children are too clean, too vain and too "puffed up." American school teachers are too much inclined to be fashionable. American parents are too anxious to earn money.

This is the view of conditions in the United States pictured by Prof. Fritz Koch of the Lake Geneva New School, Switzerland. His opinions, gained during a recent investigation of American educational institutions, are stated in an article on "The Conservation of Childhood," in the Elementary School Teacher, issued from the University of Chicago press.

Professor Koch believes the children would lose a part of their vanity if the too fashionable school teachers were banished from the school-rooms.

"Not least among the detriments to a natural development of children is fashion, a forced culture of vanity and extravagance," he declares in discussing the tendency to place clothes above learning. "Not only do the parents but also the teachers set examples. To follow slavishly all the extravagances of fashion appears to be a far stronger tendency; thus the desire to be refined and simple. It is so utterly common to be fashionable nowadays that I should think teachers, at least, would refuse to imitate

the great mass of humanity, unless the fashion happens to be adaptable to the particular personality of the individual."

"For the benefit of the children I would recommend that all 'self-crippled' exponents of vanity be banished from the schoolroom. Dressing fashionably, dressing elaborately is often so strongly impressed even upon the youngest children that it prevents them from concerning themselves about things of much greater value to them.

"Cleanliness is a virtue not demanded from the factory hand while at work, but children while at play are constantly reprimanded because of their dirty hands, spots on their clothes, etc. So frequently are they called away from their real life because of this, and so dressed up are many of them (because the father can afford it) and the mother like it) that moral, intense, wild play is gradually replaced by occupations of lesser value, or by systematic games like tennis, basketball or baseball.

"Spontaneous action and natural growth take place when children are left unnumbered by critical adult supervision during their free play hours. They are naturally diggers of the dirt, waddlers in puddles, climbers of trees and fences and balustrades.

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**THE NATIONAL UNION BANK**

**Is a Large and Strong Institution and Is Offering to Do for the People of York County a Number of Things That Are Very Valuable and Helpful to Them . . .**

**WE ARE STRIVING TO PERFECT OURSELVES MORE AND MORE AS BANKERS, AND TO MAKE OUR BANK A BANK FOR THE PEOPLE. WE WANT TO GIVE TO THE PEOPLE OF YORK COUNTY THE BANKING SERVICE THAT THEY NEED, AND IT IS OUR INTENTION TO GIVE THIS SERVICE IF IT IS POSSIBLE FOR A BANK TO DO SO. OUR CAPITAL, SURPLUS, AND THE VOLUME OF BUSINESS WE HANDLE ARE LARGE ENOUGH TO WARRANT OUR HAVING A BANK AS WELL EQUIPPED WITH ALL MODERN UP-TO-DATE METHODS AS ANY CITY BANK, AND, BEING LOCATED IN A TOWN WHERE THE NECESSARY FIXED EXPENSE FOR HANDLING THE BUSINESS IS SMALL COMPARED TO THE EXPENSE OF AN INSTITUTION THE SAME SIZE IN A LARGER CITY, WE ARE ABLE TO GIVE OUR CUSTOMERS CHEAPER SERVICE THAN THE AVERAGE BANK THE SAME SIZE CAN GIVE. THE FOLLOWING ARE ONLY A FEW OF THE THINGS WE OFFER OUR CUSTOMERS:—**

**FIRST: THEY ENJOY THE UNUSUAL ADVANTAGE OF BORROWING MONEY AT A RATE OF SIX PER CENT.**

**SECOND: WE PAY ON ALL MONEY PLACED IN OUR SAVINGS DEPARTMENT THE MOST LIBERAL RATE OF FOUR PER CENT PER ANNUM, COMPOUNDED QUARTERLY.**

**THIRD: WE WILL INVEST ANY MONEY THEY WANT US TO IN REAL ESTATE LOANS THAT ARE SAFE, AND WHICH BRING A GOOD RATE OF INTEREST. WE HAVE A DEPARTMENT ESPECIALLY EQUIPPED FOR THIS PURPOSE. ANY LOAN THAT WE MIGHT TAKE FOR THEM IS ALWAYS PASSED UPON BY OUR DISCOUNT COMMITTEE, THE TITLE EXAMINED BY OUR ATTORNEY, AND IS TAKEN FOR ABOUT ONE-HALF THE VALUE OF THE PROPERTY.**

**FOURTH: WE WILL ASSIST LADIES IN EVERY WAY WE CAN IN ALL THEIR BUSINESS TRANSACTIONS, AND ARE ALWAYS GLAD TO ADVISE WITH THEM.</**