

Education in Insurance

Need of Schools to Train in Right Methods of Finance and Morality.

By Joseph French Johnson,
Dean of New York University School of Commerce.

UNTIL we have business men who have been trained in the principles and right methods of finance, the management of our banks, of our insurance companies, and of great corporations, will not be subjected to wholesome outside criticism. Things will be done in the dark which ought not to be done. Immorality is usually the joint product of opportunity and ignorance. When we have an enlightened business world there will be fewer dark places in it, and opportunities for fraud, concealment, and speculation will be less. The trouble is not that there is a low standard of honor or morality in business, but that there is practically no standard at all. Well-meaning men are often at a loss to determine whether a certain profitable policy is honorable or dishonorable.

Society is just now washing the windows of the life insurance business, and many people are hoping that hereafter when a man buys life insurance he will really get all that he pays for. On that point I am a pessimist, and shall remain one unless the subject of life insurance gets into our schools. We have had investigations before, and profuse promises of reform. In a few years the abuses of life insurance will be forgotten, new companies will be organized; and new men will get control of the old; and then new and wonderful ways of appropriating the people's money will be devised.

Publicity will provide some protection, especially if the affairs of insurance companies are regularly examined by independent certified public accountants, but publicity alone will not be enough. It will put a check on old abuses with which the public are familiar, but it will not compel steady improvement in the management of insurance companies, or any other corporation. Nor will it create a recognized ethical standard to be observed by corporation presidents and directors. Nothing can do that except an enlightened public consciousness, a quick intelligence among the people instantly recognizing and condemning bad methods and unfair contracts.

The elements of life insurance and the mathematics of premium rates should be taught in our public schools, while in our universities, departments of insurance should be established, and placed on a par with the departments of science, language, and philosophy. Then men would be properly trained for this great and important business, and gradually we should have the evolution of an intelligent public opinion with regard to the good and the bad. Until such a public opinion exists, no matter how sensitive the individual conscience may be, I do not see how we can have a moral standard in insurance or any other business.

Wealthy Ignoramuses

By O. S. Marden.

I WAS recently talking with a business man who is in the midst of the great activities of New York, dresses well, and lives well, but who, every time he opens his mouth, condemns himself, betrays his shocking ignorance of almost everything outside of his own little specialty. He knows almost nothing about the great men and women who figure prominently in current history. He could not even tell the names of the candidates for the presidency and vice-presidency just before last election. He said such things did not interest him. It is painful to try to carry on a conversation with such a man. Think of the splendid opportunities for education, enjoyment, and culture which that man with thousands of others, is throwing away! It does not seem possible that a man could do business in New York City and be so ignorant of everything outside of his own little groove. One would think that some of the millionaires who try to make a show in the world would feel chagrined when they contrast their cheap, shoddy education, their narrow, limited intelligence, and their ratty minds, their stingy, shriveled souls, with their mocking wealth and their display of the art works of the masters and the books of great writers in their libraries which they cannot read intelligently. How this ostentatious show of the material mocks the mental poverty, the brain poverty! It is pitiable, as well as ludicrous, to see men who are rolling in wealth ignorant of the great world they live in, of the significance of all the principles and conditions which ameliorate and elevate mankind, men who know nothing of art or of science or literature, and whose mental poverty is deplorable. They seem to think that a palatial residence, gorgeous furnishings, and fine carriages can be substitutes for that which makes a real man or a real woman.—Success Magazine.

Modern Philosophy Brutalizes Man

By Dr. Emil G. Hirsch.

MAN is much the same as he was a thousand years ago. The same elemental passions, ambitions and appetites obtain. They are the same as those of the animals. Science has brought us to realize this, and our peep into the workshop of nature has had a tendency to brutalize humanity. Our knowledge that man is only one of the company of brutes has led small men to teach that man in all things is merely a brute. In their desire to unify the world they have jumped at the conclusion that man is no different from the other creatures that tenant the earth. In their passion to show him as a beast, philosophers and authors have reveled in vice and depravity, calling it realism.

Society is drifting without a compass. It is a period of transition; the old canons are gone and the new ones have not yet been found. The latest announcement of modern philosophy is that you may do what you want to, but don't get caught at it. If you do, commit suicide. In this philosophy of brutality you have an explanation for the fact that literature always paints life as a struggle between the forces of desire and duty.

Never before in the history of the world was there so great a need of masters. Men who will interpret life in terms of sanity and sanctity, of duty and righteousness.

Most Dying Men Give No Sign of Care for Future

By Dr. William Oster.

AS a rule, man dies as he has lived, uninfluenced, practically, by the thought of a future life. I have careful records of about five hundred death beds, studied particularly with reference to the modes of death and the sensations of the dying. —Ninety suffered bodily pain and distress of some sort or another, eleven showed mental apprehension, two positive terror, one expressed spiritual exaltation, one bitter remorse. The great majority gave no sign, one way or the other, like their birth, their death was a sleep and a forgetting. The preacher was right; in this matter man hath no pre-eminence over the beast—"as one dieth so dieth the other."

As we travel farther from the East our salvation lies in keeping our faces toward the rising sun and in letting the fates drag us, like Cacus his oxen, backward into the cave of oblivion. I would urge the clinical physician as he travels farther from the East to look well to his companions, to see that they are not of his own age and generation. To keep his mind receptive, plastic and impressionable, he must travel with the men who are doing the work of the world, the men between the ages of twenty-five and forty.

FOUND IN MAIL BOXES.

Pranks of Boys and Slips by Dreaming Adults.

Postmaster Busse has learned a good many things since he assumed control of the great postal system centering in the Government building, and one of these is that all the matter found in the street mail boxes does not have to go through the mail. One of the downtown mail collectors recently took into the office a woman's pocketbook containing \$75. A card found in the purse bore the name of a prominent family, who was notified to call at the Government building.

She appeared much mystified as to the reason for the summons, but when asked if she had lost a pocketbook she promptly described the purse and it was turned over to her. She had lost it, she said, but had no idea that she had placed it in the mail box.

"I mailed a half dozen letters," she said, "and I suppose I must have dropped the purse into the box at the same time."

Numerous small parcels are found in the mail boxes, but there evidently by absent minded persons. Not long ago a much worried man went to the post office in the middle of the night and explained that he had dropped a \$20 bill into a box in La Salle street.

"I went to mail a letter," he said, "and instead of taking the letter from my pocket I took out the bill and shoved it through the slit. No sooner had it gone than I woke up, but it was too late."

A collector was sent to the box and the money was recovered.

Out on the Northwest Side a mail collector was astonished one day to take from a letter box six sterling silver teaspoons, a razor, a pair of napkins and a stick of candy. Then the owner of the property appeared and identified it.

"My five-year-old son confessed," said the claimant, "that he took the things and shoved them into the mail box just for the fun of seeing them disappear. He had to stand on his sled in order to reach the box."

One day a youth employed by a big commercial house was sent by his employer to deliver in person an important document to an attorney, with instructions to hurry back with the paper as soon as the lawyer had looked it over. The boy had been out late the night previous and was half asleep. In an absent minded manner he dropped the envelope into the first letter box he came across. When he reached the lawyer's office he suddenly remembered what he had done.

The envelope was not addressed, although it was sealed, and for a time it looked as if it would have to go to the dead-letter office in Washington before the owner could recover it. The standing of the business house, however, was such that the post office officials consented to turn the envelope over without a delay of several weeks.

One of the biggest surprises a mail collector ever received occurred in Hyde Park, when he took from a letter box a live sparrow. No explanation was found for the bird's presence in the box. The little creature was slightly injured, but soon recovered and flew away.

The queer things found in the letter boxes, however, do not compare in number and variety with the strange stuff the mail collectors take from the package boxes. Many people mistake these boxes for waste paper receptacles. Old shoes, bottles and worthless articles are found often in these big boxes, but occasionally something of value is discovered not intended for mail.

An instance of the sort occurred a short time ago when a State street collector turned over to the sorters at the post office a box that bore neither address nor stamps. From the manner in which the package had been wrapped, the clerks came to the conclusion that it was not legitimate mail, and it was held for a claimant, who appeared the next day.

"I was drunk," he confessed, "but don't tell my folks. I had bought some goods at a department store and had started for home. I was feeling pretty good when I met a friend. 'What you got?' he asked me. 'New shoes?' 'Yep,' I answered. 'Why don't you send 'em out by pneumatic tube?' he asked.

"I suppose he was 'joshing' me because I was so full, but I didn't see it in that light then. I went along on my way back, when suddenly I spied one of the package boxes. 'There's one of those pneumatic tubes now,' was the thought that flashed through my muddled head. 'I'll just ship those shoes home ahead of me,' I let 'em go, and here I am." He got the shoes.—Chicago Post.

Ben Franklin's Grave.

They had been dining at one of the clubs, very wisely and very well, and the New Yorker was taken out by his Quaker City friend to see the town. In the course of their trip they rode on a street car past the grating in Christ Churchyard, whereat the Philadelphia pointed and said: "Benjamin Franklin is buried there."

"Is it possible?" exclaimed the New Yorker man, who, in his youth, had read of Franklin.

The car passed on a square to the Friends' Burying Ground, and the Philadelphia forgetfully pointed at the brick wall, remarking: "Benjamin Franklin is buried there."

"Great Scott!" exclaimed the New Yorker, "is Franklin buried at every street corner in Philadelphia."

The Right of Interpretation.

Somebody suggests that the boy who ran away from home because he didn't get enough pie has the instincts of a great politician. Wrong. The politician would have stayed at home, stolen the pie and made his mother think she had eaten it herself.—Philadelphia North American.

Cataract Cannot Be Cured

With LOCAL APPLICATIONS, as they cannot reach the seat of the disease, Cataract is a blood or constitutional disease, and in order to cure it you must take internal remedies. Hall's Cataract Cure is taken internally, and acts directly on the blood and mucous surface. It was prescribed by one of the best physicians in this country for years, and is a regular prescription. It is composed of the best tonics known, combined with the best blood purifiers, acting directly on the mucous surfaces. The perfect combination of the two ingredients is what produces such wonderful results in curing cataract. Send testimonials, free.

F. J. CUREY & Co., Props., Toledo, O.
Sold by druggists, price, 75c.

Take Hall's Family Pills for Constipation

Morley's Epigram.

The following comment on President Roosevelt is reported to have been uttered by John Morley soon after he had visited the White House: "What do I think of your President? Well, he is a sort of cross between St. George and St. Vitus."—New York Press.

Mrs. Winstow's Soothing Syrup for Children Teething, softens the gums, reduces inflammation, allays pain, cures wind colic, etc. a bottle.

The Vienna police are about to experiment with a phonograph.

Jury Paid the Fine.

A Texas correspondent tells how an obstinate jurymen was circumvented by his fellow judges of the facts. The offense charged was assault with intent to murder. After the jury had been out about two hours it returned the following verdict: "We, the jury, find the defendant guilty of aggravated assault, and assess his punishment at \$25 fine and herewith pay the fine." On inquiry as to the meaning of the last clause of the verdict it came out that 11 of the jurors had agreed that the defendant was not guilty, but the twelfth doggedly hung out for a conviction for aggravated assault and would not consent to a punishment less than a fine of \$25. Finding it a hopeless task to bring over the obstinate one to their way of thinking, the eleven finally decided to agree with him and "chipped in" enough to pay the fine.—Law Notes.

To Keep a Man Interested.

You can't really expect a man to be terribly interested in the general small talk of the home, and no woman would want her husband to take part in these trivial affairs. When Mr. Man speaks of the incidents of the day at his office let Mrs. Woman listen attentively. It is easier for her to be interested in his affairs than it is for him to become enthusiastic over hers. One of the pleasantest ways of spending an evening is to read a good book aloud. Make your home cozy and inviting by having reading lamps lighted, by arranging nice, comfortable lounging corners and providing good reading material and good music.—Chicago Record-Herald.

Radium for Hydrophobia.

Experiments conducted by Italian professors give hope that radium may be useful in the cure of hydrophobia. So far experiments with cancer have given little encouragement.

Indelible Blue Ink.

The French scientific papers give these directions for a blue ink that will resist not only water and oil, but alcohol, oxalic acid, alkalis, and chlorides. It is prepared by means of four parts of shellac, two parts of borax, two parts gum arabic, and sufficient indigo to give the desired color. The whole is dissolved in 40 parts of pure water. Commence by putting the shellac and the borax in 36 parts only of the water in a closed receptacle and boiling until completely dissolved. Filter and then dissolve the gum arabic in the remainder of the water. Mix the two solutions and heat for five minutes, stirring from time to time. Add the indigo after the liquid is cool. When the preparation has settled for a few hours, decant in order to separate the ink from the sediment.

Japan's Largest Industry.

The largest industry in Japan is textile, there being some 4,537 factories of various sizes engaged in this trade, the majority being centered in and around Osaka. These are mostly worked by steam power.

FITS permanently cured. No fits or nervousness or first day's use of Dr. King's Great Nerve Restorer, 21 trial bottles at once free. Dr. R. H. KLINE, Ltd., 931 Arch St., Phila., Pa.

As trade now stands, there is not enough gold out of the earth.

"Penny Post" in France.

France now joins the "Penny Post" community, and will presently be carrying letters all over the republic and to all her colonies for the equivalent of two cents of our money a letter. In that she is following the example of the United States and the United Kingdom, which have long successfully practiced such a system. Such transportation of letters certainly seems cheap enough at present and there may not soon be any effective call for further changes in that direction. But a lesson which America may well learn of other countries is that of the parcels post, and it may be that some day there will be devised a practical method of establishing an international postage stamp system.

Growth of Fletcherism.

It is diverting and instructive to read in an Eastern magazine of the growth of what is called "Fletcherism." This doctrine, in brief, has for its fundamental idea, simplicity in eating; it contends that a human being should eat only when and what his stomach craves; it opposes three hearty meals a day, unless, perchance, the system demands them each day. And what one eats should be eaten deliberately and chewed thoroughly.—Louisville Courier-Journal.

Chinese Horses.

There is one respect in which, according to a correspondent, the Japanese can teach the Chinese nothing in a military way, and that is in regard to the cavalry. The Chinese have horses as good as any known in the world, and are born horsemen, who have nothing to learn from Europe or America. The Japanese are notably deficient in horsemanship.

Wire Fencing in Rolls.

Wire fencing is now made in continuous rolls instead of in sections, as heretofore. Galvanized wires of the intersections, fed automatically from reels, are welded by means of small transformers.

Never judge a woman's love for house-cleaning by her dislike for dirt.

A COLD BROUGHT IT ON.

Severe Congestion of the Kidneys Cured by Doan's Kidney Pills.

Richard M. Pearce, a prominent business man of 231 So. Orange St., Newark, N. J., says: "Working nights during bad weather brought on a heavy cold, aching of the limbs and pain in the back and kidneys. Severe congestion of the kidneys followed. Besides the terrific aching there were whirling headaches, and I became exceedingly weak. My doctor could not help me, and I turned to Doan's Kidney Pills, with the result that the kidney congestion disappeared, and with it, all the other symptoms. What is more, the cure has lasted for 8 years."



Sold by all dealers. 50 cents a box. Foster-Milburn Co., Buffalo, N. Y.

Way of the Debtor in India.

They had a peculiar way of going into bankruptcy among the Marwaris in India now unhappily giving way to the less picturesque method of the white man. When a man could not pay his bills he would summon his creditors. They were ushered into a room in which the Thakur or household god was enshrined, but covered up with a cloth and with the face turned to the wall in order that it might not witness the scene that was to follow. The insolvent would then, in garb of mourning, lie on the floor, presenting his back to his creditors, who, on a given signal, would fall on him with shoes and slippers and belabor him till their wrath was exhausted. The beating finished honor was declared to be satisfied all around.—New York Tribune.

Ducks Trained on the Fly.

"It is an ill wind that blows nobody any good," say the residents in the vicinity of the burning sea wall at Caney, and they might, for as long as the well burns and duck continue to fly, they are prospering over others' misfortune. The heat rising from the fire extends to a great height, and since the beginning wild ducks have played the game of the moth and flame, much to their sorrow and distress. No sooner does a duck fly across the forbidden territory than it is caught and baked by the torrid winds. The neighbors have caught onto the fact and near meal time gather near the well and wait for the fall of the baked duck, which, of course, saves a great deal of time and trouble otherwise necessary in the kitchen.—Kansas City Journal.

Weed Fighters.

The problem of weed destruction is perennial in every land. Indeed soil culture may be called a never ending war against weeds. Of the birds that aid the farmer in this struggle the bob white, the native sparrows and the mourning dove are the most efficient. They attack weeds at that vital stage, the seed period; hence their work, especially against the annuals which depend on seeds for perpetuation is of enormous practical value.—S. D. Judd.

Mosquito Has Parasites.

They have discovered that even the minute mosquito is a badly infested with destructive parasite as other animals, and the question arises whether a cultivation of these parasites may not be useful in mitigating the pest.

The Coffee Debate.

The published statements of a number of coffee importers and roasters indicate a "wasp" feeling towards us, for daring to say that coffee is harmful to a percentage of the people.

A frank public discussion of the subject is quite agreeable to us and can certainly do no harm; on the contrary when all the facts on both sides of any question are spread before the people they can thereupon decide and act intelligently.

Give the people plain facts and they will take care of themselves.

We demand facts in this coffee discussion and propose to see that the facts are brought clearly before the people.

A number of coffee importers and roasters have joined a movement to boom coffee and stop the use of Postum Food Coffee and in their newspaper statements undertake to deceive by false assertions.

Their first is that coffee is not harmful.

We assert that one in every three coffee users has some form of incipient or chronic disease; realize for one moment what a terrible menace to a nation of civilized people, when one kind of beverage cripples the energies and health of one-third the people who use it.

We make the assertion advisedly and suggest that the reader secure his own proof by personal inquiry among coffee users.

Ask your coffee drinking friends if they keep free from any sort of aches and ails. You will be startled at the percentage and will very naturally seek to place the cause of disorder on something aside from coffee, whether food, inherited tendencies or something else. Go deeper in your search for facts.

If your friend admits occasional neuralgia, rheumatism, heart weakness, stomach or bowel trouble, kidney complaint, weak eyes, or approaching nervous prostration induce him or her to make the experiment of leaving off coffee for 10 days and using Postum Food Coffee, and observe the result. It will startle you and give your friend something to think of. Of course, if the person is one of the weak ones and

says "I can't quit" you will have discovered one of the slaves of the coffee importer. Treat such kindly, for they seem absolutely powerless to stop the gradual but sure destruction of body and health.

Nature has a way of destroying a part of the people to make room for the stronger. It is the old law of "the survival of the fittest" at work, and the victims are many.

We repeat the assertion that coffee does harm many people, not all, but an army large enough to appal the investigator and searcher for facts.

The next preparation of the coffee importers and roasters is their statement that Postum Food Coffee is made of roasted peas, beans or corn, and mixed with a low grade of coffee and that it contains no nourishment.

We have previously offered to wager \$100,000 with them that their statements are absolutely false.

They have not accepted our wager and they will not.

We will gladly make a present of \$25,000.00 to any roaster or importer of old fashioned coffee who will accept that wager.

Free inspection of our factories and methods is made by thousands of people each month and the coffee importers themselves are cordially invited. Both Postum and Grape-Nuts are absolutely pure and made exactly as stated.

The formula of Postum and the analysis made by one of the foremost chemists of Boston has been printed on every package for many years and is absolutely accurate.

Now as to the food value of Postum. It contains the parts of the wheat berry which carry the elemental salts such as lime, iron, potash, silica, etc., used by the life forces to rebuild the cellular tissue, and this is particularly true of the phosphate of potash, also found in Grape-Nuts, which combines in the human body with albumen and this combination, together with water, rebuilds the worn out gray matter in the delicate nerve centres all over the body, and throughout the brain and solar plexus.

Ordinary coffee stimulates in an unnatural way, but with many people it slowly and surely destroys and does not rebuild this gray substance so vitally important to the well-being of every human being.

These are eternal facts, proven, well authenticated and known to every prop-

erly educated physician, chemist and food expert.

Please remember we never say ordinary coffee hurts everyone.

Some people use it regularly and seem strong enough to withstand its attacks, but there is misery and disease in store for the man or woman who persists in its use when nature protests, by heart weakness, stomach and bowel troubles, kidney disease, weak eyes, or general nervous prostration. The remedy is obvious. The drug caffeine, contained in all ordinary coffee, must be discontinued absolutely or the disease will continue in spite of any medicine and will grow worse.

It is easy to leave off the old fashioned coffee by adopting Postum Food Coffee, for in it one finds a pleasing hot breakfast or dinner beverage that has the deep seal brown color, changing to a rich golden brown when good cream is added. When boiled long enough (15 minutes) the flavor is not that of rank Rio coffee but very like the milder, smooth and high grade Java, but entirely lacking the drug effect of ordinary coffee.

Anyone suffering from disorders set up by coffee drinking (and there is an extensive variety) can absolutely depend upon some measure of relief by quitting coffee and using Postum Food Coffee.

If the disease has not become too strongly rooted, one can with good reason expect it to disappear entirely in a reasonable time after the active cause of the trouble is removed and the cellular tissue has time to naturally rebuild with the elements furnished by Postum and good food.

It's only just plain old common sense. Now, with the exact facts before the reader, he or she can decide the wise course, looking to health and the power to do things.

If you have any doubt as to the cause of any ache or ail you may have, remember the far reaching telegrams of a hurt nervous system travel from heel to head, and it may be well worth your while to make the experiment of leaving off coffee entirely for 10 days and using Postum in its place.

You will probably gather some good solid facts, worth more than a gold mine, for health can make gold and sickness lose it. Besides there's all the fun, for it's like a continuous luteal frolic to be perfectly well.

There's a reason for

POSTUM
Postum Cereal Co., Ltd., Battle Creek, Mich.