

WHAT IS AMORTIZATION?

The Method of Providing For the Repayment of a Loan.

Every now and then the plain man who has saved a little money and wants to invest it so that he will get a reasonable and safe return runs against a nest of terms which are bewildering and all but meaningless.

"Amortization means simply the method of providing for the repayment of a loan. If you lend me \$10,000, which I promise to repay in ten years, you have a right to be interested in my plan for meeting the demand for the \$10,000 which you expect to make upon me ten years hence.

So I say to you: "I am going to amortize that \$10,000 debt in this way. Out of my earnings every year I am going to set aside \$900. Each year I will set the \$900 to work earning something too. At the end of ten years the fund will amount to just enough to discharge my debt."

Certain lenders of money on long terms insist upon the borrower's taking out a life insurance policy big enough to meet the debt in case of death before the debt becomes due. Generally the longer a debt has to run the more important becomes the question of "amortization."—John M. Oskison in Chicago News.

NAVAJOS FEAR THE DEAD.

Home They Go, Right After Their Bodies as Quickly as Possible.

One practice of the Navajos that promotes health among them, however repugnant it may be for us, is their disposition of the dead. In the presence of the living the Navajo is without fear, but his terror of the dead is abject and unreasoning. The dead are believed to be possessed of malevolent feelings toward the survivors, with unlimited powers for working evil upon those who carelessly place themselves within the power of the spirits.

So when any one dies the only anxiety of the surviving relatives is to get rid of the body as quickly as possible. If there are any white men living in the neighborhood an effort is made to induce them to perform the offices of undertaker. If not, the disposition of the body depends somewhat upon circumstances. If the hogan—the modern wigwag—is built of wood it is set on fire and burned with the body in it. If of stone the body is usually taken outside the entrance to the hogan closed up with stones or sticks and a hole made in the wall opposite to permit the evil spirits to depart and to warn passer-by that the structure belongs to the dead.

If the death occurred in a rocky country the body will likely be taken to some crevice and thrown in it. It may be left uncovered to become the prey of wolves and coyotes, or sticks and stones may be cast over it. If the family lives in a sandy part of the reservation with no convenient crevices or caverns near by, the body will be laid upon the sand, a little earth and some stones thrown upon it, and a pile of brush laid over all.—Christian Herald.

The Judge Who Didn't Judge. The funny sayings of a judge who never passed a found in "Arabian Nights," a specimen of the dicta of Sergeant William Ambin, who sat as a judge at the Old Bailey in London from 1830 to 1840. For instance, his remark to a juror:

"If you can't show precisely at what moment the offense was committed and prove that the prisoner was not there when he did it he could not possibly have done it." And he sagely added as a side thought, "We cannot divest ourselves of common sense in a court of law."

Another victim he delivered himself of has been fathered on many other occupants of the bench: "If ever there was a case of clearer evidence than this case, this case is that case."

Owners of London. The sense of smell which enables an engine driver to avoid a collision or a sailor to steer clear of an iceberg is the least developed of our senses. But with a properly equipped nose and a little practice we ought to be able to tell when we are blindfold all over London. Every locality has its distinctive odor. Soho smells different from Southwark, Whitechapel differs from Limehouse. Rotherhithe has quite a special smell of its own, and Barking is absolutely unique.—R. L. Stevenson.

A Natural Inference. "Marriage is said to be the lady who had just secured a third divorce, 'is, after all, an unfortunated sen.'" "I take it that," her friend replied, "that you have not engaged in your various ventures for charitable purposes."—Chicago Record-Herald.

Horses. It is estimated that the life of the average horse in bondage is twenty-five years. The wild horse's age is about thirty-eight years.

The more we study the more we discover our ignorance.—Bible.

FEATS WITH THE CAMERA.

Difficult to Snap Fast Moving Objects at a Given Point.

Only an expert, and he only after much practice, can take a photograph of a rapidly moving object at a predetermined point—for example, an express train with the cowcatcher just at a white chalk mark on a tie or a baseball at the instant the bat strikes it.

The reason for this is twofold: First, there is a certain appreciable time between the mental decision to do a thing and the actual doing of it; second, it takes a certain appreciable time for the impulse given by pressing the button or squeezing the bulb of a camera to travel to the shutter and open it. The latter may in a very fine camera be only one-fiftieth of a second, but even the fiftieth of a second in a train going 100 feet a second would mean a difference of two feet.

E. H. Claudy in an article in the Camera says that not more than once in four attempts will even an expert catch the precise instant he is seeking. The average man snaps his camera at the moment the ball is striking the club or racket, and by the time his shutter has worked the ball has gone. A tennis ball travels nearly a mile a minute when struck hard. That is ninety-six feet a second, so in a lag of one-tenth of a second, between the pressing of the button and the opening of the shutter the ball will move nearly ten feet, and ordinary cameras work no faster than this. So one need not wonder if even experts fail.

CLOUD FORMATIONS.

What We Know About Them Seems to Be Mainly Guesswork.

Many scientists have told us how clouds are made. Most of the textbooks on physical geography tell all about them, but it is all guesswork. Clouds are a mystery. It is true, they are composed of moisture floating in the air, but how did the moisture get there?

It is held that particles of moisture are evaporated from the earth's surface by the heat of the sun. This moisture does not form into clouds immediately. Indeed, the passage of the moisture from the earth to the upper air is quite invisible. It was formerly supposed that this moisture was condensed by the cold of the upper air into rain droplets, which formed the clouds.

But scientists hold that the tiny particles must have something to condense upon. They used to tell us that the moisture collected upon dust particles to form into rain drops. Now they are practically agreed that it is something else, but they don't know what.

Anyway, when these drops get large enough they accumulate into vapor-forming clouds. When the droplets get too large and heavy to float in the air they fall to the earth in the form of rain, and this is about all we actually know about clouds.—War Cry.

When Seals Were Food.

The gray seal used to serve Cornishmen as an article of diet. Stephen Hawker tells how he and a brother seaman, having asked a landlady at Boscawen what she could give them for dinner, were told "meat and tatoes." They tried to get her to particularize the meat, but "Meat, nice, wholesome meat, and tatoes" was the full extent of her information. When the meat was served it tasted like veal, but was unaccompanied by any vestige of bone that might have enabled the diners to infer its origin. Years afterward Hawker lighted on the nature of the "meat" when he read in an old history of Cornwall that "the people of Boscawen do catch divers young soyles, which, doubtful if they be fish or flesh, conyng householders will nevertheless roast and do make thereof savory meat."—London Graphic.

Twenty Years of Pleasure.

St. Michael's church, Maresfield, England, is noted for its beauty. In "The Manchester and Glasgow Road" Charles G. Harper tells of a curious epitaph in the churchyard upon one Mary Broomfield, who died in 1755, aged eighty. It reads as follows: "The chief concern of her life for the last twenty years was to order and provide for her funeral. Her greatest pleasure was to think and talk about it. She lived many years on a pension of ninepence a week and yet saved 45, which at her request was laid out at her burial."

Comfortable Disappointments.

Next to having the dentist postpone an appointment to tinker with your teeth what is the most comfortable disappointment you ever experienced? Ours is having only \$2 to lend to the man who drops in to borrow \$10.—Detroit Free Press.

Deduction.

"Tell me what you eat, and I will tell you what you are," boasted an amateur sage. "Well, I ate a Welsh rabbit and a lemon pie last night." "You're a fool!"—Kansas City Journal.

Knew Her Weakness.

Mrs. Cross—Are you a man or a mouse? Mr. C.—The question is superfluous, my dear. If I were a mouse you'd be on a chair screaming.—Philadelphia Ledger.

Dry.

"Why do you associate with all those university professors?" "My doctor says I must live in a dry atmosphere!"—London Telegraph.

A SNIFF OF CHLOROFORM

By M. QUAD

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The Kincaid bank was one of the oldest and strongest banking institutions in New England, though situated and doing business in a town of 2,000 inhabitants. It made loans to hundreds of farmers, and it did business with many shipbuilders and shipowners along the New England coast. Many and many a time, as assistant cashier, I have seen \$1,000,000 stacked in our vault and have tossed packages of \$50,000 about as if they had no more value than so much old paper. I say we did a large business, but yet our building was a humble one and our methods as primitive as might be found in a country store. We had a brick vault with iron doors, but the latest sort of cracksmen would have dug his way into it in an hour with a crowbar. Outside of the vault was an old fashioned bolt headed safe, which lacked with a key only. It had a strong, massive look, but the lock could have been picked in a quarter of an hour, and two ounces of powder poured into the keyhole and exploded would have torn the door off. It will surprise you when I say that sums of money as large as \$75,000 were often left in that old safe over night. My uncle, James Gordon Kincaid, who died a few years ago, was to blame for our way of doing business. He was a set man. He hated innovations.

I was twenty-three years old when a place was given me as assistant cashier. I had been in the bank almost two years when the rooms overhead were vacated and rented to a circulating library for a month. On the 12th of a certain October, when he had been our tenant for two months, he came into the bank at noon hour, a time I was always alone, to get change for a bill. Thereafter, until the climax came, he dropped in almost every noon. He never attempted to come behind the counter, though the door sometimes stood open, but on several occasions I went out to him. His calls after the first three weeks were for the purpose of manipulating a swilling on my jaw, and I always passed outside the counter and sat down on a chair. On the 8th of November, which was cold and dismal, we had in the Kincaid bank exactly \$328,250 in currency. On the next day there was to be a big withdrawal to pay the hands at a mill, and some \$50,000 was to go to certain Boston banks by express. I hadn't been left alone for over five minutes when Dr. Jordan came in to attend me. As he worked at my jaw he gradually turned my head to the left, so that I no longer saw him or the door. He asked me to repeat a story—I had told him a few days ago, and I was doing so when the door opened. I did not stop my talk, and I could not turn my head. The man who came in did not speak, but he must have passed the door a sponge saturated with chloroform. I got the odor of the stuff at once and was wondering what it was when my neck was gripped by the doctor's left hand, and with the right he thrust the sponge into my face. I think I tried to rise up and fight the sponge away, but am not clear about it. I do distinctly remember, however, of hearing the doctor say:

"Now, then, lock the doors, and I'll soon have the money in the bag!"

It was an hour later when I heard faraway voices and after a struggle opened my eyes and found the bank full of people. Up to that time no one had discovered anything wrong, except with me. They had found me lying on the floor and supposed I was in a fit, though all detected the presence of chloroform. My first words were to ask them to look for the money. Of the \$328,250 not a shilling remained. Safe and vault had been plundered in the last penny. When astonishment passed away I was charged with having robbed the bank. It was not a fair thing for an uncle to do, but James Gordon Kincaid, to his everlasting shame, was for having me locked up at once.

It was a long hour before we got the angle straightened out, and that hour cost my uncle every dollar he had in the world. The robbers had a start of an hour and a half, and the only thing they did was to make a half circle around the town and mislead pursuit for a day.

My uncle had detectives almost by the dozen, and the majority of them tried much harder to convict me than to overhurl the robbers. I was questioned and cross questioned until bored to death, and for a change they would threaten me. Some thought I had buried the money somewhere, as if one could go at high noon and do such a job, and the sleuth of all sleuths was sure that I had stood in with the two men and was to get my share of the loot.

For years and years I was a suspect person, and few men dared to own my friendship. Even when men no longer dared suspect they talked of me in connection with the robbery and asserted that I was next door to a fool that I did not suspect and checkmate it. I have given you a true and honest account of the whole circumstance, and no matter what your version may be, I feel the better for having written it out. I contend that my uncle's foolish and reckless system was all to blame, and in this I know that all bankers and their employees will agree with me and absolve me from all blame.

THE REAL RUSSIA.

It is Confined to a Very Small Section of the Vast Empire.

In "The Russian Empire, Today and Yesterday," Nevil O. Winter says: "In a strict sense, real Russia covers only a portion of the more than 2,000,000 square miles that lie within the borders of the continent. This narrower definition would certainly eliminate Finland, Poland, the Baltic provinces, Bessarabia and the Caucasus and probably a part of the land of the Don Cossacks, the Crimea and the sections bordering on the Arctic ocean and the lower Volga. In other words, the real Russia has developed within this narrower section, and whatever of Russian characteristics appear in the eliminated sections have simply been imposed by the conquerors upon a people alien by birth and language."

"The actual visible influence of Tolstoy on Russia seems not to have been great. He was beloved and revered by many, but no party claims or has ever claimed him as a leader. The higher classes rejected him because of his opposition to all established government; the peasantry were repelled by his diatribes against religion; the revolutionists and anarchists repudiated his teaching because he had no definite plan to offer. His influence on thought and opinion in Russia will not compare with his influence in non-Russian nations."

PHOSPHITE NOT PHOSPHATE.

The Proper Sodium Solution to Use in Bichloride Poisoning.

In a recent issue of a well known medical journal the statement is made that mercuric chloride poisoning can be treated by the use of sodium phosphate with excess of sodium bicarbonate. Thus, editorially, the same journal says: "This solution, it is claimed, instantly converts the bichloride to the mild chloride, which can be removed by a dose of castor oil—lets very necessary that the sodium phosphate shall be chemically pure."

"Attention should therefore again be called to the fact," says the Journal of the American Medical Association, "that the names 'sodium phosphate' and 'sodium phosphite' are so similar that a serious error can be made by the misprinting or misinterpretation of a single letter. Sodium phosphite has been suggested as an antidote to mercuric chloride because it acts as a reducing agent to convert mercuric chloride into calomel—mercurous chloride—while the phosphite is changed to phosphate. Sodium phosphite will have no such action on mercuric chloride because it is already as highly oxidized as possible."

An Eccentric Russian Doctor.

The famous Russian—the late Dr. Zaharin was noted for his eccentric methods. When summoned to attend Czar Alexander III. in his last illness, Dr. Zaharin required the same preparation for his visit to the palace as to any of his patients' houses. That is to say, all dogs had to be kept out of the way, all clocks stopped and every door thrown wide open. He left his furs in the hall, his overcoat in the next room, his galoshes in the third, and, concluding, arrived at the bedside in ordinary indoor costume. He sat down after walking every few yards, and every eight steps in going upstairs. From the patient's relatives and every one else in the house he required absolute silence until he spoke to them, when his questions had to be answered by "Yes" or "No" and nothing more.

Tail of the Possum.

An old negro was out with a hunter one day. The two found a peculiar track. Following the line of what were plainly footprints was a small, continuous furrow.

"What kind of a track is that, Jim?" asked the puzzled hunter.

"Dat's a possum track, sah!" explained the old negro.

"But how does he make that furrow?"

"He makes dat furrow wid his tail."

"With his tail?"

"Yes, sah. He lets his tail drag."

"Why do you suppose he lets it drag?"

"Ab donn't know, boss. I jes' reckon he don't pay no attention to dat tail."

"Spose he thinks it'll come along anyhow."—Louisville Times.

Couldn't Blame the Pump.

A lumberman having awakened on a Sunday morning in a "dry town" after a big spree of the night before searched his pockets in vain. Being very thirsty, he remembered stumbling over a pump in the alley back of the hotel.

He hastened to the pump and began pumping, but without results, as the pump had not been primed. "He slowly backed away and, ereing the pump, said: 'Well, I don't blame you for not working, anyhow. I wouldn't patronize you when I had money.'"—Exchange.

Plain Hint.

"Miss Enid," began a young man, "or Enid, I mean—I've known you long enough to drop the 'Miss, haven't I?"

"Yes; I think you have," she said, looking at him steadily. "What prefix do you wish to substitute?"—London Tit-Bits.

Penology Today.

Mother (to conciliate little girl who has been whipped)—Was she a nasty, cruel mother, then? Modern Child.—Oh, no. I deserved it.—London Punch.

So good services. Sweet remembrances will grow from them.—Mrs. de Steel.

Mexico's manana days are over.

The best of all investments is a home.

The man who bluffs never expects to be called.

Modern babies don't know what a cradle is like.

You know your duty. No man ever looked for it and did not find it.

Luck has a perverse habit of favoring those who don't depend on it.

Poor old Mexico is paying a high price for having delayed internal reforms.

Half the world doesn't know how the other half lives, but it has its suspicions.

The more you talk to a man about himself the more intelligent he thinks you are.

The only man who can afford to look like a fool is the man who has about \$50,000,000.

Another advantage in being poor is that you don't get a reputation for being stingy.

Even truth has its ups and downs. Crushed to earth, we are told, it will rise again.

The reason we have so many dirty towns is because there are so many dirty people.

By the eternal verities, a woman who wears a green wig should marry a Bluebeard!

The "sermons in stones" may be found in the pavement of the transgressor's hard road.

No man should be ashamed to salute the American flag. It is an ensign that never oppressed anybody.

The modern war correspondent defines an uncivilized nation as one that censors its press dispatches.

By saving a girl a New York man won a bride and a medal. He will not have to buy shoes for the medal.

A horse's kick cured a blacksmith of his lameness. Despite the automobile, the humble horse still has his uses.

In an argument did you ever notice that the man who says he "holds a brief" usually makes the longest talk?

There are at least three different ways of looking at money—as "evil," a "necessary evil" or just "necessary."

Mrs. M. E. Greathouse's advice to marry college girls comes too late for the old "uns who don't like fudge anyhow.

A government enumeration in Alaska shows 47,303 reindeer, all in training for roof climbing next Christmas time.

The friends of radium should publish a list of folks who have been cured by its use to offset the list of deaths.

The trouble about giving wives night keys is that the absentminded creatures are liable to leave them in the keyhole.

Sitting on the floor is suggested as a new cure for obesity, but how in the world is a fat man going to be able to sit on the floor?

Now that airship collisions are becoming frequent somebody should organize the safety first movement among the aviators.

Enough bananas were imported into the United States last year to furnish peelings sufficient to give the people 100 slides per capita.

Dr. Wiley says his new infant is an absolutely perfect baby. This does not necessarily prove that the kid is normal, but it proves that his daddy is.

A French aviator recently flew 800 miles in a little over twelve hours. Aviation is rapidly becoming a jumble of new records and death statistics.

A Chicago woman has secured a divorce on the plea that her husband refused to talk to her. Speak up, men! Don't sit around and listen all the time.

A surgeon says he can graft hair on the head of a bald man, and some men are so sensitive about baldness that you can work almost any hair graft on them.

A Chicago Judge has ordered a man with an income of \$6,000 to pay his wife \$4,000 alimony. He's got the laugh on her at that. She'll have to pay the income tax now.

Messina is now building earthquake-proof buildings, but Americans continue to build homes and places of work and business that are food for flames. They have not yet learned their lesson.

The passing of the Majestic is another mournful superannation. She is but twenty-four years old. In 1901 she was the empress of the Atlantic, with a record of 5 days, eighteen hours and 8 minutes between New York and Queenstown. Now she goes to the junk heap at \$125,000.

Time is the old justice that examines all offenders.

The average man's idea of "the worst of it" is an even break.

But many a slip occurs soon after the cup has been to the lip.

The man who uses only honeyed words never has to eat them.

A man cannot add to his stature by treading on other people's toes.

Some customs are universal. Every man put his best apples on top.

Bad luck is one of the things that comes to those who sit down and wait.

It is seldom that one has the chance to grab the same brand of opportunity twice.

A woman always admires her neighbor's dresses—unless they are better than her own.

Any man can be fairly happy if he is satisfied to let other people do his worrying for him.

When a man goes hunting for trouble he needn't take a dog along. He can find it himself.

The danger of standing up so straight that you will fall over backward is greatly exaggerated.

On the road to success you have mighty little time to stop and pick posies by the wayside.

Never size a man up as a brute because of the sad look his wife wears. He may be a humorist.

Why is it that the man who speeds his automobile the fastest has nothing to do when he gets there?

Polltiness is like an air cushion: There may be nothing in it, but it eases the jolt wonderfully.

Now they have a superstition that if you meet a green haired girl on the street you'll see a purple horse.

When a fellow's conscience accuses him he ought to be glad that it can't talk loud enough for his wife to hear.

One suggested improvement for the canoe is an automatic distress signal that will go off when the canoe turns over.

"Men never grew up," says Harriot Stanton Blatch. And women never grow old. It's a beautiful old world, after all.

A man's head has to be turned before he is in a position to pat himself on the back.

The laws of gravitation decree that what goes up must come down. This is a comforting theory to apply to the high cost of living.

Because their records could not agree two French duellists agreed to arbitrate their difficulty. The safety first movement is spreading.

Somebody ought to devote a few minutes to feeling sorry for a married man who can't think of a good excuse at the right time.

An aged woman in Chicago confessed that she started the famous fire there in 1871. Mrs. O'Leary's cow is apparently being overvindicated.

The best epitaph most of us could hope to accumulate would be the fact that some one outside of the immediate family cried when we died.

The fact that the British house of lords voted down a woman-suffrage proposal is not as surprising as the fact that 60 out of 164 members voted for it.

At home, more than anywhere else, you need to keep a bridle on your tongue, more especially if it is a tongue that is apt to say unkind things.

Here are two privileges the average man insists on: First, the right to do as he pleases, and, second, the right to abuse a neighbor who doesn't do as he wants him to.

Some one has invented another new dance, but as it is said to be heugless the chance that it is going to crowd any of the tangos off the stage is probably pretty slim.

An indignant creditor in New York killed the man who owed him \$200 and could not pay. Did he think that a dead man would be more likely to settle than a living man?

Dr. Anna Shaw, speaking before the International Council at Rome, declares that women are the best news features for the daily papers. Depending, speaking in a half tone, upon the features.

Statistics showing the enormous popularity of moving picture theaters in Paris seem to disprove the supposition that the Parisian gets all his recreation studying the works of the old masters in the Louvre.

Norway is to celebrate its centennial this summer, and it is using the modern method. First, it is drawing enough American visitors to make the celebration profitable. With this accomplished the other things are unimportant.