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BANKING IN ENGLAND.

Methods in Which Business Is Transacted by English Banks.

The following report on banks and banking in England is furnished by Consul Frank W. Mahin of Nottingham.

In Nottingham, a city of 260,000 population, there are only eight separate and distinct companies doing a general banking business. Only one of these is a purely local company, the others being branches of London banks. As the local company has several branches scattered about the city, there is no lack of places where banking business may be done. Besides, there are some local savings institutions. Formerly these London branches were nearly all local banks, but they have been gradually absorbed by companies in the metropolis.

Banking conditions elsewhere in this country are about the same. According to statistics going back 30 years, there were then 336 joint stock and private banks in England, excluding foreign and colonial banks, with 1,789 branches. At the end of 1908 the number of banks was 84 and of branches 5,072. Thirty years ago the joint stock banks numbered 118 and the private banks 218. At the end of 1908 the numbers were respectively 50 and 34, showing the passing away of the private bank.

The general effect of the absorption of a provincial bank by a London company and its conversion into a branch is that the whole of its funds are administered from London and a greater proportion of its funds than formerly is used in the London money market. All important loans by a branch, it is understood, must be approved by the London bank. This, it is believed, reduces to a minimum speculative or personal favor loans by local managers. It seems to insure soundness and stability, for as a matter of fact bank failures are practically unknown in England, though this may be primarily due to the generally safe banking methods. It is very seldom, also, that one reads of embezzlements.

The local bank in Nottingham issues checks and drafts on foreign banks in the foreign currency, but the branches send applications for such paper to the London offices, which write them. This is presumably the practice generally throughout England.

Checks are used in this country, perhaps more than in any other, though each must bear a penny (2c) stamp. Besides the usual custom of paying local accounts by check, it is the common practice to pay an account due in any other part of the country by a check on one's local bank instead of buying a bank draft or postal money order as, for instance, would usually be done in the United States.

Banking seems to be highly profitable in England, as the reports of the large banks show steady annual dividends of from 15 to 25 per cent. The discount rate is low, and interest is usually allowed even upon current deposit accounts. But the banks charge 2s 6d per £100 (60c per \$486.65), for handling checks, and this generally results in more than the interest paid on current accounts. Such is the custom in Nottingham, at least.

ONE ACRE SUPPORTS THREE.

Real Intensive Farming in the Orient—How It Is Done.

A humble-minded pilgrimage by an expert was that of F. H. King of the Wisconsin Agricultural College to China and Japan to study why their soils could support three persons to the acre. Western scientific agriculturists have much to learn from those farmers who have made the soil respond for twenty and perhaps even forty centuries of service.

The average farm is supporting three persons to the acre and in nearly all parts of the densely populated sections two, three and sometimes even four crops are taken from the same field each year.

But this is not the only cause of their longer growing season, says Collier's Weekly. The almost universal practice of planting nearly all crops in rows and in hills in the row permits one crop to be planted, germinated and often hoed before another crop has been removed from the field, thus utilizing for growth all of the time we consume in removing the harvest and fitting the ground for the next crop. Then there is the other very extensive practice of starting crops in nurseries under conditions of intense fertilization, securing on a much smaller area rapid growth and strong plants, which are then transferred to the fields. In this manner even the vast areas covered by the staple rice crop are handled, the plants being grown thirty or more days in small beds, gaining thereby thirty to fifty days, during which another crop on the same field is matured, harvested, and the ground fitted for the one to follow.

Human labor is the one asset of which they have an excess, and it is freely used in securing the effect of longer seasons, which, because of their geographical position, exceed ours. In southern China two crops of rice are regularly taken, and this is true even in parts of Japan. In the Chekiang province a crop of rape, of wheat, of beans, or of green manure precedes the summer crop of rice or of cotton. In the Shantung province a crop of winter wheat or of barley is followed in the summer with a crop of millet

and soy beans, of sweet potatoes or peanuts. As far north as Tientsin and Pekin, in the latitude of Columbus, Ohio; Indianapolis, and Springfield, Ill., Mr. King talked with a farmer who followed his crop of wheat with one of onions, and these with cabbage the same year, realizing a gross earning of \$168 per acre. Another farmer planted a crop of Irish potatoes at the earliest opportunity in the spring, marketed them young, and followed with onions and then with cabbage, realizing \$203 per acre for the three crops.

PURE AIR THE BEST MEDICINE.

Only Bad Effects Can Come from Hot, Ill-Ventilated Rooms.

"Pure air is more precious than gold," said the venerable physician, according to the Cincinnati Commercial Tribune. "It is the best medicine in the world and means the prolongation of life and the cure for many ills which make my calling necessary and profitable. Don't tarry too long in crowded, ill-ventilated places and be aware of 'stuffy' rooms. Now, the dangerous element in a stuffy place like a rush hour subway train is, strictly speaking, not due to carbonic acid gas. That, in its pure condition, would speedily cause death, but it has been established that the chief danger in breathing vitiated air is not entirely or even chiefly due to carbonic acid gas, but rather to organic impurities which are invariably present in vitiated air.

"And here it may be pointed out that the other chief constituent of breath is water, and an amount varying from six to twenty-seven ounces, it has been calculated, may be given off in the course of twenty-four hours. Dr. De Chaumont, a well known authority on this subject, has estimated that an assembly of 2,000 people during a period of two hours—that is, the duration of an ordinary meeting—may exhale in respiration and give off perspiration about seventeen gallons of water.

"The amount of carbonic acid given off by a man amounts to about three-quarters of a cubic foot an hour, or nineteen cubic feet in twenty-four hours. Each individual, therefore, may be said to destroy about fifteen cubic feet of air an hour, or 380 cubic feet in twenty-four hours. And the man who occupies a half bedroom and keeps his window down while he reads by gas light far into the night should know that the burning jet gives off as much carbonic acid as he does himself. Then he may let in a little air."

Drawing Inferences.

President Lincoln once told the following story of D. H. Bates, manager of the War Department telegraph office:

"I'm like an old colored man I knew. He spent so much of his time preaching to the other slaves it kept him and them from their labors. His master told him he would punish him the next time he was caught preaching."

"But, marsa," said the old man, with tears in his eyes, "I always has to draw inferences from Bible texts when dey comes in ma hand. I jes' can't help it. Can you, marsa?"

"Well," said his master, "I suspect I do sometimes draw inferences. But there is one text I never could understand, and if you can draw the right inference from it I'll let you preach to your heart's content."

"What is de text, marsa?" asked the colored man.

"The ass snuffeth up the east wind." Now, what inference do you draw from that?"

"Well, marsa, I've never heard dat text befo' nohow, but I 'spects de infuence am she got to snuff a long time befo' she get fat!"—Pittsburg Chronicle-Telegraph.

His Compliment.

The governor of a western state was making inspection of certain state institutions when he made inquiry as to the progress of a chaplain by him appointed to an insane asylum.

"How is he getting on?" asked the governor, thinking to get an unprejudiced opinion from the official acting as his guide.

"Fine!" exclaimed the man. "His preachin' is very successful, governor. The idiots enjoys it especially!"—Cincinnati Commercial Tribune.

No Apology to Offer.

"Why spend three years cultivating your voice if you don't intend to go on the operatic stage?"

"For the same reason, I suppose, that you've spent fifteen or twenty years in cultivating a discriminating taste for alcoholic beverages and yet don't intend to go into the saloon business!"—Chicago Tribune.

Assembling Herself.

"Hubby, did you bring home my new switch?"

"Yep."

"And my puffs?"

"I did."

"How about my face powder?"

"Here's your complexion. Now get busy and assemble yourself!"—Louisville Courier-Journal.

Infectious.

"After all, a man who marries takes a big chance."

"You're right. I have a friend who contracted a severe case of hay fever immediately after he had married a grass widow!"—Memphis Appeal.

The mothers of some girls must have short memories, or else they were so good when young that they didn't need watching.

A man can always find an excuse for doing things he wants to do that he knows he shouldn't do.



The Crow and the Owl.
Said a crow to an owl: "Well, I may be obtuse, but I never can see any real excuse for the silly demeanor and ways of a goose." Said the owl: "I agree, so you are not obtuse, and of course we intend not a word of abuse, but I've heard it declared as the only excuse that way just because it's a goose."

Heartsease.

Once upon a time, in a rich man's garden the trees and flowers began to wither away. The oak, because it could not yield any fair flowers; the rose bush, because it could not bear any fruit; the vine, because it had to cling to the wall and could cast no cool shadow.

"I am of no use in the world," said the Oak.

"I might as well die!" cried the Rose Bush.

"What good can I do?" mourned the Vine.

Then the man, walking sadly through his depilated garden, noticed a little heartsease, which all the while held up its cheerful face to the sun.

The man stooped and asked: "What makes you so bright and blooming when all the rest are fading?"

"I thought," answered the little flower, "you wanted me here because it was here you planted me, and so I thought I would try to be the best and prettiest little heartsease that could be."

The man pressed the dear little flower to his heart.

Are you, reader, like the oak and the rose bush and the vine, unhappy because you are not something else? Or are you, like the heartsease, doing your best, and happy because you are what you are?

Poor Mr. Bellows.



"Oh, dear, it's no use trying to wear a new spring hat! Every time I take my head address blows off. Poor me! I'd like to bellow!"

Writing Tricks.

Can you write your name with your left hand? It is a good thing to know how, in case you ever hurt your right hand.

Can you write a looking-glass letter? That always amuses children, so if you have a friend who is ill send her a looking-glass letter to cheer her up. Practice by writing on a piece of paper held in front of a mirror, and soon you will find it is quite easy to do looking-glass writing. Looking-glass writing is done backwards, so that it looks all right when it is held to the mirror. Also see if you can write your name backwards—that is, begin at the last stroke and go back to the first—and as a last trick to write your name upside down. That is not at all easy, but copy your signature upside down and you will be able to do it quite well after a little practice. After you can do all these things learn to write a good clear hand in the proper way, like a sensible person.—Chicago News.

Grandma's Parasols.

"Children," said grandma one rainy afternoon, "how would you like me to show you how to make dolly a parasol? A good many years ago your mother used to love to see me make them, and if you will draw your little chairs up to the table I will begin right away."

Two dismal little faces brightened up, and Daisy and Lucy ran for the chairs, and soon grandma was ready to begin.

On her table lay the materials—a small, flat cork about half an inch thick, eight large pins, each of them two inches long, some balls of gay worsted, and a short hatpin with a glass head. This head and the cork she had already gilded, as it took some time for the gilt to dry, and she did not wish to be hindered by waiting. Daisy and Lucy watched with eager eyes while grandma took up the cork and carefully stuck the pins all round it at equal distances, bending them downward slightly. These were for the ribs of the parasol. Then she asked the little girls to choose each of them a color from the pretty balls of worsted.

Daisy seized on a pale blue, and Lucy a bright pink.

"Yes, those will go well together," said grandma. "Now watch me closely while I show you how to cover your parasol."

She took the end of the blue worsted and tied it around one of the pins, close to the cork, and began winding

it round. At each pin she made a loop, or what sailors call a half-hitch, to steady the worsted.

The little girls looked on in delight, while the parasol grew under grandma's skillful fingers, and when the blue worsted covered a little more than half of the pins, she threaded a worsted-needle with the end of it, and fastened it off neatly on the under side. "Now for my pink!" cried Lucy. And dear grandma tied it to the same pin where she had finished off the blue, and began to wind it, the two pretty colors making a charming contrast.

At last every bit of the pins was covered except their heads, and after finishing off the pink as she had done the blue, grandma took the small pin and stuck it firmly on the under side of the cork. "This is for a handle," she said.

It was a lovely dolly's parasol, and of course there had to be another just like it, for Daisy and Lucy always had things alike, and Seraphina and Araminta, their two dolls, were beautifully sheltered from the sun, and the admiration of every child in the street.

A word just here to the mammas and aunts who may help you to make one of these parasols some rainy day. If you have no gilt paint handy for the cork and the head of the hatpin, ink, ordinary paint or even shoe-dressing is just as good, only a trifle less effective. The parasol has a better shape if the pins are bent slightly and the worsted firmly.—Your's Companion.

Drawing Room Blissed.

To enjoy this game best, go into the hall or longest room in the house. Sometimes the door between two small rooms may be opened and thus give plenty of space.

Divide the players. Send half to one end, half to the other. Fasten two extra wide tapes near each end for goals. For a ball make a large one of tissue paper. Place this ball in the middle of the room, and at a given signal let each player, previously armed with a small fan, try to blow the ball over the opposite goal. The number of goals to a game must be planned beforehand, and each success is scored to the winning side.

This game makes a wonderful lot of fun and soon a gray-haired man and woman can start as earnestly, blowing away to get the ball over the other goal as the children are.

NOT ALTOGETHER BAD.

Good Things About the Street Car That Are Worth Considering.

It is time the sleeping car woke up. Muckrakers are upon it. They accuse it of extortion and inquire why the dickens we must pay as much to sleep in a coffin—called a berth since opposites suggest each other—as in a commodious hotel bedroom. They think that when a sleeping car can pick up a profit of 500 per cent just by bumping around the country somebody is being fleeced.

Still, there are many kind words due the sleeping car, the "Clerk" in the Boston Evening Transcript thinks. For one thing, it teaches us the fallacy of the germ theory, since, if germs were injurious, those that sleep in the stuffy curtains and detestable cushions would have killed us off long before this. In the next place, the sleeping car proves the beneficence of carbonic acid gas. Why do you burst with vitality after a night on the rail? Simply because you have breathed the same air 7,000 times over. Besides, think of the educational advantages. Where but in the sleeping car do we acquire the arts of ladder-climbing, of parading half-clad and of keeping our tempers when the train men outside wakes us at every stop by loud swearing? Finally consider the employment afforded to the unhappy lunatics who, but for the occupation of inventing names for sleeping cars, might die of boredom.

Well, there is some merit in the muckrakers' investigations, nevertheless, and the clerk honors them for showing us a way to get even with the porter. Porters, it seems, are required to pay for toilet articles abstracted from the car. Beloved, let me remember this. When the Ethiopian shuts up the busk with us inside it, though we piteously implored him to "put us off at Buffalo," let us not depart empty handed. Rather let us take with us the soap, the towels, the brush and the comb. Thus shall we render both justice to the porter and a service to public hygiene.

Ancient Iceland.

Iceland was founded A. D. 874 by men from Norway. In the words of John Fiske, "it was such a wholesale colonization of picked men as had not been seen since ancient Greek times and was not to be seen again until Winthrop sailed into Massachusetts bay. It was not long before the population of Iceland was 50,000. Their sheep and cattle flourished, hay crops were heavy, a lively trade—with fish, oil, butter and skins—in exchange for meal and malt—was kept up with Norway, Denmark and the British Isles. Political freedom was unimpeded, justice was fair, well administered, naval superiority kept all foes at a distance, and under such conditions the growth of the new community in wealth and culture was surprisingly rapid."

Not Inquisitive.

"Are you a recent arrival in this town?"

"Sir, I am indigenous."

"Oh, well; no harm meant; I didn't particularly want to know."—Birmingham Age-Herald.

Nearly every time a man approaches a new field of pleasure he bumps up against a "keep off the grass" sign.



MOTHERS WHO HAVE DAUGHTERS

Find Help in Lydia E. Pinkham's Vegetable Compound

Hudson, Ohio.—"If mothers realized the good your remedies would do delicate girls I believe there would be fewer weak and alliling women. Irregular and painful periods and such troubles would be relieved at once in