

no introductions; they will answer you. 'And'—she blushed very prettily, this gray-haired Librarian—"here's one of my own books of verses about some of these things, and your name is on the fly-leaf. Now ride off, for it's a long trail over the ridge, eight hours at least, and you will teach but a sleepy school tomorrow."

So the school-teacher left the tiny cottage, under the vines, at ten o'clock that Sunday night, and rode on and up through the pine forest, down into the valley, and to the schoolhouse. But he was not sleepy, and the children said to each other: "Our real teacher who tells us stories and plays with us has come back again."

All that, and more besides, for the unselfish life of the small, lame Librarian reformer long shone around him, long steadied his course, long directed his more definite studies.

CHARLES HOWARD SHINN.



THE FENCE OR THE AMBULANCE.

'Twas a dangerous cliff, as they freely confessed,

Though to walk near its crest was so pleasant;

But over its terrible edge there had slipped

A duke and full many a peasant.

So the people said something would have to be done,

But their projects did not at all tally.

Some, "Put a fence around the edge of the cliff,"

Some, "An ambulance down in the valley."

But the cry for the ambulance carried the day,

And it spread through the neighboring city;

A fence may be useful or not, it is true,

But each heart became brimful of pity

For those who slipped over that dangerous cliff.

And the dwellers in highway and alley

Gave pounds or gave pence, not to put up a fence,

But an ambulance down in the valley.

Then an old sage remarked: "It's a marvel to me

That people give far more attention

To repairing results than to stopping the cause,

When they'd better aim at prevention.

Let us stop at its source all this mischief," cried he.

"Come, neighbors and friends, let us rally;

If the cliff we will fence, we might almost dispense

With the ambulance down in the valley."

"Oh, he's a fanatic," the other rejoined;

"Dispense with the ambulance? Never!

He'd dispense with all charities, too; if he could.

No, no, we'll support them forever!

Aren't we picking up folks just as fast as they fall?

And shall this man dictate to us? Shall he?

Why should people of sense stop to put up a fence,

While the ambulance works in the valley?"

—Joseph Malins.



The people cannot be politically equal with those upon whom they are economically dependent. ▲ single privilege like a single leak will founder the ship.—Henry D. Lloyd in "Mazzini, and Other Essays."

BOOKS

THE HUMAN MACHINE.

The Human Machine. By Arnold Bennett. Published by Geo. H. Doran Company, New York.

It is a delightful art to be able to deny stoutly that you are preaching, and yet to preach, and to preach in such a way as to hold the listener. Mr. Bennett has this art. "I am not preaching," he says, "and, even if I were, I think you would have it. I think I can anyhow keep hold of your button for a while, though you pull hard. I am not preaching. I am simply bent on calling your attention," etc. And so he keeps hold of the button, and preaches hard at us through the 120 pages of this little book.

The Human Machine is the brain and the body—chiefly the brain. The author's text is the management of the brain, and he asserts that the first great principle underlying the efficiency of the human machine is that the brain is an instrument, a servant. "The indispensable preparation for brain-discipline," he says, "is to form the habit of regarding one's brain as an instrument exterior to one's self, like a tongue or a foot." Then as to the discipline, there is no dodge about it. It is simply a question of sheer force of will-power. "The beginning of wise living," he says, "lies in the control of the brain by the will."

Sidney Lanier made his violins sing, "We are all for heart." Mr. Bennett is all for brain. "The student of himself," he says, "must necessarily conduct his existence more and more according to the views of his brain. . . . You object. You say it will be a pity when mankind refers everything to reason. You talk about the heart. . . . When the reason and the heart come into conflict the heart is invariably wrong. I do not say that the reason is entirely right, but I do say that it is always less wrong than the heart." Again he says, "The heart hates progress, because the dear old thing always wants to do as has always been done. . . . The brain alone is the enemy of prejudice and precedent." He even claims that the brain is more kind than the heart, that the brain does the difficult, unselfish thing, while the heart does the facile, showy thing. Of course Mr. Bennett professes here to be talking about the results of the "intensive culture" of the brain, and we understand in general what he means, but he does not keep his psychology very clear when he talks of "brain," "reason," "heart," "will," and the "central force of the ego." It may be that the Hebrew philosopher was aiming at the same point which Mr. Bennett is aiming at, when he said, "Keep thy heart with all diligence, for out of it are the issues of life."

But let us not get away from the tremendous

lesson of brain discipline which this little book fairly shouts at us. "You exclaim that I exaggerate. I do," the author says. "To force into prominence an aspect of affairs usually overlooked, it is absolutely necessary to exaggerate." I think the reader will confess that Mr. Bennett does force into prominence an aspect of affairs usually overlooked. In spite of all we say about mental discipline, in spite of the apparent triteness of the principle that the brain must be put into training, and made subject to the will, this little book will convict us of our daily and constant disregard and neglect in respect to the management of our brains. Any one of us who reads it will at least thank Mr. Bennett for the stimulant.

J. H. DILLARD.



CO-OPERATIVE FINANCE.

Building, Loan and Savings Associations. By Henry S. Rosenthal, American Bldg. Ass'n Co., Cincinnati, O. Price \$3.00.

The great growth in recent years in the number and membership of co-operative savings and building and loan associations appears to be a justification for a new edition of the book by Henry S. Rosenthal about these institutions.

The statistics collected by the United States League of Co-operative Building and Loan Associations show a membership exceeding two million persons, who through systematic saving have accumulated assets exceeding nine hundred million dollars, chiefly consisting of small mortgages upon small dwelling houses.

These associations are variously known as building and loan associations, savings and loan associations, and homestead aid associations, according to the laws which govern them in different States. In Massachusetts they are classified as co-operative banks. The latter designation seems most appropriate, since in recent years the tendency of development and practice in these associations has been toward the savings bank ideal more than anything else. In Ohio, where these institutions are having a marvelous growth, many of the features, such as the serial issue of shares, fines, fees and premiums, which characterize the orthodox building and loan association, have been eliminated, and the association has become a sort of people's savings bank, managed democratically, where a man may invest his savings without compulsion as to regularity of deposits, and upon the understanding that the officers elected by the depositors shall invest the money in first mortgages upon small dwelling houses and in nothing else. In most of the States there are now stringent laws for the regulation and supervision of these associations, and in some places they give promise of driving the old-fashioned savings bank out of business.

Mr. Rosenthal's book contains much useful and

interesting information about these associations, past and present. It would be improved by the elimination of some chapters dealing with facts and phases of the building association movement that are no longer of interest nor related to existing conditions.



HIS OWN THINKING.

The New Theology. By R. J. Campbell, M. A., Minister of the City Temple, London. The Macmillan Company, New York. Price \$1.50.

The recent appearance of this author on American soil invites a fresh review of his book, issued in 1908, but still as deeply interesting in its frank, outspoken views on vital themes as when it first came across the sea. And yet, in a way, the "New Theology" is no longer new, since the world of thinking men and women is coming into the conception of a religion founded, not on the time-worn creeds of the churches, but on the higher understanding of the Gospel teachings which throughout inculcate the truth of a spiritual life to be lived in the midst of today's activities.

The author of "The New Theology" is perfectly free in his criticism of the inconsistencies of the old theology, regardless of the shock he is giving to minds that have placidly accepted an ungodlike plan of atonement and salvation without daring to question the external authorities in religion that have placed a ban on liberty of thought. But a mental shock is often a necessary prelude to the awakening of a living interest in the deeper issues of life, and the more bigoted and intolerant the individual the more need of the shock that may arouse the inert and stultified powers of his mind.

At the same time there is no effort on the part of the new theologian to impose his own conceptions of truth upon others. The freedom which he himself exercises in the statement of his beliefs is equally the privilege of all who read and reject those statements. Every human being is constituted to do his own thinking on all vital subjects, and if he fails to avail himself of this God-given right he becomes a mere automatic echo of traditions handed down and adopted without test of their truth.

A. L. M.

PAMPHLETS

Plumbism.

Dr. Alice Hamilton of Chicago reports in Bulletin 95 of the Bureau of Labor (Department of Commerce and Labor, Washington, D. C.) upon the American manufacture of white-lead. The writer personally inspected 22 of the 25 known white-lead factories in the United States. She first explains briefly the processes and conditions of manufacture,