

gan, "Ol hov the price av two o' thim in me clothes."

After much ado, the poet was pacified, and consented to proceed with the recitation, though warning everybody that the slightest interruption would put an irrevocable period to the reading. He began once more at the beginning:

"Ol made a foine Panama hat,  
And that hat made me luk loike a flat.  
Me gyurl wisht a dhrink,  
But too hoigh was the brink  
Av the spring, and so phwat do ye think—  
Ol made a foine pan o' me hat,  
And gave her a dhrink out o' that!"

Mulligan once more slowly removed his pipe, and, turning his head with much deliberation, solemnly looked upon Mr. Flynn. The latter was non-committal. Then were those large, reproving eyes turned upon the now apprehensive Donovan. A few moments of ominous silence followed, during which time poor Donovan seemed to wish he was on the farther side of the front door—indeed, he cast furtive glances in that direction several times—but, though evidently upon the dizzy verge of panic, he managed to stand his ground. He perceptibly started, when Mulligan's voice invaded the awful silence:

"Hov ye a bottle in ye're pockud, Donovan?"

"Ol hov not. For phoy d'ye ax me that?"

"'Becase, sorr, Ol tho't,  
If a bottle ye'd got,  
Ye jabbering, half-witted flat,  
Ye might give us 'a dhrink out o' that!'"

"Give me you yet, Mulligan!" cried Flynn; and the floor shook from the laughter of the crowd, in which Donovan, game and good-hearted, joined with merry zest.

After the pipes had been refilled from Flynn's box, which always stood upon the counter, near the stove, open to the welcome access of his customers; after a few exclamations anent the bitter wind, that moaned, and screamed, like a despairing woman's wail, far away, in the wild, black night; after Flynn had replenished the fire, and its happy, laughing roar had assured the company a half hour's warm comfort, Mulligan said:

"Schpeakin' o' panama hats, Donovan, Ol'm moinded av a sarmon Ol heard, maybe 'twas a year ago, Ol don't know. The praicher was praichin' about the sarvint bein' abajnt to his masther. 'Farchin't is the sarvint av to-day,' he siz; 'phwhin the masthers air benivolent and philinthropic, the loike o' which was niver known befor in the histhry av the wurruld,' sez 'e. 'Here is the United Shtates Shteel Carperation Invoit'in' its humble sarvints to become

capitalists alongside av 'm,' he sez. 'Moindful av the fact,' he sez, 'that a braave yeomanry is its country's proide, and that ivery mon's a brick in the Schpartan walls, those dimycratic and thruly pathriotic gintlemin hov found a way be which t' uplift an' make more thruly silf-rispietful, an' more surely silf-supporting, the haarny-handid sons av tile,' sez 'e. 'They air sell'n' shtock t' the wurrukmin an aisy tarrums, and at a proice thot's equivelivelint t'n advance in waages,' sez 'e. 'An' thot,' sez 'e, 'widout anny demand or rayquist av anny koind on the paart av the im-plyeezis. O me frin's, sez 'e, 'me heart schwillis wid grattychude t' thim thare hoigh-tone captains av indhustry, if yuse hov'nt the sinse t' feel an' confiss the ginnyrus impulse yerselves!' sez 'e. An' he sthuck 'is hand into 'is buzzum and brought out a schpick an' schpan new hankercher, unfolded it, graceful-loike, and tinderly woiped a big salt tear from the off side av his nose. Ol t'aught 'e was goin' t' busht out croyin' in schpoite av hissilf. His nostrils twiched two or t'ree toimes, an' his chin quivered wanst or twict, but he came in frish on the homestretch.

"An' now phwat? Ye know Dinis Hinnesy, me own fursht coos'n. He is an imployee av the shteel company; an' he invistid a wad av 'is money in schteel schtocks, on the haarny-handed-son-av-tile uplift'n' plan av those hoigh-toned pathriots; and lasht week he sold out, an' deposited some av his money in the sav'n's bank."

"An' phwat about the rist av 'is wad?" asked Donovan.

"It wint t' hlip build a loibrary in Rock Oisland."

"An' is Dinis's name over the dure?" asked Donovan.

"It is," said Mulligan, knocking the ashes from his pipe, rising, and putting on his overcoat, preparatory to going home. "It is—but they schpelt it wrong; they schpelt it C-a-r-n-e-g-i-e."

HORACE CLIFTON.

#### THE RISKS OF THE WORKERS.

Much has been written from time to time of the risks of the capitalist, and his timidity in seeking investments when financial or industrial storms appear imminent; and workingmen are continually being warned not to do this or that or the other thing, for fear it may cause the withdrawal of capital from production, leaving labor to starve for lack of employment. There is some truth in this, but it must not be forgotten that the capitalist is not the only one taking risks. Few occupations are not without some special danger natural to the occupation. Some-

times behind the most innocent-looking employment there lurks a deadly enemy to the worker's health.

The life insurance companies of the world know more of the risks taken by laborers than do the laborers themselves. The safety of their capital depends upon the accuracy of their information, and they have at great expense collected statistics showing the dangerousness of all ordinary occupations. This work is not yet concluded, the actuaries being still engaged in collecting and tabulating their information. Enough is known, however, to enable the insurance companies, with comparative accuracy, to place insurance on the lives of the workers, and to regulate their charges so as to cover the actual risks. Some occupations are tabooed entirely, while others are practically put on the "blacklist," through the cost of the insurance. It is found that so many men out of every thousand with each occupation die on the average every year. The average occupied man is then said to die with this average rapidity. Specific occupations are then grouped, and the average death rate in each of them is computed.

Latest compilations made show that the cutlery manufacturing trade is exceedingly dangerous. In every such factory the air is laden with metal dust caused by the grinding of the steel, and this being carried into the lungs produces asthma, and eventually consumption. The grinders bending over their work inhale such quantities of the dust that they rarely live above the age of 40, while a needle polisher who begins to work at his trade at 17 may feel that he is unusually fortunate if he is alive at 37.

One of the most terrible diseases is that which attacks wool sorters and all who handle untanned skins, for not only do they breathe the poisonous fumes which arise from the skins before they have been preserved, and which is apt to cause consumption or diphtheria, but they are also subject to anthrax.

The glass-blower, no matter how strong his constitution, cannot long escape the certain death of his trade. Life insurance companies are reluctant to take risks in this occupation. In all glass factories millions of jagged fragments of glass are constantly floating in the air. These, being inhaled, wound the lungs, causing hemorrhage and premature death. Glass workers are also apt to grow dumb through a peculiar complaint induced by handling glass, and which attacks the jaws and ends in paralysis. In mirror factories,

in addition to the danger already mentioned there is that of mercurial poisoning. This deadens the sight, and mortality among those who have worked in glass for more than 20 years is, according to recent actuarial tables, more than 60 per cent.

The occupation of the miner is dangerous both from its liability to accident and from his inevitable susceptibility to certain dread diseases. No other class of men suffer so heavily from consumption, and the life underground is apt to produce blindness and ague. Coal miners are the healthiest of all miners. They are unusually free from phthisis, and they suffer inappreciably from alcoholism. In recent years, too, the liability among coal miners to accident has decreased very considerably.

If you are employed on a railroad as a brakeman or a switchman, many insurance companies will not insure you at all. If you are a powdermaker, or a sawyer in a big mill, or a marine diver, the possibilities are that you can get no insurance. And none of these occupations, except possibly that of the marine diver, pays wages above the average for labor requiring that degree of skill. If you are an engineer, a fireman or an officer on the lakes; or a telegraph repairer, a pilot, a city fireman, a manufacturing chemist, or a logger and chopper, you can get insured only by paying big rates. The occupations are labeled as "hazardous." The insurance companies are right. Let the reader note the maimed hands of the employes of a big lumber mill; let him walk through a factory in which many different kinds of machinery are used, and the number of missing fingers and thumbs will amaze him. Those who have lost limbs are to be found in the homes of their children, living on their charity.

While some employments carry no extra risks, the conditions under which the employes labor are such as daily threaten life. No matter how well provided with fire-escapes a factory may be, for example, it is inevitable that in the excitement of proximity to a burning building, accidents will happen that end in death.

The man who works on high places seems to suffer from troubles very similar to those of the diver. The man who works in cellars and basements, on the other hand, is liable at any time to be struck by a malignant fever. If he recovers from this he is left weak and decrepit for the remainder of his life. The mortality among ordinary laborers exceeds that among the average of men by about 25 per cent.

The workers in match factories suffer from a peculiar complaint known as "phossy jaw." This was at one time the most deadly of all trade maladies, but matchmakers studied the problem and they now use a newly invented kind of phosphorus which reduces the number of fatal cases to a minimum. Nevertheless, a large number of workers in these factories succumb to this trouble every year, and insurance companies are extremely loath to insure the life of any man in a match factory. The symptoms of "phossy jaw" are a crumbling away of the jawbone, this ending ultimately in total paralysis and death.

In deciding the rate of wages for an industry, it is probable that intuitively some account is taken of the risks involved, but it is also a fact that, through the ignorance of the workers themselves of the risks being run, as well as the necessity of employment of some kind, even though death is lurking near, that the wage rate seldom covers the risks run. Only when the capitalist steps in and becomes an insurer does the fact become known that certain industries are extra hazardous. The actuaries have no interest in stating these risks greater than they are, therefore it would not be unfair for employers and employed in arriving at wage rates to have reference to the actual risks, and to rely in great measure on the tables life insurance has laboriously built up from actual facts.—Judson Grenell, in Saturday Blade.

Socrates told Ischomachus that he would have been much ashamed of his poverty if he had not once seen an admiring crowd following a fine horse and discussing its good points. "I asked the groom," he said, "if the horse was rich, and he looked at me as if I was crazy, and answered: 'How on earth can a horse be rich?' And at that I breathed again, hearing that it is possible even for a penniless horse to be a good horse, if he has naturally a good character."—The Whim.

Those ultra conscientious folks who fear that the administration, in its seemingly somewhat unconventional methods of dealing with Colombia, has violated the treaty of 1846, should learn, for their own peace of mind, the convenient art of applying the statute of limitation.

G. T. E.

Such is the perversity of human nature that small nations there are who decline to be involved in difficulties with

great Christian powers, no matter how many missionaries are sent among them.

But it is not in the purpose of the fit to give over surviving, let the obstacles be whatsoever.

Thus the Right of International Eminent Domain comes into being, and the earth, and the fullness thereof, is the Lord's peoples'.—Life.

"Do you approve of Morganizing?"

"Not as a rule," replied Col. Snodgrass, "but when I hear the Nestor from the south speak on the Canal question, I can't help hoping that he is Morganizing the Senate."

G. T. E.

In an object lesson on the "Cat," the teacher asked:

"What boy can tell me to what family the cat belongs?"

A hand was raised.

"Well?" asked the teacher.

"I think the cat belongs to the family that owns it," was the diminutive pupil's answer.—Philadelphia Times.

"One would think," said the taxpayer to the city official, "that a fellow who was as anxious to get into that office as you were would be willing to stay there at least an hour a day."

That seemed to be logical, too, but sometimes it doesn't work out that way.—Chicago Evening Post.

. Dick—What made you drop out of society?

Jerry—We didn't drop out; it slid from under us.—Detroit Free Press.

## BOOKS

### WATSON'S JEFFERSON.

"American historians, endeavoring to be dignified, leaned a little too far, and became dull." So says Mr. Watson at the beginning of his twelfth chapter, and many readers will agree with him. Most historians of the early periods of American history are indeed painfully dull, and as to the school histories—as Watson says of Woodrow Wilson's much-advertised five-volume book—"we will change the subject."

As to Watson's Jefferson ("Life and Times of Thomas Jefferson," by Thomas E. Watson, Appletons, \$2.50) critics may be able to find vulnerable pickings here and there, but not one of them will dare to call the book dull. It is intensely interesting from cover to cover. It is written in the honest, straightforward, rich but unconventional style known to readers of the "Story of France" and "Napoleon." There is the same sure confidence of