

SAVINGS INCREASE

People of United States Laying By for the Rainy Day.

The Average Per Capita Deposit Amounted to \$108 Which is Practically Double What It Was Ten Years Ago.

Bank deposits of the people of the United States aggregated \$6,500,000,000, an average of \$108 per capita. Ten years ago they aggregated \$4,232,000,000, or just half the amount of to-day.

Bank deposits of the people of the United States aggregated \$6,500,000,000, an average of \$108 per capita. Ten years ago they aggregated \$4,232,000,000, or just half the amount of to-day.

Deposits in National banks, savings banks, trust companies, and private banks.

During recent years the growth has been rapid. From 1878 to 1920 the increase was \$2,267,968,991; from 1880 to 1920, \$2,997,949,991; from 1890 to 1920, \$1,774,718,022; from 1900 to 1920, \$1,232,352,975; and from 1910 to 1920, \$1,232,352,975.

The individual deposits in national banks, for example, grew from \$200,000,000 in 1900 to \$1,170,000,000 in 1920, and \$1,170,000,000 in 1920 to \$1,170,000,000 in 1920.

Deposits in savings banks and trust companies began with the year 1875 and show deposits for that year at \$23,000,000; in 1880, \$29,999,999; in 1890, \$33,999,999; in 1900, \$37,999,999; in 1910, \$41,999,999; and in 1920, \$45,999,999.

Table with columns for Year and Deposits. Rows include 1875, 1880, 1890, 1900, 1910, 1920 for National banks, Savings banks, and Trust companies.

NEW STELLAR THEORY.

Dr. Roberts, of England, Declares That Vast Areas of the Cosmos are Empty.

Dr. Isaac Roberts, of England, in a paper on the evolution of the stellar systems, advanced the theory that the universe, as astronomical research has thus far revealed, is only one unit in the cosmos. His inference was that all over the sky vast areas without any stars were scattered, and we were not warranted in assuming that the absence of stars was due to the inadequacy of our optical and photographic powers to reveal them, but that there was actually an impenetrable abyss void of stars, existing beyond the faintest stars that our most powerful modern equipments enable us to see.

DRESSMAKERS NEED THEM.

Mrs. Baker Declares Good Husband is Essential, Not Only in a Commercial Way.

A good husband is one of the first essentials to success in the dressmaking business. Such was Mrs. Baker's assertion in her address before the National Dressmakers' association at Chicago. It isn't as an assistant in the purely artistic work of the profession that she recommends a matrimonial partner. Indeed, she says the man dressmaker has some grave faults, and she expressed regret that more of them were not present to hear about it. Their tendency is to make dress fronts altogether too narrow and the waists entirely too short. Mrs. Baker adds that they can learn a great deal from women in such matters. The ideal husband for a modiste, she says is a man to look after the book-keeping, drum up collections, and make himself generally useful in the business department. She thinks no up-to-date dressmaking establishment is complete without one.

How to Displace Sword.

The commander in chief of the Canadian militia has practically abolished the sword as a cavalry arm. He has decided that, for the future, mounted troops shall consider the rifle as their principal weapon. They may use swords on parade, but not on the field. This Canadian order is in the direct line of evolution. With the disappearance of hand-to-hand encounters the sword loses its value. The arm of precision at long distance takes its place, says the Boston Post. There was some "pig sticking" in the South African war, but it counted for little in results.

Key Intellectualism.

One of the scientists announces that the world will be frozen solid a thousand years from now, which leads the Chicago Record-Herald to remark that he must expect the Boston influence to spread.

SUMMER VACATION SPOILED.

City Clerk on the Farm Has Hard Work Hanging On to His Hard-Earned Wealth.

"I intended to spend my vacation with a farmer in the interior of the state," said a Detroit salesman, according to the Free Press. "and I engaged board and got out there all right. The farmer had a pair of young-looking daughters, and it so happened that on the first day of my arrival I picked strawberries with her, went to the orchard after apples, and escorted her to a neighbor's. The first evening we sat up rather late singing songs and playing the melodeon. Next day her father took me out to the barn and said: 'Joel, bein' as you are comin' into the family, I'd like to ask you for the loan of \$250.' 'What do you mean?' I asked. 'Lend us, say, a hundred with a wink at me and a nod toward the house. I turned him down as gently as I could, but before noon his son, Sam, winked me out into the orchard, and smilingly said: 'Go right ahead, I shall be proud of you as a brother-in-law.' 'But I have not thought of it,' I replied. 'No, of course not,' he laughed, 'but I should like to borrow \$100 for three months. As I am going to be a relative you won't want any note of hand.' 'I tried not to hurt his feelings,' said the salesman, 'but I think I did. We had just eaten dinner, and I was on the veranda smoking, when a stranger came walking up and said: 'I'm Sarah's Uncle Elias. Has she spoke to you about me?' 'I don't remember.' 'Maybe she forgot to, but I'd like to borrow \$300 of you for a year. As you are going to marry Sarah it will be all in the family.' 'I turned him down and began to wonder what sort of a box I had got into. I was in doubt as to whether I'd better go or stay, when Sarah's mother decided the case for me. She brought her sewing and sat down beside me and said: 'You may think Sarah is sort of cold and stiff, but don't make a mistake. I know she's in love with you, and thinks you'll make the nicest husband in the world. Don't be afraid to pop the question when you get ready, and if you want to give me \$50 to buy clothes with.'

"That was the end," sighed the salesman. "I fell sick all of a sudden and got out, and the rest of my vacation was put in at a farmhouse where there were no Sarahs to plot against my peace of mind and no relatives to spell love with three letters and take the remainder out in the long grass."

TRY THIS REMEDY.

When in Need of Occupation to Divert the Mind, Renovate and Tidy Up.

You are probably renewing your couch and sofa pillows at this season for their hard winter use; after the feathers have been washed and thoroughly aired in their plain slips of white domestic, open one end and sew in a long, soft, slender sachet of orris root, powdered. When you put on your silk or satin or cretonne or denim cover, the pillow will be a doubly refreshing addition to your pretty couch, says the St. Louis Globe-Democrat. Regarding sofa pillows, where they are in constant use you will find saphyr gingham in checks of dark blue and white or in the plain delft blue a desirable material for covers. Make with button and buttonholes; have a supply and they can be changed when soiled, laundered and laid away with the bed linen. It is the observance of just such simple, clearly rules that makes one woman's house so sweet and wholesome a place to visit, and that disregards that causes the stuffy, disagreeable odor of another's. Feathers absorb odors almost as rapidly as does milk, and should be cleaned and aired vigorously and often. When you have the blues, dear mistress, instead of visiting your neighbor and talking over whatever may have caused the despondency, thereby making everything worse, go into your trunks and closets and bureau drawers; ransack all your pasteboard boxes, of which there should be many; turn out the contents and tidy up. When you have finished you will find yourself a little truer body, maybe, but ever so much brighter in spirit; troubles have taken their flight; you have rid your boxes of dust and possibly found something you thought lost. As a means to an end try this remedy for a spell of the blues; it is better than a good cry or a fit of angry rumination, and can be recommended as harmless, and easy to follow.

Sweet Pickled Peas.

Twelve pounds of hard peas, with one or two cloves in each piece of fruit. One ounce of cinnamon and one ounce of nutmeg tied in a muslin bag. Put the spice bag in a syrup made of two quarts of vinegar and six pounds of sugar and let it boil a few minutes. Then pour in the fruit and cook till soft. Pour into a stone jar, and three or four times during the week turn off the syrup and spices and boil them a few minutes, pouring over the peas while hot each time. Cover closely and keep in a cool place.—Boston Globe.

Apple Pork Pie.

Lane a bread dish with light pie crust; take nice apples, pare, core and slice; put in layers of apples, slice fat pork thin and spread over apples with cinnamon, cloves and a little sugar and water; then put another layer of crust, then apples, pork, spice, etc., as above, until dish is full, putting crust over all. Bake to a nice brown. Serve with sauce.—Albany Argus.

WHY ARE THERE CANNIBALS?

Even Savages Who Are Now Eaten Seem to Be Ashamed of the Revolting Practice.

A missionary in New Guinea recently wrote a letter to a London newspaper in which he said it was difficult to collect facts that will clearly explain why it is that the Papuans eat the flesh of human beings. He said it was the experience of missionaries that when the natives are in the state of cannibalism white men are not sufficiently in touch with them to know their language well and discuss the question of cannibalism with them. By the time the whites are able to talk freely with the natives they have abandoned the practice of eating human flesh, and when they have once given up the custom he knew nothing of which they were so much ashamed. Being ashamed of it, they do not like to discuss it. When a cannibal is cornered and called upon to defend his custom he will invariably assert that human flesh is good eating. The Papuans told the missionary that the flesh is very sweet and they eat it as they would eat roast pig. Identically the same reply has been made by many an African savage. The fact seems to be, as shown by experience, both in New Guinea and in Africa, the two greatest centers of cannibalism, that in the intermediate wars between savage tribes, the practice of eating the victims slain in fighting grew out of the necessity of the warriors, who hadn't their women along to gather and cook vegetable which, after all, are usually their main food, and so ate the flesh that was most convenient to them. Many cannibal tribes do not like human flesh any better than some other kinds of meat, and do not eat it unless it is the flesh of enemies killed in battle. The fact that white men are sometimes the victims is likely to stimulate the efforts that are now being made everywhere to put an end to the evil. About 20 whites, fighting with the natives of the Belgian and French Congo have thus far, gone into the cooking pots of their cannibal enemies.

In 1901, four white men were added to the roll of victims to cannibalism in New Guinea. Two of them were gold diggers on their way inland to the Yoddia gold fields. Another was James Chalmers, whose terrible fate was mourned by thousands of people in every civilized land. For 27 years he had risked all dangers of pioneer missionary service among the savage Papuans, and he was making a last effort to win a wild district to civilization when he was killed by cannibals, with one white companion and 12 native helpers.

HAVE TO FISH WITH AN AX.

Queer Condition of Things Resulting from an Overflow of the Mackinaw River.

"The fishin' down our part of the hentry," said old Squire Applegate, according to the Chicago Tribune, "wuz mighty bad this year. We 'lowed as it wuz a-goin' ter be extra fine and we fixed our poles and dug several barrels of yearth worms an' got all ready. But, sir, the Mackinaw river, which is about the most foolinest kind of a river that I ever knew, jest natcherally got all swelled up on itself on account of the rains, and it jest riz an' riz till it spread out all over everything an' got 'way up over its banks, so that the fish came out into their corn fields and ate up millions of acres of young corn. 'Never saw the fish so hungry in my life. The Mackinaw spread until it got clear up to our pastor's lot, an' do you know what them doggone fish did? Well, I swear if they didn't get into th' habit of nussing the cows and drinkin' all their milk. Fact, the river spread up to where we hed them barrels of yearth worms, and I'll be ding donged if the fish didn't jest natcherally push them barrels over an' roll 'em along to the river. They've got 'em there now, jest like city fellows keep their money in the safety valve deposit banks. Them fish hev got them barrels of yearth worms on deposit, and in the future, whenever one of them Mackinaw fish wants a worm, why, instead of foolin' 'round a fishhook and riskin' a chance of bein' yanked out and fried, he'll jest go over to the bank an' draw out some yearth worms. 'I kin tell you ther won't be any fishin' along the Mackinaw till nex' grass, unless the fish start a panic er somethin' an' make a run on th' bank and draw out all the worms, which hain't likely, fer them fish er smarter than ole chain lightning. 'Th' only way to git fish on the Mackinaw now is to wait around the corn fields with an ax. Ye see, the fish kinder got a hankerin' after corn a during the rise in the water. They learned to eat corn then, an', by gum, they got to likin' it, jest like a hired hand likes butter-milk er lee cream. Well, sir, the fish a course can't git the corn without they come up after it, an' all you have to do is ter hide behind a corn field fence an' wait till himbeby the fish come a-snoopin' up into their field after the corn, an' then you run out with yer ax an' beat their heads off. Fact, beguh."

Paradise of Roses.

The "paradise of roses" is not in Turkey, Bulgaria or Persia, it seems, but at Scaux, near Paris, where, in his garden of L'Hay, M. Graveureux has collected 6,000 different species from all parts of the world. The clambering roses are particularly fine, and are trained over espaliers as well as arched.—Boston Globe.

NOTES OF THE MODER.

Cloths That Will Be in Favor for Street Gowns During the Autumn Season.

Venetian, kid-finished and satin-faced cloths, crevet and fine camel's hair are to be used for autumn tailor gowns for shopping, promenade and traveling wear, says the New York Post.

Everything points to a generous use of velvet this year, the costumes, new "dresses" coats, cloaks, Schu capes and fancy jackets opening up unlimited possibilities for a fabric always rich and becoming. Flats and fancy valises, box robes of cashmere, and other handsome light wools with velvet borders, velvet in evening wear, and fruity waives for blouses, dress trimmings, fur-trimmed costumes have been brought out, with still more brilliant colorings, for French millinery for both day and evening wear. French jackets of light-weight covert cloth are made with double-breasted, seamless fronts, and finished with three graduated shoulder capes, the roll of the lining showing like a silk or satin piping at the extreme edge of each cape. The tailor-finished skirt waists of soft light wool or doeklin French flannel, although not so dainty and airy in effect as the summer styles, have their own special attractions. As all the important houses the new autumn models are already exhibiting in delicate pastel shades, and also in various shades of red, green, amethyst, blue, gray, cream, color and black. They are fast and shapely in style, and will prove most useful during the entire season as independent waists to wear with different skirts of silk or wool, or as a finish for open-fronted jackets of various kinds and colors. Some of the waists have the popular slot-seam decoration, others show ruffled trunks or silk-embroidered bands, and again, there are designs in coutache, or rows of narrow velvet ribbon or gimp, that give the waist the effect of being made of a striped fabric.

For durable autumn traveling suits that will serve for general utility wear all winter are soft, firm English stuffs, closely woven in fine basket effects in invisible green, dark marine blue, brown and black. These fabrics are about 46 inches wide, and cost \$1.25 a yard. Other patterns, in tri-colors, are among the prettiest of the fancy wool materials in rose color checked with reds, in violet with stem green, pale fawn brown with iri blue, red with Quaker gray, etc. in silk and wool these small checks are expensive, but they are very wide. New Scotch tweeds combine two or three fashionable colors with white. Dappled chevrons show several shades of a single color, with ecrú or light gray, green being very prominent among these.

Lace will retain its position as a trimming, and all lace toilets will be quite as much in fashion as ever this winter. The combination of light and heavy laces will continue, and also the mixture of black and white nets and hoes. Pale golden green will be used as a foundation for both black, white and ecrú lace gowns, and also under gray mousseline de sole encrusted with ecrú lace bands and applique ornaments.

BANKS' SHOOTING BOOTS.

He Pealed His Wish on the Price, But the Result of His Deception Made Him Hysterical.

Banks knew very well that he could not afford to pay \$20 for a pair of shooting boots, but he reasoned with himself, after the sophistical manner of those who know the joys of extravagance, that his twice-a-year trip to his Long Island club for two days of duck shooting was really the only luxury he allowed himself and his economies in other directions deserved reward, relates the New York Mail and Express. So Banks bought the boots, and told his wife a nice little story about a friend who had struck a bargain in boots and he had let him have a pair "for practically nothing." The boots were not worth much anyhow, he carelessly explained, and congratulated himself on having safely and sagaciously handled a delicate situation. When Banks came back from his next shooting trip he was tired and sleepy, and threw his new boots, all muddy as they were, into a closet, to be cleaned when he should have more energy. "And what do you think happened to those boots?" he said two days later to a group of sympathetic friends on 'change. "A junk peddler came around the next day and my wife sold him my \$20 boots for 50 cents. She knew they were of no special value, as I had said so, and thought she'd done well to get 50 cents for them."

And what did you say?

"Say? What could I say? I became hysterical."

Justice Penances.

Cut up a half dozen medium-sized potatoes on the potato slicer and place in a pudding pan. Pour over them enough fresh milk to cover well; add pepper and salt to taste, and drop small lumps of butter all over the surface of the milk. Place in a moderate oven and bake two hours. Every 20 minutes stir the potatoes up from the bottom of the pan so as to turn under the crust which forms on top. Twenty minutes before serving allow the crust to form and do not disturb again.—Good Housekeeping.

ABOUT INDIA INK.

Description of the Long and Careful Process Grown Through in Its Manufacture.

The process for making India ink is as follows: An 'fard' for the production of the black 'fard'—Kil-Some—a very fat oil, derived from dryandra cordata, and along with it, benzoin seed. The oil was submitted to a preliminary process which consisted in warming it up in contact with rasped redwood (gamboge wood), sandal-wood, almonds, grains of gardenia and opopanax, and then drawn off into bottles and stored for a long time, says a German periodical.

In the preparation of the black, the manufacturer used small earthenware bowls, which he filled with the oil, and furnished with a wick made of rush. Thus prepared, the little lamps were stood in clusters of from 8 to 10, on a tile placed in the bottom of a shallow vessel, filled with water. Above each lamp hung an inverted funnel of earthenware, glazed on the inside, which served as the collector of the soot.

The first step in the production of the ink consists in mixing the soot with glue. The latter consists of gelatin from skins (ghee) and isinglass in the proportion of one part of the former to nine parts of the latter. Of this mixture, one part is used to every two parts (by weight) of the soot. The glue used in this mixture must be cleared of impurities most carefully.

Then there is added a tincture prepared out of a wide range of ingredients. Most manufacturers use in making it a decoction of acacia, anachua tincture and butea frondosa. A little camphor is added to the tincture, and in some kinds of inks a little musk.

The main value of the tincture, from all appearances, consists in the tannic acid existing in the plants, which hardens the glue. The mixture of soot, glue and other ingredients is pressed through a wire sieve and then kneaded into little balls. These, wrapped in cloth, are put into a tightly closed porcelain pot and warmed up in a water bath. From this they pass into a mortar, where they are pounded with powerful blows for hours and hours.

When the material is reduced to a homogeneous, impalpable powder, it is subdivided into portions, and made into sticks. Each stick is then beaten with a hammer until it is perfectly smooth; the sticks, one by one, are molded into a certain form, and then put away to dry.

The drying process is an important stage in the manufacture, and the attention to detail is as necessary as in the mixing, or, indeed, any other of the stages. Each stick is wrapped in a very thin, soft paper, and laid in layers in a box. They are so arranged as not to touch each other, and when a row of them has been put in the space between them is filled with fresh, but well dried, rice straw ashes.

The ash must be changed and renewed many times a day, each time the half being taken away and fresh ash added. When at length the material is thoroughly dry, each stick is freed from dust, etc., and rubbed with a stiff brush until the surface shines with a half-polish. It is now slightly rubbed with a cloth slightly moistened, and a final polish is put on with an agate burnisher.

HUNTING CARRIER PIGEONS.

How the Birds Are Obtained for Mail Service Between Auckland and Great Barrier Island.

B. Holden Howie, of Auckland, New Zealand, is in Butte hunting pigeons. It seems odd that Mr. Howie should come so far from home to hunt pigeons, but when he tells you that he is in the service of the Great Barriers Pigeon company, of that enterprising little commonwealth, and that his company has the fastest mail routes in the world, he makes you interested, says the Butte (Mont.) Inter Mountain. "Seventy miles northeast of Auckland lies Great Barrier Island," said Mr. Howie. "It has a population of 500 or 600 people, who are engaged in gold mining, gum digging and lumbering. The only communication these people have with the mainland is the pigeon service, which we furnish them. 'They are kept in the post office on the island, and are brought over from Auckland by steamer once a week. The messages are written on fine Japanese paper, and are attached to the bird's legs by a stamp, which the settler purchases for a shilling. 'Five hundred messages are sent out every week, and several times calls for help from the island have been promptly answered, which could be made in no other way. 'These carriers of the pigeon-gram service make about a mile a minute with their letters. I don't think you can beat that in this country. 'I have been unfortunate in trying to find homing pigeons here in Montana, as I find that the small boys are picking up all the pigeons in the country to sell to the State Sportsmen's association for the annual tournament in Anaconda this week."

On an Equal Footing.

"Yes," boasted an Englishman in the west, "I have Tudor blood in my veins from my mother's side of the family, and Plantagenet blood from my father's."

"Is that so?" said a citizen. "My blood is a little mixed, too. My grandfather was a Jersey tenderfoot an' my grandmother a Digger Indian squaw. We're both half-breded, stranger. Shakes!" — Washington Times.

INDIAN RELICS FOR MUSEUM.

The Cheyenne Tribe to Contribute to the Collection of the Chicago Institution.

James Mooney, of the bureau of ethnology, who is to make an exhaustive study and collection of the Cheyenne Indians for the Field Columbian museum, has fully outlined his work with the tribe. He has already spent much time among them, and the collection made from the Cheyenne tribes now in the national museum is almost entirely due to his efforts. Mr. Mooney today said he anticipated his work for the Field museum with much pleasure and would make by far the largest collection of Indian relics he has yet gathered from any tribe. According to a recent census there are 3,119 of the southern tribe of Cheyennes in Oklahoma, about 1,800 of the northern Cheyennes in Montana, and 150 with the Sioux Indians on their reservation in South Dakota. They are fast decreasing in number, and they stoutly resist civilization influences. Until a few years ago they lived wholly in tepees of skins and fed on buffalo meat. They bury their dead or littered bait from the branches of trees several feet from the ground, and their most sacred possession is a bundle of "medicine arrows." They are the most famous of all tribes for their desperate courage and pride of bearing. Mr. Mooney will study their language, their songs and legends, their customs, manners, dress, and arts, and will have casts made from the bodies of the natives, procuring their original dresses and ornaments for the life size figures. He expects the collection, which will require several years' time to make, to fill several large rooms in the museum. A part of the collection will be used for displays at the St. Louis exposition.

A NEW CHINA.

Bishop Moore Declares That Another General Uprising is An Impossibility.

Bishop David Hastings Moore, of the Methodist Episcopal church, having supervision of China, Japan and Corea, who has reached New York city to spend five months in the open door missionary movement in which his church is now interested, says regarding the fresh outbreak of the Boxers in China, that he does not believe there will be another general uprising in the future. "That China can ever be what it was before that outbreak is impossible," he said. "Her idols are shattered, her ideals blasted. The sacred wall around Peking has been dug down to admit the locomotive; the legations are enlarged and rebuilt with reference to any further trouble. The empire has been shot through and through with western ideas, which to the natives seem to have an omnipotence all their own. Timothy Richard is commissioned by the emperor to reconstruct the educational system on western models."

As to our trade prospects with China, the bishop is optimistic. He also believes that the United States should follow the example of the great powers in especially training young men for the consular and diplomatic service. He has no doubt of the ultimate Christianization of China. He is uncertain as to the final form Christianity will take, but is confident that its spirit will mold and dominate the China that is to be. Bishop Moore will return to the orient next March.

PLAN TO BEAUTIFY PARIS.

American Syndicate Submits a Huge Project to the Council of That City.

Sidney Watkins, the Yankee engineer, has been expounding a gigantic project to the Paris municipal council. It is said he is backed by a powerful American syndicate and he offers to take the old fortifications, now disused, and demolish the walls all around the city he would dig a grand canal communicating with the Seine river, build an auto speedway, a horse and riding track, and a bicycle track, unrivaled anywhere. These would occupy one side of the strip, and all the Watkins syndicate wants in return for the tremendous cost is the privilege to build, sell, and rent luxurious residences and hotels right at the water's edge, making the other side like the Venice grand canal. They also want a perpetual franchise for a gondola service. The plan is considered here as far from impossible, although it is surely the boldest plan yet submitted to beautify Paris.

Girl Invents Gas Meter.

Jane Hyatt, an American, 26 years old, came to Paris six months ago with a gas meter of her own invention, which has been accepted by both the French government and the Paris Gas company. She received \$40,000 on account of her royalties. It will take five years before the old meters are gradually replaced. Miss Hyatt tried vainly to get her invention examined in Chicago and New York. Her meter is said to be more precise and twice as cheap to build as any extant.

Use for Disinfectants.

It is to be hoped, says the Chicago Record-Herald, that the quarantine officials will not neglect to thoroughly fumigate King Leopold when that potentate arrives in this country.

Talucky Stamps.

The government has placed the new 15-cent stamps on sale, but, says the Chicago Record-Herald, it will be hard to get some people to regard them as desirable things.