An Evening Revery.

RICHARD J. COLLENTINE, '09.

The eastern moon, set in a cloudless sky,
Pours out its silver beams across the sand.
How still and grim the ghostly palm-trees stand!
Like spectres frowning on each passer-by.
But hark! what sound was that? A far-off cry
Disturbs the silence of the desert land,
And lo! like fleeing sprites, an Arab band
Flits past, scarce visible to mortal eye.

At times, when 'round me rests the sable night,
Wh n scarce a breeze disturbs the ivy vines
And all the world is silver'd by the moon,
Like shadows on my dim and clouded sight
Loom faces now grown cold. My soul repines
In lonely grief and longs to follow soon.

Thomas Hood.

AN ESSAY OF JUSTIFICATION.

FRANCIS T. MAHER, LITT. B., '08.

Let us, for the sake of comprehending better the great reach of the poet's powers, take up another and quite a different class of his poems. I refer to those poems which no adjective can adequately describe, but which might loosely be termed "poems of horror." "Uncanny," "weird," "gruesome," are all insufficient, either singly or taken together, to give a full impression of these "Horror tales" of Hood. Mystery is there, mystery that einds the mind, and clinging dread, and indefinable terror. Here we find ourselves in the ghastly atmosphere of "The Raven," "The Tell-Tale Heart," and "The Fall of the House of Usher." These last productions, we know, had sufficient reason for their being in the sombre temper-ament and confirmed melancholia of Poe; but what had the gentle-natured Tom Hood, the author of half the world's smiling, to do with the Stygian blackness wherein Poe lived and moved and had his being? Nothing directly, in his own proper person, for his life was so morally healthy that no soulsickness ever taught him the depths and extent of human misery. He had need of no such teacher, for his daily walks through London's East End gave him the keynote for a whole world of woe unutterable, and the deeps of his imagination furnished the rest.

"The Haunted House," a representative poem of this class, is a masterly study in the details of horror. Not an item is left out of the picture that could enhance the idea of utter dereliction. We see the abandoned mansion, the rank courtyard, and the ghastly interior as vividly as though we beheld them through our own, not the poet's eyes; and we feel the brooding presence of the unseen, sinister power—the evil genius of the place and the cause of its desolation. The power of the poem is considerably enforced by the frequent recurrence of the refrain—

For over all there hung a cloud of fear,
A sense of mystery the spirit daunted,
And said, as plain as whisper in the ear,
The place is haunted—

which carries in it the essence of the poem.

"The Elm Tree" and the wider known "Dream of Eugene Aram" are other poems of this class that the world will not forget.

* Prize essay in the English essay contest of 1908 for the Meehan Gold Medal award.
The latter tells in tragic phrase how the blood of the murdered victim ever cries out to heaven for vengeance, and how all creatures, even the murderer's own soul, echoes the curse of God; the insensate earth betrays him when he tries to hide the body of his victim; the stream dries up wherein it was flung, and the winds sweep away the leaves that cover it:

Then down I cast me on my face,
And first began to weep,
For I knew my secret then was one
That earth refused to keep:
Or land or sea, though he should be
Ten thousand fathoms deep.
So wills the fierce avenging Sprite,
Till blood for blood atones!
Aye, though he's buried
In a cave,
And trodden down with stones,
And ears have rotted off his flesh,—
The world shall see his bones."

After so knowing an exposition of the black depths of crime we half look for Hood to trip up unexpectedly, as Eugene Aram did, and discover himself to be closely allied to that he is drawn to talk about; but no! he is off on an entirely different tack, and this time it is the light, fanciful poet, the robin in the cherry tree, that claims our attention. It is not the humorist, not the satirist that we speak of now, but the glad-hearted, kindly Tom Hood, ever ready to be merry because other people have cause for joy, ever anxious to see and note that there still remains in this worn world some trace of its old loveliness. We know from authentic accounts of the poet's life that his real self was such as stands revealed in this group of his poems; this was the man in his everyday bearing towards his friends and his family when his poet's gown was doffed and his pen laid by.

The "Ode To the Moon," a poem of this class is striking for its simple, touching beauty; the gentle, sympathetic tone of the poem assures us that it arose out of the heart, not the mind, of the poet:

So let it be:—Before I lived to sigh,
Thou wert in Avon, and a thousand rills,
Beautiful Orb! and so, where'er I lie
Trodden, thou wilt be gazing from thy hills.
Blest be thy loving light, where'er it spills,
And blessed thy fair face, O Mother mild!
Still shine, the soul of rivers, as they run,
Still lend thy lonely lamp to lovers' fond,
And blend their plighted shadows into one:—
Still smile at even on the bedded child,
And close his eyelids with thy silver wand!

Which of the poets that have written in this style—there are not many—Keats in his "Ode to the Nightingale," Shelley in his "Ode to the West Wind," and Browning in many of his shorter poems, ever wrote anything more lovely? "The Ode to the Moon" appeals to our hearts because it comes straight from the heart of the poet. He holds his theme, not at arm's length as Wordsworth and Tennyson do in many of their productions, but he folds it close to his heart with many an affectionate touch.

"Bianca's Dream," a love tale of old Venice, in which playful humor and delightful fancies mingle, is another good illustration of the qualities of this kind of poetry. The whole poem—it is not a long one—must be read for a full appreciation of its charm; however, a single stanza will serve to illustrate in some degree:

Lone in her chamber sate the dark-eyed maid,
By easy stages jaunting thro' her prairies,
But list'ning side-long to a serenade,
That robb'd the saints a little of their shares:
For Julio underneath the lattice plaid
His Delvieni, and such amorous airs,
Born under Save Italian skies,
Where every fiddle has a Bridge of Sighs.

Hood might well be styled the "mocking-bird of poetry," not that his varied notes are mere repetitions of the songs of others any more than the mocking bird first listens and then sings, but that he is gifted by nature, as is the bird, to sing without premeditation all the strains that other songsters know. Hood, however, is more than a mocking bird endowed with the quality of originality, for besides his other tones he has one song that is peculiarly his own. I refer now to his poems of sympathy—of a sympathy so deep, so touching, so much beyond the ordinary sympathy familiar to us, that we wonder at it. 'Tis a marvelous thing, to be sure, that the poor, abandoned creature of sin and shame, the blar-eyed seamstress, the drunken sot, and the gaunt-faced pauper should find their way into the fair courts of poetry. But they do; Thomas Hood leads them in. He takes them by the hand and calls them "brother" and "sister" with a charity that reminds us of Him who was the friend of publicans and sinners. Vainly we search the pages of literature, modern or ancient, for like examples of boundless sympathy;
they are not to be found except in the New Testament, where Christ writes on the sand to save the woman taken in adultery, and reclaims the sinner, Magdalene. Hood's human sympathy goes out to all men, even the lowest and most degraded. Our own attitude—good Christians that we think ourselves—toward fallen ones is to deplore their faults, but, being down, to allow them to sink into grateful oblivion, to forget and be forgotten. "Little Em'ly" fallen from grace falls still more irrevocably from our esteem and love. But Hood's sympathy, divine in its character, picks the poor fallen wretch from the gutter, changes cold-blooded curiosity into pity and finds some excuse or other to palliate the blackness of the crime.

"The Bridge of Sighs"—too well known and appreciated to need quotation or comment—is the most remarkable example of this class of sympathetic poems; it is a scathing denunciation of the world for its heartless cruelty towards the poor unfortunate that falls once on a slippery path; it is a complete condemnation of the un-Christianity of society that tolerates wholesale crime as an institution and will not pardon a mistake; it is, finally a low voice of pity, not condemnation, to the erring one, that assures her that the bruised reed shall not be broken nor the smoking flax put out.

Nor did the wrongs and wretchedness of the poverty-stricken ones lack a place in Hood's heart and song. He felt their woes as his own and used the inspired voice of poetry to direct the attention of the world to the misery which its negligence and hardheartedness permitted. While other poets were singing the glad things of the earth he tuned his harp to the sighs of wretched humanity. "The Song of the Shirt" was sung long before Hood in low cellars, stifling attics, and back rooms where starving humanity spun its life away in a vain endeavor to earn bread. But it was Hood that gathered up the sighs and sobbings of the poor and poured them into the world's ear. The poem was read everywhere, copied and recopied in every publication, for the poet had struck a note that filled every soul with pity and remorse.

"The Lay of the Laborer," "The Lady's Dream," and "The Workhouse Clock" are other poems of this class that are powerful in the force of their appeal for the betterment of suffering humanity.

Does it not appear from all that has been said in the cause of Thomas Hood that he deserves a high place in literature, that he is worthy of the middle plane, at least, with Keat's, Shelley, and Coleridge, the poets of his own day and his own warmest friends. It is true, at any rate, that he is rapidly coming into his own, and that in the future his name will no longer signify "the buffoon" but "the poet," the writer of tender lyrics, of powerful verses, and, above all, of poems of "melting charity."

His Talisman.

DENIS A. MORRISON, '10.

The night before Chickamauga, the Union and Confederate armies lay facing each other, strongly entrenched among the fruitful plantation lands of Tennessee. Like two powerful dogs panting after a long struggle, yet still eager for the fray, held in leash only by the shades of night, they lay gathering renewed strength for the deciding conflict of the morrow.

Half a mile to the left of the rebel array stood a fine old mansion of ante-bellum days, with its spacious piazza, its long, low windows fronting the broad veranda and its sequestered position far back from the road. This mansion was the residence of Colonel Marshall L. Blackwell, a Southern gentleman of the old regime, who was at the time commanding a regiment in Bragg's army. His wife and daughter, with a few faithful slaves, were the only occupants of the great house, with the exception of a number of officers whom Bragg had quartered on their patriotic hospitality during the army's stay in the neighborhood. Colonel Blackwell himself was expected hourly. His regiment was in the rear guard of Bragg's retreating army which was now concentrating about Chattanooga.

Lucy Blackwell was a charming Southern beauty. Her dark eyes could flash their deep hatred of all Yankees; but their untold depths held wells of sympathy and tenderness for her Dixie land, torn and desolated by the ravages of war. The exquisite color-
ing of her curving lips sent the blood of many a Southern cavalier pulsing faster through his veins, while the bewitching dimple of her fair cheek was in tempting evidence whenever the charming features relaxed into a smile.

She was sitting in a hammock at the far end of the piazza on the evening of this summer's day; in her lap lay an open book with which her fingers idly toyed, while her thoughts wandered back at will down the vista of her happy past. Ah, how sweet to dwell upon those never-to-be-forgotten days. To look back to the time of her girlhood, before the cruel war had robbed her of all she held dearest; before her brother had met a soldier's death by the side of his general on the bloody field of Shiloh; before he who was dearer to her than anyone in the wide world, her idol and her lover, Philip Hemenway, had deserted the cause and gone to join the ranks of Grant's invaders. He did not know, for no one could ever know, the terrible pain it had cost her to tear his image from her heart. He did not know the heart-breaking awakening she had gone through when he persisted in his determination, treating her love, as though it were a thing to be pushed aside or trampled on without wringing the anguish from her stricken heart. She thought of him now, and a hot tear stole down the soft cheek as the sweet memories crowded upon her. All wrapped in her musings, she did not see that lithe form moving stealthily among the trees. Its owner reached the edge of the clearing, dashed suddenly across the open space, and the pale light of the August moon fell upon the uniform of a Federal captain. He stopped with a glad cry as he espied the girl seated in the hammock.

"Lucy!" he cried, "the very girl I'm looking for."

She sprang to her feet and her heart gave a great bound as she heard the well-known voice.

"Phil Hemenway! you here?" she quickly ejaculated.

"Yes, Lucy; I came to find you, but didn't reckon on being so lucky. But haven't you a welcome for me?"

The girl had recovered her composure.

"No; I have no welcome for my country's enemies," she said haughtily. "And moreover, you have no right to ask it. You placed your lot with a crowd of cowardly Yankees above your love, and now you have the face to ask me to welcome you to my father's house."

"Lucy, don't speak to me like that," he besought. "My God, must I lose everything, home, friends and you, the dearest of all, because I have done my duty?"

"Your duty, indeed," she replied with feeling. "Your duty, I suppose, to disobey your father, to break your mother's heart and—oh, Phil, you don't know what you have made me suffer. Only leave those horrid Yankees and see things as they are."

Her face fell forward upon her hands and her whole body was shaken by a torrent of weeping. Phil stepped forward, but she waved him off with her hand.

"Doesn't it satisfy you to see what you have brought me to, that you should try to make it worse?"

"Lucy," he replied in a strained, husky voice, "Lucy, how can you say that?"

Then he was silent. Under his coat of blue a fierce battle was waging in his heart. It was a conflict between love and duty, and for a time the play of emotions held the mastery over his sterner side. A stray tear found its way even down his sunburnt cheek, but he did not brush it away; he was not ashamed.

"Lucy," he said at length, as she raised her face, which, though still flushed, carried its accustomed hauteur, "God knows I love you, but I can not desert my flag, for I love it even more than you. Some day, perhaps, when peace is restored, you will think differently."

"As you will," she replied.

A sad smile crossed his countenance.

"It is the fortune of war, I suppose. But I must return to headquarters. It is dangerous for me here."

He was about to leave her when a warning "sh-h" was heard, and he felt a tug at his coat.

"Look! There are the officers. You can not go; you will be seen and captured. Oh, what can I do? I must save you. Come," she ordered, "follow me quickly and stay in the shadow."

He obeyed and she led him into the house.
through the open window. They found themselves in a large, dark room as silent as the grave. With quick decision she passed swiftly through the room while he followed her in silence. They reached a door which she noiselessly opened, and in the shadow of the house that lay behind they made their way to the stables. No one was stirring. The horses were roused by their entrance, and she quickly singled out a sleek roan mare which whinnied with evident pleasure at her approach.

"Here," she said to Phil, "is Duchess. The saddles are hanging on the wall there and I trust you to escape safely. Hurry, now, Phil, for if I were seen here—oh, please hurry, Phil!"

He approached her and took her yielding hand. It was hot and trembling.

"Lucy," he said softly, "can you forget the last time we were here together, that day three years ago when we rode together the last time? I told you that I loved you then, and you were glad. I love you still, though the war has separated us. Has it made you forget your love, Lucy? Will you tell me that my love is not returned, because I have listened to the call of duty and taken up arms for my country? Surely this is the same noble-hearted, generous girl who loved me before."

She no longer struggled to elude him, but stood with her hand in his and her breath coming fast.

"Can I love a traitor?" she said.

"Am I a greater traitor to my convictions than you to yours? And yet I love you," he rejoined. She stood with eyes cast down.

"Lucy," he went on, "to-morrow's sun will witness the greatest, the most terrible battle of the campaign, perhaps of the war. It looks like defeat for us, because Bragg has his entire forces concentrated, and our reinforcements have not arrived. I can not go into that battle without at least your prayers and the thought of you to support me. Give me that locket at your throat and I will wear it over my heart. Do that much, and if all goes well I will see you again soon."

She disengaged her hand and taking the locket from its golden chain, handed it to him.

"Take it, Phil," she said. "It can do you no harm, at least; and come to me as soon as you can, for I shall die if I have no news of you. You must go now, because there is danger here for both of us."

The animal was ready and he stood by its side. Gently he drew Lucy to him, resisting at first, but presently yielding to the importunity of her worthy lover. With a lover's adieu, she saw him vault into the saddle and ride away into the night. Her proud prejudice had given way to the impulse of her truer and fairer character, and she breathed a fervent prayer for the safety of the "traitor."

It was a sleepless night and a terrible day for the girl. All day long the roar of cannon and the rattle of musketry dinned her ears. With anxious eye from her sheltered position she watched Bragg's heavy columns as time and again they charged Thomas' depleted veterans midst the crack of rifles and the smoke of a hundred guns, and her heart sank. How could human beings live in that sea of smoke and flame? But when the smoke rolled away and she saw the long lines of gray reeling under the withering fire of federal guns, and above the blue ranks of the veterans of Shiloh and Corinth, a new rush of hope surged over her, though anguish filled her heart at the thought of the dead Confederates whose lives paid the terrible toll of war. When night fell and the thundering rebel cannon had failed to dislodge the gallant Old Rock of Chickamauga, she was almost hysterical from viewing the awful carnage. For long hours of racking anxiety after the blood-red sun had set she kept her vigil at the trysting-place, waiting, yet scarcely daring to hope or pray. Then the bushes parted and a bedraggled sergeant of the United States army stood before her.

"Where is he? Dead? O tell me!" she cried, starting up. She could not faint; she could hardly see or feel; but she strove with all her powers to keep the terrible realization from her.

"No, Miss, he ain't dead, but he's mighty bad hurt with a bullet in his lungs. He says to me: "'Give this to the young lady you'll find waitin', if anything happens to me.' I reckon it saved his life." And he handed the golden locket, now bent and smashed out of shape by the bullet whose murderous course it had deflected.
I sometimes wonder when I take a book
And through its treasured wisdom idly look
If such as I, who scan the printed page,
Will find a place in one by hook or crook.

Though many men industriously pore,
Exploring wisdom's sea from shore to shore,
Not one may plumb the deeps ere undertows
Have snatched and swept him to the nevermore.

In all the years since Adam first began
To eat the fruit that placed us 'neath a ban,
No mortal ever gained his heart's desire,
But saw it wither ere his earthly span.

A secret lies within each fragile flower,
And in the passage of the fleeting hour;
None know but God, but, if a mortal could,
The universe would tremble at his power.

Divinity within the crimson rose
And in the purple sunset flames and glows;
The least of His creation is instinct
With purpose—man alone degraded grows.

The wind of summer time forever cries
Of life immortal—love that never dies.
The wind of winter wails above the grave
In mournful accents: "Low the summer lies."

All Primavera's roses serve this end
As in the gale they delicately bend;
To show the things we find desirable
Give them greeting; careful, then, oh, friend!

"To moralize is very easy," said
An old philosopher long ages fled,
"To practice what they preach the very wise
Alone remember—most of them are dead."

Yet honesty, which many say is rare,
And good as gold, lies open to the air,
Which to discover, seek a little while
Among the poor; 'tis all they have to spare.

Behold the poppy hides its crimson head:
Amid the golden wheat as if in dread;
Till eager hands reveal the heart that bled.

The lover on his mistress often waits,
His muse the poet oft importunates;
Forever beckons through the ivy gates.

Omar, because within these later days
Thou hast renewal of poetic bays,
Thou art thyself an augury that cries,
"Your fame departs and nothing human stays."

We don't know what good milk is now,
Nor where they get it, I'll allow;
But we got milk right from the cow
In days gone bye.

Our mixtures, too, are hard to beat,
But folks were satisfied to eat
Just common, and simple meat,
In days gone bye.

Tonsorial artists trim our hair
In styles so neat and debonair,
But barbers did the work I, swear,
In days gone bye.

And then we didn't reckon worth
By family trees or noble birth,
Or landed claims on half the earth,
In days gone bye.

I guess these things have come to stay,
Yet life was pure and just as gay.
When lived in the old-fashioned way
In days gone bye.

HORSEPLAY.

("Yankee Doodle.")

Johnny had a little horse,—
'A pony, don't you know,—
And everywhere that Johnny went
That horse was sure to go.

It followed him to school one day,
Which was against the rule,
And Johnny heard his neighbor say,
"Let's see that horse, you fool!"

Now Johnny passed along the thing
To Freddy o'er the way
And like those tearful songs they sing,
He heard the teacher say:

CHORUS (fortissimo).

O Johnny, Johnny, cut it out!
You'll rue that trick some day;
Unless you just can't do without,
Why throw your horse away!

HOME, SWEET HOME.

As I ponder o'er vacation
Spent upon the old plantation
Where I whiled the joyful moments with the loved ones
In these primal hours at college
Where I seek for truth and knowledge
Must I yield unto the yearning,
That creeps o'er me for the sweetness of my dear old

H. L.  

P. E. H.
The Guarantee of Bank Deposits.

John B. McMahon.

For many years the sentiment has been growing, that the public is entitled to a greater measure of security for their savings than is afforded by national and state banks as at present constituted. As evidence of this feeling of distrust there is an estimated billion dollars belonging to Americans which is now on deposit in foreign state banks. Every bank failure accentuates this feeling of insecurity; men hasten to withdraw their deposits; bankers are forced to call in their loans to meet these withdrawals, and so periodically we have a paralysis of business such as we are now experiencing. There is a crying need for some means of restoring confidence; for some method of giving stability to commerce; something that will prevent the fluctuation of prices which attends the change from the scarcity of money to its abundance. There is a demand for a change; and if by some method the money which is now seeking investment in national and municipal bonds at high premiums and low interest, can be directed into the channels of industry, it means ultimately increased interest for the saver, more work and higher wages for the employed, and a better and more prosperous condition which would inevitably be communicated through the different branches of American life.

The existence of such a demand has no better proof than the fact that both of the great political parties have recognized it and inserted in their respective platforms plans which, while widely differing in the means, have a common object in the security they promise to the savings of the American people and the confidence they propose to restore. One of the great issues, therefore, before the American electorate, is whether they prefer the Postal Savings Bank, which is the remedy offered by the Republican party, or the governmental guarantee of deposits which is offered by the Democratic party as one of their strong claims on the support of the American business world.

The Postal Savings Bank is an amplification of the postal money order system. Under its operations, we presume, a small amount of interest would be paid and the money safely invested; thus making the United States government the creditor of the saver and the custodian of these funds which might be put to any use the government might think expedient, subject, however, to the demand of the depositors. Thus the savings of the people are absolutely safe, and confidence in the business world restored. The Postal Savings Bank as proposed by the Chicago platform and as explained above is open to many serious objections. There are other things to be considered besides security of the depositor; and the money that is deposited in every bank is needed in the business world.

What then would the government do with the money it receives as deposits? If it holds it without seeking investments, or seeks only such secure investments as municipal, state and national bonds, it does great damage to the business world by withdrawing from local industries the money which, under our present system, should be loaned to them for the upbuilding of shops, starting of mills and the conduct of many other branches of commercial activity. If the government officials deposit in other banks, as it is presumable they would, it amounts to the practical maintenance of two banking systems, one of which is obviously superfluous. And if the government attempts to conduct a regular banking system and to have local bank officials, etc., it amounts to government ownership and management of the banking business, and is opposed to the belief which, it is generally conceded, obtains among the American people—that the government should not undertake the operation of a business that might with the same ease be operated with profit by individuals. In a word, the Republican plan, while offering security to the depositor is a menace to the farmer and business man of any community, since whatever is done with the deposits, it is attended with inconvenience, useless expense and the withdrawal of money from the local industries which need it and upon which local prosperity depends.

The remedy proposed by the Democratic party in its platform as adopted at Denver is, in my opinion, far superior to the proposed Postal Savings Bank. It has had, on a
smaller scale, a trial in Oklahoma, out of which there has come little if any well-founded objection. It is strictly in accord with the prevalent belief that "governmental regulation and control is more to be sought than governmental ownership and operation."

Briefly stated the plan is this: The federal government shall levy a small tax on all national banks in proportion to their deposits. This fund shall be placed at the disposal of the comptroller of the treasury, and upon the failure of any bank shall be used by him to pay off all depositors in full. Efforts will then be made and every legal process used for the purpose of realizing upon the assets of the defunct bank and collecting from those who are liable, for the reimbursement of the fund. This same fund would also provide for a strict system of examination and inspection with a view to lessening, if possible, the average number of failures. Estimates made by those who have given the plan careful study, and which are based upon the average losses from failures in past years, indicate that a fund sufficient for these purposes could be raised by the small tax of one-tenth of one per cent of the average deposit per annum in the national banks. This embodies the idea of federal guarantee of national bank deposits. It is clear, however, that if such action were once taken with reference to national banks the various states would be obliged to establish a similar system of guarantee for deposits in banks operating under a state charter. The alternative would be the annihilation of state banks.

This plan recommends itself by several advantages which render it far more feasible than the scheme of the Postal Savings Bank. If the people were absolutely secure, as they would be under governmental guarantee, bank failures resultant upon sudden withdrawals or a run on the bank, would be no longer possible. The sudden withdrawal of money creates a scarcity, and prices consequently soar. The return of confidence, which is merely the inevitable reaction, renders money less scarce and prices drop. This is one of the reasons for fluctuating prices. It is obvious, therefore, that any system which, as this apparently does, prevents the sudden withdrawals and reaction, would tend to introduce an element of stability into business which would benefit almost every class of industry. A paralysis of business is occasioned ordinarily by withdrawal of money from activity. It also is, directly or indirectly, the result of lack of confidence. The firm establishment of confidence, therefore, eliminates this possibility. Thus while the depositor's money would be safe, the banker would feel more secure in loaning money on reasonable security and for a longer period, in the knowledge that no unforeseen condition of public confidence would demand its sudden withdrawal. The result would be a direct benefit to the farmer who must raise his crops; to the merchant who must borrow to increase or replenish his stock, to the producer who must buy his raw material, etc., and, indirectly, to the toiler who would, in the general prosperity and diminution of the "army of unemployed," find himself with more steady employment and higher wages. Above all, the plan possesses this decided advantage over the Postal Savings Bank—that the money remains in the locality where deposited, favors the local industry and farm, and avoids the tendency to drift to the already too-congested money centres.

This plan, however, is not without its critics, and any discussion of it would be most incomplete without some reference to the objections urged against it by Mr. James Forgan. Mr. Forgan is a member of the National Bankers' association. He speaks therefore with considerable authority, when he states that the plan is unfair to the long-established, conservative and honest bank, in so far as it clothes the smaller and less conservative bank with the same credit, and would naturally tend to increase the deposits in smaller banks at the expense of the larger. In a word, by destroying the necessity for discrimination, Mr. Forgan believes the larger banks would suffer a great wrong. His objection is not, however, well taken, and Mr. Bryan, in an answer to him, states that laws are made for the people not for the bankers, and maintains that if the advantage that the large bank possesses over the smaller bank depends on the insecurity of all the depositors, it is better that the advantage be destroyed that
the people may be secured. He maintains however that any advantage that the larger banks have over the smaller ones will still remain. For example, there is a statute which prohibits a bank from lending more than one-tenth of its capital stock to one man. The larger bank, having a larger capital stock, would be able to loan a larger amount to one man and would be in a better position to demand higher interest and loan more of its money than the smaller banks. By having a larger income it could afford to pay higher interest, and consequently could and would obtain the larger amount of deposit. The legitimate advantage would still remain.

Mr. Forgan, however, makes still another objection to the plan. It is that under a guarantee the rascal or speculator without any qualification for wise banking could go out with the authority of a National Bank and solicit money with which to speculate. The depositors would not care what he did because their deposits would be guaranteed by the government. Thus, Mr. Forgan maintains, "wild cat" banking would be encouraged, the rascal clothed with the same credit as the honest man, and, as a consequence, the standard of banking lowered.

Mr. Forgan, however, fails to consider the system of inspection and examination provided by the plan. The speculation of the "would be" bankers would not long continue. In addition to this, if the fund which remunerated depositors, were raised by a general tax, it would give an incentive to all honest bankers to seek the betterment of the system of regulation. Where they are now apathetic, since a failure does not touch their interest but rather in the end helps them, the large bankers would be most vigorous in their demand for the attachment of strict criminal penalties for violation of banking laws and for the strict enforcement of same. We believe, therefore, that contrary to Mr. Forgan's conclusions, and with all respect to his experience, the proposed guarantee act would rather elevate than lower the character of banking.

Another objection that has been urged, is that it is unjust to tax a good bank for the losses of another bank with the failure of which it is in no way connected. The plan is merely compulsory insurance. For the same reason that I voluntarily am willing to pay an assessment occasioned by another man's losses in which I am in no way connected, should the depositor be willing to bear his share of the losses of defunct banks. The consideration is the security he will possess. It is of course clear that the tax is not upon the bank or the officials, but is only through them laid upon the depositor. It comes from him in the decreased interest that the bank will pay him. Judging, however, from the demand for secure investments of low interest bonds at premium, the people are willing to pay for security.

In its issue of October 3d, the Saturday Evening Post, ant the guarantee of Deposits, recites that last January the Republican Chairman of the House Committee on Banking and Currency introduced a bill providing for governmental guarantee of deposits, that this measure was endorsed by Horace White, Lyman Gage, ex-Secretary of Treasury, and many other prominent Republicans. This fact indicates that the idea of governmental guarantee is something more than a campaign nostrum of one party.

Patriots.

Otto A. Schmid, '09.

The brave may fall and perish all
By tyrant's hand,
But long they'll live and courage give
Their native land.
'Twere long to tell how many fell
In freedom's name.
The tyrant's dread that struck them dead
Did but inflame.
A nation's men will rise again
In future time
To wipe out all the shame and gall
With strength sublime:
For heroes fight for truth and right
Through dark and gloom;
They stand their ground and boldly sound
The tyrant's doom.
To many, "resolutions" bring visions of Jan. 1st, but to the college man they mean something entirely different. January resolutions are, as a rule, not considered really serious by many, but September resolutions are the "real article." Every man should enter college with the purpose of bettering his condition, of becoming a real factor in the world when he completes his education. Consequently he must make a few resolutions to conform to these aspirations for the future. Let them be few, but to the point. Let them extend moreover to those actions the effect of which shall have the widest influence on his present as well as his future existence. Finally, let them be observed with a rigidity and an obstinacy that shall never waiver. If such be the case there is little fear that the coming months, or even years, will be a cause for undue apprehension.

According to the verdict of a prominent visitor, Notre Dame is a unique institution. This is a distinction well worth having, and it is up to the student body to keep it. We have some traditions which have been handed down from generation to generation, and it seems a pity to see one of these traditions broken in order to make room for some custom which is generally borrowed from some other college. This was done about four years ago, when the Junior class gave up the time-honored custom of appearing on festive occasions in cap and gown. Prior to that time our public gatherings and processions took on a dignified air, and with both upper classes and the faculty appearing in scholastic dress the showing made was such that it reflected great credit on the University. Since that time our processions have been made up of a handful of seniors and a few faculty members. The result is pitiful, although commendation is due the men who are striving to keep alive the custom. The class of 1910 is casting about in an effort to establish a custom that will perpetuate its memory. How much better it would be for them to come to the rescue of an old tradition, and by adopting the cap and gown in their Junior year, make our processions look bigger and grander than ever. With the increased number of students that we have at the present time, the effect would make Notre Dame appear at its best, and strangers within our gates at such times would go away with a good impression of the institution. Get together, Juniors, and adopt the cap and gown at your first class meeting. The seniors should also show their spirit by providing themselves with the proper regalia as should those faculty members who have not already done so.

The time, it seems, is especially ripe for comment on the real Notre Dame spirit. Time was, and not so very long ago, when the classes and halls were entirely pervaded by that spirit, and carried everything off with a dash and enthusiasm that made people feel that it was a pleasure and a genuine privilege to live at Notre Dame. An essential spirit of good fellowship permeated the whole place, and the college entered into the thing of the moment whether baseball, football, track or social matters, with a vim and spirit that even defeat could not dampen. But a short time ago every class decided to leave some token of its spirit by starting customs which
should be a living proof that its spirit was alive. Thus it was that the "Dome," the Senior "Prom," the Junior "Prom" and other customs were established, which have since become an integral part of university life. In a social way, the spirit of Notre Dame has been of the true college type, and good fellowship and Bohemianism have characterized it. In these matters Corby Hall has lead the way. Last year several of the more spirited of the men of Sorin initiated the social movement in that hall which resulted in the congenial and happy gathering, the pleasant memories of which will long linger in the minds of those present, typifying in the highest that true spirit of Notre Dame. Each class and each hall should resolve to do all in its power toward promoting a hearty feeling of good will among the entire student body, and in the support of their teams and of all their representatives they should always make the rare case of victory over us seem poor and empty by their enthusiastic and vigorous outpouring of all that the true Notre Dame spirit means and stands for.

—As a profession, modern journalism stands high, this being especially true in America. As a natural consequence its ranks are being recruited year by year from among the young men who having finished their college courses wish to enter a field that presents the attractions of an active life. The aspiring journalist must be wide awake; he must be able to grasp ideas and apply them practically, for the newspaper waits for no man, and there is no room for the drone. Horace Greeley said that the successful journalist must learn his profession by "sleeping on paper and eating ink," but the advance of time has suggested another method that is not only growing in popularity but in practicability. The journalist of the future will be trained in the rudiments of the profession by a regular college course, just as the doctor, the lawyer or the scientist is trained. He will learn the elements of news-gathering, of copy-reading and of editing under skilled instructors who can point out to him his mistakes and suggest the proper remedy. The gradu-
all the lustiness at your command, never let your enthusiasm lag, and you can rest assured that the man who is battling for victory will not fail to "make good" when spurred on by the knowledge that you are behind him every minute whether in defeat or triumph. We have stirring songs and yells, but if you are endowed with any gift of composition get the spirit and help to increase the number. Our rooting needs greater variety and more lusty rooters. Let it be said at Thanksgiving that we have acquired both.

—In the daily life of every student there are little fragments of time which if sedulously saved, can add another story to the structure of knowledge. They might be put to good use with the possibility of abundant reward in reading or in memorizing some worthy lines. Men have become noted for aptness by having economized their little intervals. They are too often squandered on a smoke or an idle chat.

—The International Moral Education Congress, held in London last week, is but another expression of universal brotherhood. When the nations of the world join hands to discuss any important subject, their interchanging of ideas naturally results in establishing good-fellowship. The object of the recent congress was to adopt a method of teaching whereby every subject and every lesson might be permeated with the moral idea. By thus vitalizing all subjects, it was thought that "the absorbed interest in what is being taught, manifested by the pupils, renders threats and prohibitions altogether superfluous." The general good that would come from such a movement was immediately realized by those represented at the congress. Besides the interest that such a method will impart to instruction and learning, we think that the meeting of the nations will be an aid in the promotion of universal peace and brotherhood since it creates likeness of views and conformity of action.

Lecture by Dr. J. Godfrey Raupert.

Dr. J. Godfrey Raupert, the author of "Modern Spiritism," "Dangers of Spiritism," "Ten Years in Anglican Orders" and several other volumes, addressed the faculty of the University at a smoker Friday night on the subject of Modern Spiritism. The discourse, which lasted more than an hour, was of extraordinary interest, and Dr. Raupert has promised to continue the subject at another meeting.

Dr. Raupert has undertaken a crusade against the evils of Spiritism at the urgent request of the Holy Father, Pope Pius X. It is his purpose to visit the chief seminaries and colleges of America and to propagate right opinions on this subject. He is a charming man socially, and his own experience, together with his scientific researches, are of the most amazing character.

Student Activities.

Now that the annual resuscitation of so many mushroom state clubs, with little or no laudable purpose ahead of them is about due, we turn in pleasant anticipation to Brownson and Corby Literary Societies and to the results they hope to attain during the winter. Though Corby has not yet reorganized, we wish to offer the members of both halls our quota of praise for the work they accomplished last year, and to make one or two suggestions for the broadening of their influence.

Sociability is the keynote of success in every activity. Nearly as far-reaching results are accomplished by mutual good will as by argument and industry. If that be true, why should the two organizations not hold joint assemblies now and again, providing entertainment, and perhaps something more substantial, to while away a pleasant hour? These mutual good-feeling festas need not be held so often as to affect the individuality of either society or the serious results they are accomplishing, but frequently enough to break up the monotony of a long season, and to promote that cheery good-fellowship and rivalry between the two halls which
is all important to the proper development and support of all college enterprises. Another splendid innovation would be the establishment of a student lecture bureau. The directors or delegates from the two societies could consult with post-graduates and students who have some ability in the way of platform speaking, and could draw up a course of lectures to be delivered by those students before the Corby and before the Brownson organizations. The advantages of such a bureau would be twofold: it would obtain the best talent in the University and it would eliminate to a degree the abominable tendency of most upper classmen to extemporize a few bombastic platitudes, when they are paid the compliment of an attentive and all too frequently a patient, suffering audience before either of these societies. If a student is asked to deliver the same talk before two societies, he is more apt not to abuse his privilege by retailing a few saws about hall spirit than he would be inclined to do if there were only one occasion for him to appear. It is an imposition on any society to demand that it sit politely through a long, aimless harangue, and if the proposed lecture bureau will do away with, or at least minimize, this one evil, it is well deserving of serious consideration.

Athletic Notes.

Interest in the football situation this week centered in the selection of the Varsity first team which Coach Place announced Monday night: Matthews, L. E.; Edwards, L. T.; Paine, L. G.; Miller, C.; Dolan, R. G.; Dimmick, R. T.; Burdick, R. E.; McDonald, L. H.; Clinin, R. H.; Vaughan, F. B. The list looks formidable, but there is a possibility of some changes as several of the second string are showing steady improvement, and some promising candidates have reported since the line-up was given out.

The second big reverse of the season came Tuesday when “Bob” Paine, the husky guard of last year’s team, announced his retirement from the game for the remainder of the year in deference to the wish of his parents. The loss of Paine is a severe blow to the chances of the team, and has caused widespread regret among the rooters. His work last year was of the steady, consistent kind that wins games, and with the experience gained last season he was expected to lend great strength to the middle of the line.

Just at present Lynch looks like the most promising candidate for the vacancy, as his aggressiveness and pluck last year made him a strong man at tackle, and it is believed that the shift will not affect his playing.

Clippinger, who was making a strong bid for half-back, left school Tuesday, but the addition of Ruel and Kennedy still leaves us an abundance of backfield material.

The practice during the week has been devoted mostly to scrimmage and signal work. The showing, however, has been a disappointment to Coach Place, and he will put the men through some hard paces for the next couple of weeks in preparation for the Michigan game the 17th. The linemen have been giving him the most anxiety, as their work in the scrimmages has been ragged on the whole, and they seem unable either to stop the plays directed against them or to make holes for their own backfield. The hot weather, no doubt, has been partially responsible for the poor showing, and it is believed that the cool breezes will witness a big improvement in the general work.

So efficient has been the drilling of the second team by Assistant Coach Lantry that the regulars have registered but one touchdown thus far, that of Tuesday afternoon, when a series of end runs and some spectacular line bucking by Vaughan gave them the first blood.

The squad are mastering the signals rapidly, and Coach Place will devote his efforts from now on to developing speed and smoothness in running off the plays.

The “secret practice” sign was in evidence Wednesday for the first time, and the men were given a two hours’ hard drill behind closed gates. A twenty-minute scrimmage was the main feature of the afternoon, and
the “do it now” spirit made its first real appearance. It was the fiercest yet.

Dwyer and Duffy have been on the sick list, but will be in the fray again the first of the week. Wood has been having trouble with his knee, and is taking but light work-outs.

Kennedy donned a suit Tuesday, and his speed and aggressiveness came as a surprise to the side-liners. With a continuation of the form displayed on his initial appearance he will keep some of the ends busy thinking about their berths.

The appearance on Wednesday of Ruel, the crack shortstop of the Varsity, gladdened the hearts of the rooters. His speed and weight will go far in getting him a position in the backfield.

Ryan and Hamilton are showing rare class at quarter. Both handle the signals with speed, and are bringing the rooters to their feet with some spectacular dodging in running back punts.

McDonald, Clinin, and Vaughan form a great trio in the backfield. Speed and ability to pick holes are their long points. The way Vaughan hits the line brings back memories of the mighty Salmon.

Schmitt, Clement, Dionne, and Kelly are getting away fast behind the line, and are developing with every practice.

The announcement that Captain Miller will again be in his old place at centre puts an end to the speculation that has been going on among the rooters. It relieves the anxiety considerably.

Mertes, Sullivan, Freeze, Henning, Gerunde and Kelly are showing improvement in the line, and have been the chief obstacles to the goalward progress of the Varsity.

The line-up given above will probably start the game against Hillsdale this afternoon. It is also likely that several of the second string will be given a chance to prove their mettle.

Dimmick and Edwards have been pulling off some stellar stunts at tackle and look like fixtures.

Dolan is showing better form than ever, and the man who beats him out for the guard position will be going some.

Burdick, and Matthews are working well at end, but are meeting strong opposition in Moriarty, Kennedy, Wood, Roth, Murphy and Collins.

J. B. K.

An Alumnus Honored.

It is seldom that a young man wins his way into the affections of business associates so quickly and so thoroughly as was the case of Mr. Hugh O'Donnell (Litt. B. 1894). Mr. O'Donnell has been in Chicago less than fifteen months and during that time he has been a prominent figure in the advertising department of the Chicago Record-Herald. Recently he was appointed advertising manager of the Minneapolis Journal, and before his departure from the city his business associates on the Record-Herald, as well as the prominent advertisers of the city, met at a formal dinner in his honor in the Chicago Athletic Club. As Mr. O'Donnell is noted for his loyalty to Notre Dame, the President of the University made a special journey to Chicago to attend the dinner.

At the conclusion of the dinner there were toasts from more than a dozen of the guests, and it would be hard to express in a brief space the respect, admiration and affection manifested by the speakers. Indeed it seldom happens that one has the opportunity of hearing such cordial and heartfelt tributes from man to man. It is convincing proof that Mr. O'Donnell has fulfilled the promise of his years at the University, and our best wishes go with him to his new field of labor.
Senior Class Election.

The first meeting of the class of '09 took place last Sunday eve in the Law lecture room of Sorin Hall. According to the usual order of business the seniors proceeded to the election of officers for the year. The choice for class-president fell upon Mr. Ignatius E. McNamee of Portland, Oregon. Mr. McNamee's previous popularity and merit which won for him the position of editor in chief of the Dome, assures the presence of a capable guide to the "grads elect." Mr. Leo. Hamerski, Minnesota, well known in engineering circles, was accorded the vice-presidency; Mr. Leo J. Hogan of Pa., was made secretary; John J. Kennedy, also of Pa., treasurer; Edward P. Cleary, Illinois, historian, and Harry Ledwidge, Pa., class poet.

All the new officers are men of long standing and foremost in all that pertains to student life. After the election the problems of the year were taken up, and the interest displayed by the members indicates that the class of '09 possess not only a wealth of talent and character, but a rare degree of energetic initiative in all that pertains to the welfare and standing of the class. The class aim to cherish those principles which shall win for them a title of honor in that illustrious band of faithful sons—the Alumni of Notre Dame.

Car Shortage.

There is great danger of a standstill in the movement of grain during the coming winter, on account of the shortage of cars. Several railroads throughout the United States are already feeling the need of extra cars. On account of the possibility of the mines shutting down, several coal dealers are laying in heavy supplies, and the coal has been moving north in such quantities that the cars are all in use. The Chicago and Alton has used its last car, and the Wabash has already called for its cars from other roads. This shortage is likely to be felt most in the Northwestern states, as it was a few years ago. There are so few roads there that the grain may not be moved before spring.

Personals.

—Tom Tobin, the genial giant of the '07 class, has been made city and county engineer of Madison, South Dakota.

—Varnum Parish (Litt. B., '08) has joined Max Jursichek in Germany, and they will continue their tour of Europe together.

—Thomas J. Jordan (Com'l '87) is with O. B. Tower & Co., Kansas City, Mo. The business is in real estate and investments.

—A cordial letter of congratulation on the organization of the Alumni has been received from Henry M. Kemper (Litt. B. '05). Henry is a loyal alumnus.

—Bob Bracken, star quarter of the '08 Varsity and assistant coach of last year's team, has entered a law partnership in Palo, Illinois, under the firm name of Bracken and Read.

—John Brogan, Captain of the "champs" of last season and all-round-good fellow, spent a few days with us on his way to Yale where he will do some post-graduate work in law.

—Mr. E. J. North, formerly a student at the University, accompanied by Mrs. North, spent a few days here in the recent past. Mr. North is now a specialty salesman for a large firm in Minneapolis.

—Robert E. Anderson (M. E. 1908) has taken up Mining Engineering at the Boston Institution of Technology. John Berteling (C. E.), president of last year's class, will follow the same course at the Houghton School of Mines in Michigan.

—An interesting announcement from Minneapolis during the summer vacation told of the marriage of Miss Linda Maley to Mr. Frank O'Hara on August 25th. Dr. O'Hara and his bride will make their home after October 1st at Kenilworth, Illinois. The SCHOLASTIC offers congratulations and best wishes.

—When Hugh O'Donnell goes to Minneapolis to assume the office of advertising manager of the Journal his rival in the field will be Fred Murphy, another old Notre Dame boy, who is advertising manager of the Minneapolis Tribune. Fred is a famous advertising manager and so is Hugh. It will be interesting to watch developments when they come together in Minneapolis.
Local Items.

—A class in the principles of mining engineering was started yesterday, and will be held daily at 4:30 p.m. in Science Hall. Open to all students.

—The furniture for Old College has at last arrived, but much of it is still in the crates. There is satisfaction in having it piled in the corridors at any rate; possession is nine points of the law.

—The Philopatrian Society, Carroll Hall, met on Thursday night and elected officers: W. Cotter, president; R. Newton, recording secretary; W. P. Downing, corresponding secretary; J. Fordice, sergeant-at-arms.

—Mineralogy will be taught on Wednesdays and Saturdays at 1:30 p.m. in Science Hall.

—Chemistry II will be taught in Science Hall Tuesdays and Fridays at 9:00 a.m.

—Another bell has been added to the University's equipment, and often during the day its treble note reminds us that there is in our midst a modern monastery, a place of quiet and retirement almost in the heart of an active community.

—Students desiring to take the course of electro-chemistry should make arrangements with the professor at room 6, Science Hall, at any time between 8:00 and 12 a.m. Lectures three times a week for one semester. It is required that Chemistry Second be finished.

—A short-story contest has been inaugurated by the Extension Magazine of Chicago. It is a free-for-all proposition, and carries with it a stipend of one hundred dollars to the winner. Here is a chance for easy money. Let the gentlemen of the quill get busy without delay.

—At a meeting held Wednesday evening St. Joseph's Hall Literary Society organized for the year. The following officers were elected: Thos. Cleary, president; Elmo Funk, vice-president; Edwin Gaffney, secretary; Ed J. Quinn, treasurer; Frank J. Doorley reporter and Lawrence McDonald sergeant-at-arms. Father Schumacher was named honorary president and Brother Florian director. Great interest has been shown thus far, and a pleasant and profitable year is anticipated.

—The Scholastic is asked to announce that the gymnasium is to be used for the convenience of athletes and for gymnastic purposes only—no loafers; also that there is to be no smoking in the gymnasium. The last one was burned down as a result of a cigarette carelessly thrown away. Those who have inside information are aware that the administration is adverse to building a new gymnasium this season, so students are requested not to jeopardize the one they have by recklessly throwing burning stubs about the floors.

—The old guard of Brownson's Glee Club met together Sunday afternoon and elected officers for the current season. The selections were: Brother Alphonsus, honorary president; Albert Keys, president; E. L. McDermott, secretary-treasurer. The Glee Club will be under the direction of Father Maguire and will unite with the Brownson Hall Literary Society in giving entertainments once a month. Rumor has it that Brownson warblers will put on "Die Walküre" during the opera season, but we are requested to nail the report.

—Within the last few years a very marked advancement has been noted in the engineering department. The courses of Mechanical and Electrical Engineering were added to the curriculum only about ten years ago, but the number of graduates in these programs has been steadily increasing. During vacation a class in shopwork was organized, and the work was carried on so successfully that the class will probably be taught at the University every summer. Students in shopwork recently constructed four new lathes of fifteen-inch swing with six-foot beds.

—The "tried and trues" of Brownson Literary and Debating Society held a meeting Thursday, Sept. 24, to determine who should run the ship for the next ten months. F. Madden was elected admiral; J. Maloney, vice-commander; John Devine, purser; Leo Schumacher, quartermaster; James O'Flynn, chaplain; Martin Hey, newspaper correspondent; James O'Leary, boatswain. Mr. Farrell will be critic. The organization this year is very exclusive, and if you have anything better than "Prep" standing you can't get in. A senior division, however, may be started later as a sort of third degree for the freshmen.

—Watch us grow! Corby and Sorin, Brownson, Carroll and Old College, have all been filled to an overflow. The rector of Sorin, however, is still housing the homeless. This is how he does it. At first he assigned a room to each man, then as they kept filling in he assigned a man to each room. Move your trunks into the corner, gentlemen, he's on the third round now. But Sorin isn't the only Hall that has men using the step-ladder to get into bed; here are the facts: The registration covering students attending classes from all the halls on October 1, 1907, was 757; for the corresponding date this year it was 859, an increase of 102 students over the former date. And still they come! Get ready to strike for a free day when we reach the thousand mark.