

In the Twentieth Century

Banking as Conducted in the Millennium Republic.

An Experience as Given in Bellamy's New Book.

Mr. Edward Bellamy's latest volume, "Equity," is an expression of the industrial theories and prophecies which found expression in his earlier book "Looking Backward." The framework of the former story is utilized as the starting point of the new one; and the book describes in detail the conditions of life and industrial activity which Julian West found around him in the year 2000, in the Boston of that period, to which he had been mysteriously transferred from the Boston of the nineteenth century. The following chapters show how banking operations were carried on in the millennium republic:

The formalities at the bank proved to be very simple. Dr. Leslie introduced me to the superintendent, and the rest followed as a matter of course, the whole process not taking three minutes. I was informed that the annual credit of the adult citizen for that year was \$4,000, and that the portion due me for the remainder of the year, in being the latter part of September was \$1,675.41. Taking vouchers to the amount of \$300, I left the rest on deposit precisely as I should have done at one of the nineteenth century banks in drawing money for present use. The transaction concluded, Mr. Chapin, the superintendent, invited me into his office.

"How does our banking system strike you as compared with that of your day?" he asked.

"It has one manifest advantage from the point of view of a penniless man like myself," I said, "namely, that one receives a credit without having made a deposit; otherwise I scarcely know enough of it to give an opinion."

"When you come to be more familiar with our banking methods," said the superintendent, "I think you will be struck with their similarity to the system of course, we have no money, and nothing answering to money, but the whole science of banking from its inception was preparing the way for the addition of the credit, which, really, in which our system differs from yours is that everyone starts the year with the same balance, to his credit and that this credit is not transferable. As to requiring deposits before accounts in drawing money, are necessarily quite as strict as your bankers were, only in our case the people collectively, and not each individual at once. This collective deposit is made up of such provisions of different commodities and such installations for the various public services as are expected to be necessary. Prices or cost estimates are put on these commodities and services, and the aggregate sum of the prices being divided by the population gives the amount of the citizen's personal credit, which is simply his aliquot share of the commodities and services available for the year. No doubt," I said, "Dr. Leslie has told you all about this."

"But I was not here to be included in the estimate of the credit," I said. "I hope that my credit is not taken out of other people's."

"You need feel no concern," replied the superintendent. "While it is astonishing how variations in demand balance one another, yet it would be impossible to conduct so big a business as ours without large margins. It is the aim in the production of perishable things, and those in which fancy often changes, to keep a little ahead of the credit, but in all the important staples such great surpluses are constantly carried that two years' stock would not affect the price of non-perishable produce, while an unexpected addition of several millions to the production could be taken care of at any time without disturbance."

"Dr. Leslie has told me," I said, "that any part of the credit not used by a citizen during the year is canceled, not being good for the next year. I suppose that is to prevent the possibility of hoarding, by which the equality of your economic condition might be undermined."

"It would have the effect to prevent such hoarding," said the superintendent, "but it is otherwise useful to simplify the national bookkeeping and prevent confusion. The annual credit is an order on a specific provision available during a certain year. For the next year a new calculation with somewhat different elements has to be made, and to make it the books must be balanced and all orders canceled, and the new year presented, so that we may know just where we stand."

"What, on the other hand, will happen if I run through my credit before the year is out?"

The superintendent smiled. "I have read," he said, "that the spendthrift

evil was quite a serious one in your day. Our system has the advantage over yours that the most imprudent equal share in the capital of the nation. All he can do is to waste the annual dividend. Should you do this, I have no doubt your friends will take care of you, and if they do not, you may be sure the nation will, for we have not the strong stomachs that enabled our forefathers to enjoy plenty with hungry people about them. The fact is, we are so superstitious that the knowledge that a single individual was in want would keep us all awake nights. If you insisted on being in need, you would have to die away for the purpose."

"Have you any idea," I asked, "how much credit \$1,000 would have been equal to in purchasing power in 1857?"

"Somewhere about \$6,000 or \$7,000, I should say," replied Mr. Chapin. "In estimating the economic position of the citizen you must consider that the cities are now supplied gratuitously on public account, which formerly incurred a heavy charge for such things as water, light, music, news, the theater, and opera, all sorts of postal services, and the like. The cost of transportation and other things too numerous to detail."

"Since you furnish so much on public account, why not try to furnish everything in that way? It would simplify matters, I should say."

"We think of that, but it would complicate the administration, and certainly it would not suit the people as well. You see, while we insist on equality we detest uniformity, and seek to provide free play to the greatest possible variety of tastes in our expenditure."

"Thinking I might be interested in looking after the superintendent's work had brought into the office some of the books of the bank. Without having been at all expert in nineteenth century bookkeeping, I was much impressed with the extreme simplicity of these accounts compared with any I had seen in the nineteenth century. In fact, I added that it impressed me the more, as I had received an impression that the national co-operative system over our way of doing business, but must involve a great increase in the amount of bookkeeping as compared with what was necessary under the nineteenth century system. Dr. Leslie looked at each other and smiled.

"Do you know, Mr. West," said the superintendent, "the only way in which you should have that idea? We estimate that under our system one year with the same balance, to his credit and that this credit is not transferable. As to requiring deposits before accounts in drawing money, are necessarily quite as strict as your bankers were, only in our case the people collectively, and not each individual at once. This collective deposit is made up of such provisions of different commodities and such installations for the various public services as are expected to be necessary. Prices or cost estimates are put on these commodities and services, and the aggregate sum of the prices being divided by the population gives the amount of the citizen's personal credit, which is simply his aliquot share of the commodities and services available for the year. No doubt," I said, "Dr. Leslie has told you all about this."

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For Boys And Girls

A QUEER DOLL.

Hilda Dill has dolls and dolls; but the one that occupies the place of honor is "White Feather Blue Eyes," which came to her as a birthday present all the way from a United States fort in Arizona. Hilda's uncle is a cavalry officer out there, and not long since an Indian woman came to the fort with horn spoons, reed-covered bottles, beaded moccasins and dolls, of which one was White Feather Blue Eyes.

A good many wanted that doll, but Col. Tom offered the most money—five silver dollars—and Mountain Bird—said it to him. "Her clothing was so soiled and greasy, and she looked so fierce and wild, that she ought to be called 'Carion Crow,'" wrote Uncle Tom.

"White Feather Blue Eyes is a rag doll from head to foot. Her face is stained with the juice of some berry until it is as brown as any little Indian girl's. Her cheeks are the color of brick dust, and in each of her black ears is a wire on which is fastened a large bead for an earring.

Her blue eyes are large glass beads. Her hands are black, with a red ring painted around each finger. In a doekskin, which is fastened lightly around her neck, she wears a pair of beaded moccasins, nearly the length of the doll. These are tipped with red.

The doll has no underclothing, but a doekskin dress, covered nearly all over with beads. The back has a very good Indian papoose, or baby, in its bark cradle.

A piece of red blanket fringed with beads, and a pair of moccasins, completes White Feather Blue Eyes' truly striking costume. The Indian doll is as good as the little girl in Hilda's neighborhood; but she cannot rowed, begged nor bought.—Youths' Companion.

LITTLE CARL.

By Mary Elizabeth Stone.

Poor little Carl! he could not hear a word we said, and he could not speak to us, for he was deaf and dumb. But oh, his bright eyes! They were much more quick to see than mine or yours, and sometimes they seemed fairly to talk.

When he was 4 years old he began to go to the little kindergarten on the corner, and he marched with the children, played with them in their games, and also learned sewing, weaving, and other pretty work.

Every morning when he went to school, he gave his hand to his mother, and she kissed him. The newly-married pair were in Italy, and of this journey an amusing story later. Carl's mother was a very large reception, at which the Tennysens were present, and during the evening the minister asked the young man if he had enjoyed his visit to Venice. As Tennysen did not appear communicative, he chose to hint at the "precious child" in the game of "The Mice." Little Carl was always a mouse. Only once when there was a new little boy who did not understand, Miss Petrie had to speak about it.

"Harold," she said, "will you kindly choose Carl to be a mouse? Carl does make such a nice mouse."

"Yes," said Fanny, who had forgotten herself once in the Guessing Game. Jamie was blindfolded, and Carl was seated out of the room while the other children sang:

"Oh, how great is our pleasure,
While together we play,
When alone without playmate,
We are never so gay."

But we see by our number
That a playmate we miss;
Can you tell us dear Jamie,
Who the missing one is?"

When the handkerchief was taken from Jamie's eyes he looked all around, but among so many he could not think who the missing one was. So Miss Petrie said: "You may tell him something about the one who is going to help him to guess."

"It's a little boy," said Lela.

"With a white waist on," said Dorcas.

"He has blue eyes and curly hair," said Ralph.

"And he can't talk at all," said Fanny, and his name is Carl!"

Such a mistake for Fanny to make! You should have heard the children laugh and Fanny laugh, while often very soon as she saw what she had done. Well, after this something wonderful happened.

You see, Miss Petrie felt very sorry for Carl, because he could not talk like the rest, and she made up her mind to teach him some words of his own.

She had never taught words to a deaf and dumb child, but she knew others had done it, and she thought she would do her best anyhow. So every afternoon she sent for Carl to come to her, and she tried to teach him to talk.

First she said "cup," right on his arm.

"He can feel it," she said, though he cannot hear it, and he seems to say it that way." Then she spoke the word plainly, with her face close to his, so he would see how her lips moved, and pointed to a cup, and put her fingers on his throat to let him know what she wanted.

She tried it over and over again, and he tried, too, as hard as he could; and after many days, oh, a great many days! This is really true—little Carl said "cup!"

For that is the way things come to those who keep trying.

When the children are ready to play their games they form a circle, and the child goes in the center and chooses a game. And one day when they had made a good circle, and were all standing in a row, Miss Petrie said:

"Children, I told you that Carl could will be Carl's game."

"Yes," said Fanny, "but he has learned to hop, and the children followed, hopping around in a circle, and laughing so hard all the time (for he being

Picked Up in Passing.

The white Arab horse ridden by Gen. Roberts in the great battles of the Boer war, which he enjoyed the distinction of being the only charger in the British army that is privileged to wear a war medal round his neck. This honor was conferred on the gallant steed by the Queen herself. The horse is now in the hands of a private, distinguished owner thinks that he would die of grief were he not allowed to continue in active service.

The oldest book in the world, to which a positive date can be assigned, is the prophetic book of Isaiah, which was written by the prophet Isaiah, who lived in the time of the Assyrian king Sennacherib. The work is accredited to Habhotep, an Egyptian, and is supposed to be an antiquity of at least 3,000 years. B. C. Abraham was called to leave his home in Ur, in Mesopotamia, and he is supposed to have written 1,100 years before the beginning of Jewish history. The oldest book in the world, to which a positive date can be assigned, is the prophetic book of Isaiah, which was written by the prophet Isaiah, who lived in the time of the Assyrian king Sennacherib. The work is accredited to Habhotep, an Egyptian, and is supposed to be an antiquity of at least 3,000 years. B. C. Abraham was called to leave his home in Ur, in Mesopotamia, and he is supposed to have written 1,100 years before the beginning of Jewish history.

Married at Very Long Range.

A Pretoria, South Africa, correspondent writes: The oddest marriage in the history of South Africa has just taken place here and in Holland. The bride and groom were the trifle of 6,000 miles apart, and yet all the clergy in the world could not make the tie between them stronger than it is today.

The circumstances surrounding the case make it almost an international curiosity. The bride was Ernest Van Trotsenburg, the head of the state telegraphic department. The groom was Miss Annie Patterson, a resident of Amsterdam, Holland. It was, in fact, a marriage by proxy with a message saying that he was all ready and anxious to become the husband of the young woman. Mr. Van Trotsenburg had been run to the ground and was unable to get to the hotel Kraker, the bridegroom and his friends met. A wire from the cable office had been run to the hotel, and the arrangement had been perfected where it was possible to secure direct connection with Amsterdam, and therefore, it was almost as easy for the bride and groom to speak to one another as if they were in adjoining rooms with the door open.

PERFORMING A GLOVE MARRIAGE.

There were ten friends accompanying the bridegroom, who sat beside the little table of the cable operator and when the proper moment came sent a message saying that he was all ready and anxious to become the husband of the young woman. Mr. Van Trotsenburg had been run to the ground and was unable to get to the hotel Kraker, the bridegroom and his friends met. A wire from the cable office had been run to the hotel, and the arrangement had been perfected where it was possible to secure direct connection with Amsterdam, and therefore, it was almost as easy for the bride and groom to speak to one another as if they were in adjoining rooms with the door open.

A Smile, A Laugh.

"What are pauses?" the teacher asked the first time he gave his grammar lesson. "They are pauses on cats and dogs," answered the smallest girl.

The teacher—"Who can give me the names of the great grammars?" "Africa!" Little Harry—"I can, sir." Teacher—"Very well, do so." Little Harry—"Two monkeys and a parrot."

Herr Oil—"Haf you heard dot dog of mine ate a tape measure unit died?" "Yes," answered the smallest girl. "He was a very good dog, and he was very fat, and he was very old, and he was very wise, and he was very kind, and he was very good, and he was very bad, and he was very ugly, and he was very handsome, and he was very smart, and he was very stupid, and he was very rich, and he was very poor, and he was very happy, and he was very sad, and he was very brave, and he was very cowardly, and he was very honest, and he was very dishonest, and he was very kind, and he was very unkind, and he was very good, and he was very bad, and he was very wise, and he was very foolish, and he was very young, and he was very old, and he was very beautiful, and he was very ugly, and he was very strong, and he was very weak, and he was very healthy, and he was very sick, and he was very happy, and he was very sad, and he was very brave, and he was very cowardly, and he was very honest, and he was very dishonest, and he was very kind, and he was very unkind, and he was very good, and he was very bad, and he 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