

## BANKING IN NORWAY.

It is conducted in a safe and somewhat unique manner.

Probably the most independent and aristocratic bank in the world is the Norges, or National bank of Norway. It seems to be wholly indifferent to doing business of any kind, and what it does do it insists upon doing in its deliberate way.

Socially the bank is of considerable importance. The directors meet twice a week, and these friendly gatherings are said to be most enjoyable affairs. Loans and discounts form the chief subjects of conversation. No loan or discount can be made without the approval of three of the directors. Suppose the directors are to hold a meeting on Wednesday and you want to borrow 100 kroner on Monday. You apply to the Norges bank, and are told that the matter will be taken under consideration at the directors meeting on Wednesday and you may look for an answer to your application by Thursday. It does not matter in the least that you want the 100 kroner Monday, and not Thursday; you simply have to wait. After all, there is not so much absurdity or inconvenience to the borrower in this arrangement as seems at first glance. He who may want a loan only anticipates his needs and prepares for it a few days in advance, instead of waiting until the hour before he wants it. And the bank is always able to make sure that its loans are safe ones.

The origin of this institution was as peculiar as its management is unusual. Soon after the nominal union of Norway and Sweden, in 1824, the latter country began to feel the need of greater money facilities to meet the demands of the rapidly-increasing commerce. The situation was not unlike that in the United States at the time of the formation of the first United States bank.

The problem of securing the necessary capital for a great national institution was very simple one for the Norwegian government. It raised stockholders for the bank just as it raised soldiers for its armies. Every well-to-do citizen was compelled to take so much stock. He was always at liberty to take more if he chose, but always in amounts divisible by five. Book-keeping was made easy on a new principle, in accordance with which sums ending in other figures than five and zero were to be excluded from the books.

This national bank is also a national pawnshop. It is authorized by law to lend money on any non-perishable goods, provided they can be deposited in the bank and kept under lock and key. For this service it charges rather less than the usual pawnbroker's interest, which may perhaps account for their rarity of private pawnshops in Norway. In the regular loan department the curious rule is enforced that loans may not be made for less than one month, nor for more than six, and only for sums of at least 400 kroner (120). Bank customers in this country would look askance at the rule which subjects all deposits to a charge of 1-10 per cent for taking them in. Vengeance is also taken with a liberal hand on the unlucky wight who happens to overdraw his account. He is fined 1 per cent of the excess amount, which fine is immediately charged against him, and payment of the draft is totally refused. If by accident or for any reason an official honors such an overdraft, he is personally responsible. The Norges bank unquestionably does a safe business.

## The Queen of Denmark.

The Queen of Denmark after fifty-three years of married life, retains an almost girlish affection for her husband. Those most in the presence of the illustrious couple declare that it is a charming sight to watch these two; he all attention and gallantry, and she accepting his allegiance with so pretty and queenly a grace. Together they discuss affairs of state, play with their grandchildren, and, when evening sets in, bring out their chess and cards, and thoroughly enjoy a good game together. The queen, like her daughters after her, has the gift of perpetual youth. At the age of 78—for this is only a few months younger than her husband—you might still call her a pretty woman. "If grandmothers want to keep young," she will say, "they must have young people about them." And acting on this principle, the queen has always a host of youthful friends and her grandchildren if possible, staying in the house. Like the king, she is fond of going about unattended, and when feeling well enough in health she will put in an appearance at the riding school unattended, to see how her grandsons are progressing with their lessons. "When I am not grandmother, I am aunt to all Europe," remarked the queen to a friend at court. And hardly a day passes that her majesty does not write a reply to some questions put to her about the health or well-being generally of some of her youthful subjects. A distressed mother wrote to ask her good advice as to how she should treat an attack of influenza from which her little son was suffering. This was the reply: "Dear M—, I grieve that little— is suffering from influenza. Let me tell you what I have found the best remedy in such a case. Here is the prescription: \* \* \* Give him a tablespoonful before each meal and tell him his loving grandmother will give him a nice present if he gets well on one."

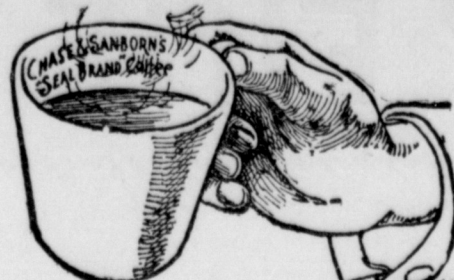
Sleep fails to refresh you, your system is beyond nature's restorative powers. It demands assistance. Hawker's nerve and stomach tonic will promote healthy, refreshing sleep, renew lost energy, revitalize the blood, aid digestion, and make the weak and nervous, strong and vigorous. Sold by all druggists, 50c. a bottle, six bottles \$2.50.

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## CURIOUS RIVERS.

A Mighty Stream That Never Reaches the Sea and a River of Ink.

One of the most curious rivers that have come to the knowledge of men is the Webbe Shebeyli of Eastern Africa, a deep and rapid stream, abounding in strange fish and ferocious crocodiles. Although it flows for hundreds of miles through fertile lands the immense volume of water never reaches the sea. A short distance north of the equator the river is lost in a desert region, a few miles from the Indian ocean.

Some of the more recent explorers of Alaska and British America claim that the largest river on the North American continent. This distinction is claimed for the great Yukon river. According to Ivan Petroff, who spent over two years in Alaska collecting materials for the last census, the Yukon empties into Norton sound about one-third more water than the Mississippi pours into the Gulf of Mexico. The Yukon basin comprises the larger part of Northern Alaska, and 600 miles from its mouth the river is a mile in width. Many centuries before it was discovered by white men it very likely served as the water highway into the interior, for tribes whom we believe to have crossed from Asia to the American continent. The Yukon river is over 2,000 miles in length. Travelers report that in Algeria there exists a small stream which the chemistry of nature has turned into ink. It is formed by the union of two rivulets, one of which is very strongly impregnated through a peat marsh, [imbibes large quantities of gallic acid, which forms this small, yet wonderful stream.

The Rio de Vinagre, in Colombia, is a stream the waters of which by admixture with sulphuric acid become so sour that the river has been appropriately named the Rio de Vinagre, or Vinegar river.

The Orange or Garieh river in Southern Africa, rises in the mountains which separate Natal from the orange free state. The length of this stream is 1,000 miles. Its bank around it are found rich copper ores. In this stream are many varieties of fish, which are not found until the river passes through a rocky region, containing copper, below which the water is said to be poisonous, almost instantly killing the fish that venture near it.

"China's Sorrows," a curious name for a river, is the title bestowed upon the great Hoang Ho which rises in the mountains of Thibet, and follows a wonderfully circuitous channel for 2,500 miles to the Yellow sea. The waywardness of this mighty volume of water makes the river a constant source of anxiety and danger to the 170,000,000 of people inhabiting the central plain of Asia. It is known to have suddenly changed its course nine times. It has moved its mouth four degrees of latitude each time, emptying its vast floods in different directions, and finding a new channel for itself, where scores of towns and villages have stood. The river has greatly changed the physical character of a wide area, converting fertile regions into a sandy desert or making shallows of them. Whether it is within the power of modern science to save this great plain from disastrous overflow and changes of the river's bed, is a question which during late years, has been widely discussed, especially in the scientific circles of London and Paris.

Another remarkable river is the Indus, a great stream in Hindustan. It rises in Thibet, and its course is a wonderful one. On reaching Suss, its most northern point, it turns southward, loses itself in the hills and reappears in Takot in Kobistan. The Indus is 1,700 miles in length. After receiving the waters of many tributaries its channel grows narrow and here it is divided into many channels, some of which never return to the parent stream. It abounds in fish and crocodiles.

That classic river, the Ganges, is erratic in its course, like the Hoang Ho. It is prominent both in the religion and the geography of India. It varies not only from season to season, but from year to year, and frequently exchanges old passages for new ones. It has been said that the Ganges delivers into the sea every year 534,000,000 tons of mud, sand and other solid matter.—San Francisco Chronicle.

Real Fire is Invisible.

No eye, says a scientific writer, has ever seen real fire. The flame is leaping in strange, fantastic form, fifteen or twenty inches upward from the coal and with it is a good deal of black, sooty smoke. The sooty smoke and the flames are one and the same, with only a difference of temperature. The soot which forms the flame is red hot coal or a particle of the carbon. The real fire we do not see. The instant that the carbon atoms become really burned, eaten up by the oxygen of combustion, they are invisible. In burning three pounds of carbon, the heated state of which gives us flame, the fire work is done by eight pounds of oxygen. The oxygen we do not see. The carbon we only see just before it is burned; and the result of the burning is eleven pounds of the compound of oxygen and carbon which is invisible.

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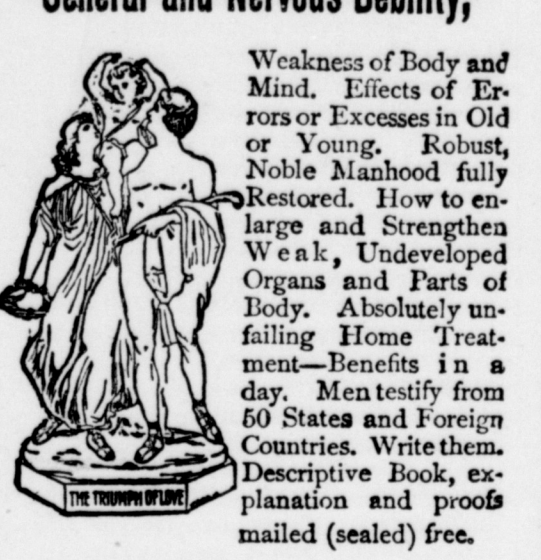
## self-help

You are weak, "run-down," health is frail, strength gone. Doctors call your case anæmia—there is a fat-famine in your blood. Scott's Emulsion of cod-liver oil, with hypophosphites, is the best food-means of getting your strength back—your doctor will tell you that.

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What brings more joy to a cheerful face than a lively, happy little Canary full of song? But he is not hardy; inattention; a draught of air; and the bright little warbler is converted into a sorry, silent, drooping mass of feathers.

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will restore his voice and cause a wonderful transformation. BIRDS LOVE IT. 15c. at all druggists, or by mail, BirdBook Press, 342 E. 10th St., Philadelphia, Pa.

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Mothers and wives, you can save the victims.

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## GRIEVANCES OF CUBANS.

Some of the Things That Made Them Rebel Against Spain.

First, there are poured into Cuba swarms of officeholders. The island has been held to provide places for strangers, and men with no permanent interest in it are placed to rule and to rob. The unquestionable truths demand the full force of the language of unqualified denunciation. Seventy-five per cent of the holders of office in Cuba are Spaniards, and the 25 per cent of Cubans have small places, and the charge is that they have to send money to Madrid to get them. The Spanish officeholders do not stay long, and the certainty that their stay is short increases their rapacity. Many of them stop less than a year, thousands only three months, and they carry money home that Cubans should earn and spend in Cuba. This Spanish officeholding business is certainly not an industry that is profitable to the country; indeed, is harmful and hateful on both sides of the sea. There is no misgovernment anywhere more unfortunate, and closely studied it is as injurious to the Spaniards as to the Cubans. It is like the curse of slavery that smote the master as well as the slave.

Another feature is that the business houses in the cities of Cuba are filled by Spanish clerks, and thousands of other places are taken by them at very low salaries, for the purpose of securing by service in the militia for three years immunity from conscription in Spain with five years in the army. This is the foundation of the force of 50,000 Spanish volunteers in Cuba. men who get no pay and are taxed in petty ways for ever recurring functions, and thus take the places young men of Cuba should fill at living salaries—all this to serve Spain as a cheap garrison and to escape her regular armies. Upon the revenues of Cuba rests the burden of the cost of the ten years' war, and she is taxed and made the prey of monopolies that are oppressors, and thus out of the industries that are not protected, but impoverished by bleeding and mulcting, the price of their own vain struggle for liberty is taken. The Cubans have to pay the price of forging their own chains. Fancy the force with which Thomas Jefferson would have written this in a declaration of independence. The volunteers of Cuba have deposited two captain generals and bullied others. When the hour strikes for them to assert themselves they are the masters, and they know it. An attempt to disarm them would end the government. They are not trusted now to hold the forts that command Havana, but it is through their 50,000 bayonets that business may end the horrible warfare that ruins all involved and that neither Spaniards nor Cubans have the ability to close.—Murat Halstead in Review of Reviews.

## A BRIGAND WHO LEVIES TAXES.

He Also Preserves the Peace and Protects Property.

"Brigandage is still rampant in many rural districts in Italy," says Dr. Ravogli, the resident Italian consul.

"From advice I receive occasionally I keep in touch with home affairs, and a letter from a friend in Trieste contains a reference to Tribuzzi, one of the most picturesque of these freebooters. Tribuzzi is about 48. At the beginning of his career he was as bad as others in the same vocation in life.

"In 1872 he was caught, convicted of highway robbery and murder, and sentenced to imprisonment for life. He escaped in 1874, and took refuge in a wood near Viterbo, where he lived in security in spite of seventeen warrants and a large reward for his arrest. The reason of this security is simple enough. He was good to the poor—any peasant in need of help could always get a gold coin from Tribuzzi—and he punished traitors. Consequently the peasants were ready to assist him against the police or government emissaries, and those who would willingly have given information were afraid to do so.

"After his escape Tribuzzi altered his method of gaining a living. He caused it to be made known to all the well-to-do people in the district that if they paid him an annual contribution he would not interfere with them and would protect them from molestation by others. It was considered advisable to agree and Tribuzzi has been for years in receipt of a large income, one man alone paying him £150 a year. Crime has considerably diminished in the district; the smaller fry dare not molest Tribuzzi's proteges, for he is still a good shot with his English repeating rifle. Tribuzzi does what the government cannot do, he collects taxes without trouble and he keeps down crime.

"It must not be supposed that he hides in the woods all day. He can walk about the whole district without fear of capture and he lives in good style. He goes to Rome sometimes, presumably in disguise, and has even been abroad."

LITTLE MONEY NEEDED.

How to Dress the Youngsters Well.

Diamond Dyes Keep the Children in New Clothes.

Little money is needed to keep the children well and handsomely dressed. Thrifty mothers rarely buy new clothing for their little ones, yet they always appear nicely dressed. This is the result of using the Diamond Dyes, which make all the fashionable colors with but little work and trouble.

Father's suits and mother's dresses can be taken to pieces, re-dyed, and made over for the boys and girls at a very small expense. When this work has to be done be sure you use Diamond Dyes in order to get good colors. The use of imitation dyes means loss of your materials, as well as waste of time and money.