

benefit if this appropriation is granted, because they have the most illiterates; but if ever our sister States needed help, it is now. The war left the South so desperately poor, that a tax equal to, and in many cases greater than, the Northern school tax barely keeps their schools open three months in the year; and to this fund the colored man, who receives over one-half the benefit, contributes next to nothing. It is no new idea that we owe the colored man an education. He is with us to stay, and we have made him a citizen, and as such he is entitled to an education, whether he contributes one cent to the school fund or not. The duty is a national one, but the burden now rests on the shoulders of the South, and the appropriation merely proposes to distribute the load. The essence of the measure is contained in the proposition, Shall we as a nation assume the burden, or shall we continue to shirk it on to the South?

A direct remedy lies in a thorough discussion of the subject by the thousands of newspapers and journals scattered throughout the land. We at the North are geographically too far removed to appreciate the necessity of extending this aid; but once let it be fully understood, the North will arise as a unit and demand that a measure so just be speedily carried into effect. But the benefits conferred will not be on the colored man alone. The framers of the Blair Bill anticipated the objections of the selfish few, who for the sake of a few pence would let ignorance inhabit and till the fairest fields of this country. The appropriation will be impartial to each State in proportion to the illiteracy within her limits, without regard to race.

Major R. Bingham, in his masterly paper entitled "The New South" (published by the Bureau of Education, Washington, D. C., in the proceedings of the meeting in February, 1884, of the superintendent's department National Education Association, and in the proceedings of the National Education Association, which met in Madison, Wisconsin, in July, 1884), has set forth the needs of our sister States far more forcibly and appropriately than I can, for he speaks whereof he knows. Widespread circulation of the sentiments contained in his paper, coming as they do from a prominent Southern educator, would do much; and as the day draws near when this cause shall live or die, I hope to see the press of our land, mustered under the banner of justice, prepare our people to give the Blair Bill, or some similar measure, when passed by our next Congress, a cordial reception.

CEDAR RAPIDS, IOWA.

C. N. Jenkins.

Women and Finance.

WE have just heard of the girl whose father had opened a bank account for her and given her a check-book, and who said she couldn't tell what the former was till she had written through the latter. And, long since, we knew her married sister, who always destroyed a receipt, "to make sure the bill wouldn't come up again." But while the wise virgins have smiled at these vagaries of the feminine mind, a hundred foolish ones have lifted innocent eyes at our hilarity. It is always a little difficult, knowing a thing one's self, to imagine a general ignorance of the subject; but one may safely put at the lowest the average feminine in-

telligence on business matters. Even among self-supporting women, a head for finance is the exception. They are usually the resigned victims of their male relatives who relieve them of the trouble of investments, and are apt, sooner or later, with the best intentions and the most affectionate dispositions, to lose their savings for them. "The most upright men will take advantage of a woman," a victim of a brother-in-law's wiles once said; but it was because of ignorance that she suspected treachery. On the other hand, the most upright men do not enjoy managing women's affairs, sure, early or late, to be confounded by feminine inconsequence or reproached by ignorance so dense that it seems to them intentional stupidity. For, though your fair friend knows all about Greek literature and Renaissance art, the music of the future and the proper thing in prayer-rugs, you are talking an unknown tongue when you hold forth on first and second mortgages, foreclosures and consolidations, incomes and "watered stock." She does not know, she hates to ask; and if she does, your explanations presuppose information she has not, and so are of no use to her. She has a vague sense that she has been cheated if your efforts do not bring that ready money which is to her the most comprehensible fact of business transactions. If she be a saint, she says nothing and forgives a wrong she never received. If a she have a temper, she quarrels, not with destiny and the trick of trade which sent those investments down instead of up, as prophesied, but with her unhappy agent.

When she takes matters in her own hand, she does not fare much better. She falls a victim to Mrs. Howe, the banker, and learns in the dear school of experience the simple first lesson that profit is in direct ratio to risk. Or she learns wisdom at a Woman's Exchange, whose methods may be exactly calculated to play upon her ignorance and develop all her superstitions as to the little god of Luck who rules in business. For intuitions break down before the laws of trade, and the finest feminine instincts prove poor guides in that unknown world.

Now, cannot something be done in the schools to remedy the ignorance which lies at the base of all this? Is it not possible to impress on the mind, at a time when all impressions are vivid and lasting, some first principles of business and the legal forms connected therewith? The law is a terror to women, and an understanding of its certainties alone frees them from their fear. And it is not a dull subject when clearly explained, and with proper treatment may be made almost as fascinating as its underlying delight, money-getting and money-spending. We may be told, of course, that women have no head for business, and that therefore all exertions are thrown away; but we have heard the same story about so many things which, on trial, proved not beyond the feminine mind. We are getting all sorts of things into the schools now; political economy, the Constitution, and physical culture being modest side-dishes in the intellectual feast. Let us have now lessons in the logic of business, duly seasoned with clearly explained law, and garnished with common sense as to the spending of money and keeping account thereof.

And, to the same purpose, one must put in a word on the injustice which brings up the daughters of the

rich in irresponsible spending of ready money, or that more irresponsible "making of bills" which gives such a pleasing sense of having all one wants. It is not only a question of accounts, though these are necessary and helpful; but why should Midas's daughter be so utterly dependent upon his golden touch? If he means to leave her fifty thousand some day,—providing his luck holds out,—why can't he give her a title of that now? It would be a possible resource against an evil day, and, what is much more important, could be made the basis of practical teaching as to the care of money. Why must she wait till it all comes to her encumbered by endless bewilderments as to securities and investments, with the risk of losing most of it in learning to manage it? Of course King Midas answers that he needs all his money in his business; that he cannot afford to tuck any of it away in a savings bank for Fragoletta, in these days of general untrustworthiness. But will fifty thousand some time, and no more idea than a baby what to do with it, equal the tact, experience, and development of judgment involved in managing for herself a smaller sum under his wise direction? Is it a father's duty to leave all the money he can to his children, minus his own power to keep or increase it? We all know the consequences. Fortunes built up by a life's labor are lost in a decade by children who were brought up chiefly to spend. It is a phase of democracy delightful in the abstract, but painful in experience, when Fragoletta goes to the lower end of the see-saw. And so we come back to the first proposition—to give her knowledge of these things through the schools, to which, nowadays, so large a part of the training of girls is intrusted.

Emily F. Wheeler.

The Serial Story.

THE continued story is a literary product characteristic of our time. "Blackwood's" was first among magazines to make the serial publication of fiction important; and though much fault has been found with the method, it has grown in favor and proved of use.

The flavor of the component parts of the novel is more distinctly appreciated when it is served up in a series of judiciously related courses. The hungry curiosity to follow the events, discover the plot, and swallow the book whole, which belonged to the world's younger days and long nights of novel-reading, is turned into the discriminating attention of a patient public, whose interest in the story does not preclude the study of underlying problems presented in a life-like and artistic way. The writer has reason to feel assured that his "gentle reader" is not hurrying him on to the finish with cries of blood and vengeance on the villain or with urgent appeal for the hero's prosperity, nor clamoring for poetical justice or conventional moral conclusions with a vehemence proportioned to some concern for the inward laws of life and the requirements of true art.

Labyrinthine plots are now justly degraded to catch-penny uses. Events are treated as in themselves nothing,—as affecting character, everything. Big and startling circumstances lose their preëminence, for it is found that occurrences of the slightest every-day nature

are important enough to build up or disintegrate moral power, and that the excitement of following events is superficial dreariness compared with the excitement of following the meaning of events. Characters enlivened from the inside will make a story live in a reader's interest during a year of monthly magazines and beyond "Finis," more surely and clearly than the most cunningly contrived mock motions of pretty puppets jerked about in a vain search for the unexpected.

The "installment" method makes the work of entertaining the world more difficult, rather than easier, for the author. It defends the market against the demands of the market by making it harder than ever for any but the fittest novels to survive the passing purpose of filling a leisure hour; and it requires more strictly than ever before a consummate artistic skill in the choice and handling of material.

The modern reader will not sit easily in his chair while the novelist pursues pet digressions, elaborates irrelevant details, and blocks the progress of his chief characters with a throng of supernumeraries. The long-winded narrative of Fielding and Richardson, indulged with innocent zest, suited the old-school manners of a departed age. But the average magazine-reader will have none of it, under any circumstances. He must come to the point, understand the clearly marked issue, and get about his own business shortly. He requires the author to follow his plan so strictly that, on taking up a magazine to read the continuation of a novel, the first word shall at once recall the previous part and imply the whole train of the story. As to the philosophy,—the thought which animates the novelist's scheme,—the modern public will only find it absorbing if it has well-considered bearing upon the meaning and tendencies of new phases of life. His moral, like his plan, must be fully worked out in his own mind, never elaborated in the presence of his readers. The novel, once thought to be an instrument of moral corruption, is thus become an acknowledged aid to moral insight. It is growing morally suggestive without becoming clumsily didactic.

The change in the treatment of heroines signally illustrates the new position. The transfer of the author's attention from the story about his characters to the representation of the life within them has revealed the individuality of the heroine, and developed an altogether new estimate of woman's moral value. The old-time heroine was used merely as a tool of the plot, considered simply as "spoils" for the victor,—a lovely, passive thing for the hero to exercise his compelling force upon. Or, if she were not so passive, she was not so lovely. Round her centered the series of thrilling adventures; yet she herself was not the actual point of interest. She was often the prize for which the race was made, but the prize was at best a fine incident of a finer struggle; the race was the thing,—for that the onlookers cared.

The modern heroine fills a larger place. Over the circumstances of life and influences of love from which the novelist has framed his story, she asserts herself with force as well as favor. She takes herself in earnest, and the sincere treatment she gets shows at the first glance amusing contrasts, as to age and worldly experience, with the old lighter method. A blushing