hand, in case of much actual service, the amount and for his family at his death, his condition as a wageallowed for uniform would not be sufficient.

Uniform.		Equipment.	
Helmet Cap Dress-coat Blouse Trousers, 2 prs Shoes, 2 prs Overcoat Flannel shirts (2) Berlin gloves, 12 prs	\$1.64 .59 6.99 3.68 7.94 4.84 10.36 4.66 1.32	Springfield rifle and bay- onet. Waist-belt. Cartridge-box Bayonet-scabbard Gun-sling. Blanket-bag Haversack Canteen, meal-can, cup, knife, fork Woolen blanket Rubber blanket	\$13.12 -54 1.22 -90 -36 2.29 1.44 -51 4.30 1.13
\$42.02			\$25.81
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Linen and underwear same as worn in civil life.

From the foregoing table it will be seen that it would cost \$67.83 to clothe and equip a soldier. Each year he should be allowed fifty dollars for attending armory drills; twenty dollars pay and four dollars subsistence for a ten-days' camp tour. Add to this four dollars for his percentage of the cost of camp equipage and transportation. The total cost for five years (one enlistment) would be \$457.83. Armory, target practice, and incidental expenses would increase these figures; but it is believed that five hundred dollars would cover the ground-making an annual expense of one hundred dollars per man.

General A. V. Kautz has stated in THE CENTURY that "the annual cost per man of maintaining our military establishment is about twelve hundred dollars." That statement refers to the regular army, and in comparing it with the figures given in this article it is to be remembered that a National Guardsman, unlike a regular soldier, wears a uniform at stated periods only and sustains himself, except during a short annual encampment. I have not considered the cost of maintaining the administrative departments or of officering the National Guardsman. There is no way of getting at this with any degree of accuracy by estimating from the military expenditure of the different States, but it is believed that one hundred dollars more per annum would cover everything, including the increased expense of maintaining cavalry and artillery, and thus make the annual cost of a National Guardsman two hundred dollars.

The National Government is now spending annually upon the National Guard about four dollars per man. Each State maintains its own National Guard,-the four dollars from the Government helping that much,and the efficiency of the National Guard depends largely upon the liberality of the State.

In order to make the National Guard uniformly efficient it should be under the pay and control of the General Government. The time has come to do away with State militia and to have United States militia or a National Guard in fact.

Edmund Cone Brush, Major 1st Reg't Light Artillery, Ohio N. G. ZANESVILLE, OHIO.

## Railway Relief Associations.

PERMANENCE in his position and probability of promotion are what the railroad employee is now virtually guaranteed. Were he equally as well assured of assistance during sickness, disablement, or superannuation, earner could not be improved.

It cannot be denied that the average employee considers the railroad officer a cold-blooded machine whose sole duty it is to get as much work out of the men as possible and to save the dollars whenever he can. And it has become the rule that when one of the rank and file receives an injury while in the discharge of his duty, and he himself is to blame, he makes no request for aid except from his benevolent association if he belongs to one; if not, the hat is passed around for him.

So then, because railroad companies have adopted no system of relief for their sick and disabled employees, benevolent associations and mutual aid societies were started among them. Originally these societies and brotherhoods were formed for benevolent purposes. Had the managers been allowed to appropriate the funds of the company to assist to a reasonable extent the disabled employee, many of these associations would not have been formed, or if formed would now be under some control by the railroad company. The enforced lack of interest of the managers in the condition of their employees was one main reason why a fighting by-law for self-protection was added to the benevolent by-laws of those associations. Strikes have followed and much loss of money and loss of friendship on both sides have resulted, which might in nearly every case have been prevented had the corporations forestalled the employees by adopting and putting in force some system of relief.

Many of these relief associations among railway employees are of long standing, and were organized during periods of rapid railway development when the financial resources of the companies were taxed to the utmost to pay not only interest but operating expenses. Any increase in expenses in the way of contributions for the physical relief of employees was naturally looked upon with disfavor, especially by the managers of those roads whose ownership was continually changing hands; and, besides, a large percentage of employees was changing from one road to another as they could better their condition in the matter of wages and location. This was also the case, but to a less degree, with certain grades of officers. It has only been during the last few years that the tramp element among employees has become reduced to a minimum, and the feeling of permanence in their situations has taken strong hold upon the others.

Seeing as we do the many lines in the country grouped into large systems whose ownership will no doubt remain stable in years to come, permanence of employment and stability of position is easy to be guaranteed, and the corporations can now better secure their own rights and strengthen themselves against the encroachments of the public by drawing their employees more closely to them, showing that paternal care and solicitude for them which tend to establish good feeling and community of interest.

Relief associations under the guidance of the companies will do this. They are flourishing on the Baltimore & Ohio and the Pennsylvania railroads. The organizations on those roads may be taken as the type of what other companies should do. On the former, the scheme originated with the elder Garrett nearly ten years ago. At its organization all employees could join without regard to age. After a short period those over fortyfive years and those who could not pass a medical examination were not allowed to join. All persons employed regularly by the company are required to pass a medical examination, must be under forty-five years of age, and must join the relief association. Thus it will be seen that nearly all their employees are members. The compulsory feature looks to an outsider like a hardship, but the obligation is on him only who seeks

employment.

The employees are divided into two classes - hazardous and non-hazardous; and these two classes are divided into five others who pay into a fund certain fixed sums each month, according to the amount of wages regularly received. Benefits are paid in weekly indemnities in cases of sickness and disablements and a gross sum to the beneficiary when death occurs. They vary according to the amount contributed. Free medical and surgical attendance is given; hospitals are established; physicians are appointed at convenient points on the line. The company has contributed \$100,000, the interest on which at six per cent. goes into the fund yearly. It also puts \$25,000 per year into a superannuation fund. A building loan association has also been formed, which has become quite popular.

There are many other liberal features, of which limited space will not permit an enumeration.

The Pennsylvania Railroad Company has also adopted a system of relief similar to that of the Baltimore & Ohio, but not so extensive. It is entirely voluntary and numbers over 20,000. It rapidly increases in popularity as its benefits become more appreciated.

In both companies the employees are rapidly leaving the local benevolent associations; they find they can insure themselves with the aid of a solvent and powerful company for much less money than in the thousand and one local lodges whose solvency depends on the honesty of a secretary or a treasurer.

Other systems of relief, but to a minor extent, have been adopted by railway companies - notably free hospital service for the sick and disabled upon the Santa Fe and Missouri Pacific, all of which materially lessen the number of claims for damages and subsequent

costly trials and judgments in the courts.

While the features of these relief associations may be improved upon, they are certainly productive of great good to the employee and tend to create a feeling of permanency in their situation and a bond of interest between them and the owners of the property. The liberality which is displayed by the corporation, in establishing these relief associations, and which might be increased to still greater mutual advantage, will certainly prove to the employee that his welfare is watched and guarded zealously by his superiors.

If other railroad corporations improve upon the methods recited above, nothing further need be done to make the friendly relations between them and their employees so complete and cordial that all causes of dissatisfaction arising from time to time in the conditions of their service will be readily adjusted without resorting to strikes, boycotts, or other despicable means

of warfare.

L. O. Goddard.

## "The University and the Bible."

APROPOS of the article in the November CENTURY by Mr. Newton M. Hall, concerning the adoption of a

course of study in the Bible by Dartmouth College, it may be of interest to those who desire a short study of the Bible, but do not have it in the curriculum, to learn of an experiment tried last year at Johns Hopkins. Although the attempt was made under the design of one of the associate professors, the movement had the sanction and best wishes of the president. The results are worthy the consideration of all interested in the study of the Bible, particularly of the Old Testament, as well as of those in the various colleges who have not time to pursue a regular course in this subject, yet have a desire to become more familiar with the Bible, its history, and its teachings.

The plan of class organization, together with the scheme of study, was worked out by Dr. H. B. Adams, associate professor in history. Originally the members of the class, about fifteen in number, were graduate students, except three. Only those known to take great interest in Old Testament history were invited to join. At first the class met fortnightly for an hour and a half on Sunday afternoons. The earlier meetings were held by the courtesy of Dr. Adams in his rooms; later, when the class was opened to all who desired to come, one of the rooms of the university, "College Hall," was

placed at the service of the class.

The members of the class were representatives of nearly all the departments of investigation. The plurality of students were from the historical department; but there were also men who had made Oriental languages a special study, others had read the Ulfilas Bible, and still others could give interesting comparisons between the biblical account of the world and the legends of various peoples. One important feature was the presence of two Japanese students, who gave, when occasion offered, myths from the Orient. The representation of creeds was very like that of departments of inquiry. All the more prominent sects were present, from a converted Catholic to an orthodox Jew. one fact was found to be of material advantage; a catholicity of belief was attained which would have been impossible had all been of the same religious belief. As it was, the members had to respect one another's belief; and one not unimportant result of the class was that each member found out that amid differences of sect all were striving for a common end.

The plan of study was to take up great landmarks in Old Testament history at each meeting. The subject was announced in advance, so that the preparation in each case might be as elaborate as each chose to make it. The list of subjects considered was as follows: Science and Genesis; Science and Man; Biblical and Babylonian Accounts of the Flood; The Babylonian Background of Hebrew History; Egypt and the Hebrews; Phenicia and Israel; Hebrew Law; Constitutional History of the Hebrews; Hebrew Culture; Continuity of Hebrew Influence. There was no textbook used; citations were made, on the one hand, from such extreme writers as Wellhausen and Renan, and, on the other, from the orthodox authors and commentators. The opinions gleaned by all in the class in reading during the two weeks previous received due consideration. The general method was discussion, and that alone.

The study was found to be of great advantage to those taking it. Not only did each acquire a knowledge of the Old Testament, but the scientific student