

find General Garcia and bring his representative to Washington. He describes the interior of the province of Santiago as a beautiful, rolling, lime-stone country, much like the blue grass country in Kentucky. The harbors on the north coast are magnificent, the rivers are navigable, and best of all, the population is small.

SPANISH RULE.

He gave a very good idea of Spanish oppression. Of course, direct revenue has been a minus quantity for years, but each successive governor has spent his picking in Spain. One device which was legal and very effective was that used to enrich the Church. The cost of a marriage license for the poor was fixed at \$15, and for the moderate farmer or tradesman at \$300—or in other words, at figures which are generally unobtainable. When a Cuban dies, unless his children can show a flawless marriage license for their parents, all the property which they should inherit goes to the Holy Catholic Church. It owns one-third of Cuba. Rowan seems to think that when the Spaniards are gone, it will be best to give the Cubans time to destroy the Church and its records, then insure tranquility by garrisons in the large towns. The country is so rich and these people so poor that there will be a great demand for capital, and with the capital will come a host of energetic Americans. If there were only a bridge to the mainland, the Cubans could be crowded out just as the Mexicans were from Texas.

This morning we passed Mole St. Nicholas, then Cape Haitien and all day we have been skirting the grand mountainous coast of Hayti. General Miles was surprised to find this morning that one transport which he supposed was along, is not, while another of which nothing is known is in the fleet.

July 23d.—This morning we buried one of the soldiers who had died of typhoid fever. The ship left its place in the squadron, hove to and the chaplain of the regiment went through the burial service.

THE HEAT.

It is not warmer than usual, but everyone is beginning to wilt. There is no let up in the heat. I cannot stand writing for more than half an hour and often I wake at night, wringing wet with perspiration. I spend most of my time sitting under an electric fan with something cool to drink, when I can get the ice.

Captain Paget, R. N., came on board at Guantanamo. He is a very queer character. He is very tall and broad shouldered and active, in a disjointed fashion; has a pointed beard, eyes that do not work the same way, a monocle which he can twist in every direction, a very pronounced English accent and a violent stammer, which mars the effect of great keenness of observation. He is most remarkable, however, for nerve, absolute self-assurance and the ability to get on in no matter what crowd he finds himself. He has scarcely any clothes with him, as one of the newspaper artists at Siboney, who undertook to carry his equipment on a horse for him, managed to lose it.

Paget claims to be the only man who saw the sea fight as well as that in the trenches on the 3d of July. Last night, he came into one of the officer's rooms, his hat on the back of his head, his telescope slung over his shoulder, his glass in his eye, remarked "he would accept of the officer's hospitality," smoked a package of cigarettes which he had declined when they were first offered him, then launched into the most charming discussion of his observations on the war.

CAPTAIN PAGET'S OBSERVATIONS.

His standpoint was that of an elder brother criticising the mistakes of a very bright young brother. He continually spoke of "us," including himself with Americans as opposed to "the enemy." Said he, "You have had no antagonist. Your landing at Daiqueri and Siboney was disorderly. The navy should have had entire control of the transports on landing. The landing of troops is part of a naval education. It can be so managed that not only com-

panies, but regiments and even brigades can be placed upon the beach in formation, ready for immediate attack upon the enemy. Many of your transports refused to come within three miles of the shore and the difficulties of transporting troops in life-boats and launches for that distance and landing them through the surf was tremendous. The coast is strewn with fragments of shattered boats. Many of your mistakes are those of the Crimea over again."

I do not know whether Paget really said the words ascribed to him after the charge of San Juan, but it would have been entirely characteristic of him. When the French and German attaches were jumping up and down with excitement, over the tremendous exploit of troops capturing entrenchments without artillery, Paget turned to them and said: "Gentlemen, this is a great day for Anglo-Saxons. There hasn't been such a charge since that of Balaklava." Paget's uncle took a prominent part in that charge.

PAGET ON TORPEDO BOATS.

Paget is very bitter against the misuse of torpedo boats, not only on the part of the Spaniards, but also of ourselves—sending these frail, unprotected craft in to cut cables, do gunboat service, and attack batteries or fortifications. He said, "I suppose your newspapers will infer from this war that torpedo boats are useless. England is building them at the rate of one a week. Had you been blockading Germans, instead of Spaniards, your ships would not have dared to have lain closer than ten miles from the entrance at night. If they had, they would have been blown up by torpedo boats. The Spaniards should have come out at night and have headed to the eastward. Of course, the reason they did not was that every night, one of the American men of war was stationed close to the entrance of the harbor, under the guns of the batteries, with its searchlight and heavy guns trained on the channel, and with steam launches without lights, cruising up toward Cayo Smith. Cervera was afraid that, if he started out, his first ship would be sunk in the channel and then he could never have gotten out. It was bold tactics on the part of the American fleet.

"If those fellows were going to come in the daytime, at all, how much more glorious for them, and interesting for naval experts would it have been, if only they had headed directly for the blockading vessels and attempted to ram or torpedo them. Then they could have at least gone down with our ships, and perhaps some of the Spaniards might have escaped.

"Then you have a hideous lot to learn about coaling. With us, coaling is 'all hands,' paymaster, cook, everybody. The big ships load 200 tons an hour. A report must go to the Admiralty, and if the time is slower than usual, they want to know the reason why. At Guantanamo, when the ships were coaling, they were not working. In a big war, rapidity of coaling will be all important."

He thinks the battle demonstrated the superiority of the five-inch over the eight-inch guns. Yesterday he was standing on the bridge, looking at the Gloucester, which runs up and down the fleet as despatch boat.

A CORSAIR AFFAIR.

"It is a great pity," said he, "that the name Corsair should have been changed to Gloucester. Of course, this whole expedition is simply a corsair affair. We have done lots of the same sort of thing and sympathize entirely with you. Such expeditions are only wrong when they don't succeed." He seemed to be thinking of Jameson. "But," continued he, "the peculiar advantage which we Anglo-Saxons have, you and we, is the manning of our ships and the forming of our regiments with men who will shoot just as straight and act as coolly in the heat of a battle as when at target practice. Had your men shot wildly at first, the Spaniards on the ships might have recovered themselves and done some execution, but you made it so hot for them that the portholes on the lee side had to be closed to prevent their jumping out, and by the way you should have punished the Captain of the Colon with a drum-head, court-martial and death."

Paget is preparing to go ashore with

the troops at Porto Rico. He says, "I don't think there will be any more fighting at sea. There may be some ashore. Of course, I have nothing to do with land operations, but then, I think there will be some fun." He has arrayed himself in an old shooting jacket, leggins, and heavy shoes. He has only one cap, which has a white cover. That would make an excellent target for a Mauser bullet. So he asked for a pot of strong tea, soaked the cover in it and dried it in front of an electric fan. When finished, he surveyed its color with great satisfaction.

FINDING A YALE VOLUNTEER.

Anchored off Guanica, P. R., July 25.—Yesterday afternoon I overheard one of the colored sailors saying to one of our jackies: "There's a millionaire in Company M. He is the son of General Draper, Minister to Italy." Of course I at once looked up Arthur Draper, '97. I would scarcely have recognized him. He is dressed like the other soldiers, many of them operatives in his father's mills. His hair is cut close. He has been sleeping on the deck, living on hard tack and coffee. He has tasted meat only twice since he has been on board.

A year ago I was drinking champagne on a sailing party of his uncle. I took him to my room, got some cold beer, gave him a pipe and a bath in my tub. He would have had a commission, but would not present a letter from his father to the President. He has never roughed it at all in his life before, but takes it all cheerfully and is very much afraid of letting his comrades think he places himself above them in any way. He says that all the men are thin from lack of food. Draper has not developed a taste for hard tack.

These Massachusetts men are a fine lot, despite their lack of confidence in their volunteer officers.

THE GLOUCESTER RAISING THE FLAG.

Anchored off Guanica, Porto Rico, July 25th.—This morning, when I went on the bridge at eight o'clock, the fleet was lying off the coast. The Gloucester went in and we could see her running up the narrow Harbor and firing at the hills, where there were some Spanish troops. Then, while General Miles, on the bridge of the Yale, was promising General Garretson

ELDER SWAN ON INSURANCE.

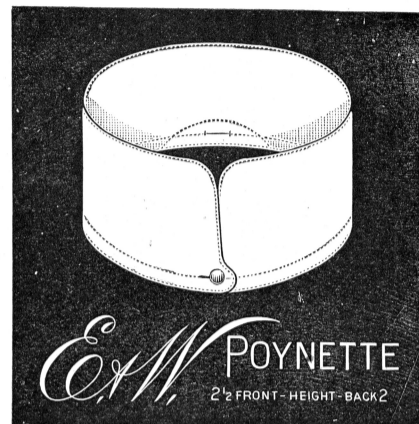
The famous revivalist of Connecticut, of fifty years ago, conceived of the new fad of life insurance as a heinous sin, against which he thundered from the pulpit or convention platform. It was to him a sign of a lack of faith, and one of the "snares of a perverse generation." In one of his sermons he represented John the Baptist as answering the question as to where he was going, by replying that he had rested on the Jewish religious faith for all these years and yet had been sorely troubled, and he was now going to Jerusalem to get his life insured. Elder Swan pictured the horrible effect on the new religion if any such illustration of a lack of faith had been allowed. This incident is interesting as indicating, even by a false conception of it, the ethical side of insurance. As Mr. Woodward says in his history of "Insurance in Connecticut," in quoting this incident: "Prejudice yielded to enlightened discussion, and the act condemned by the good Elder as a sin is now rated one of the duties." There is no question that most men reckon life insurance as a duty, and there is also no doubt that it may be made a very pleasant and attractive duty. If you doubt this you may inquire of the

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that the latter should raise the flag on shore, the Gloucester sent a boat load of marines up to the village and the stars and stripes were hoisted by the navy over the Island. So far, the navy has taken possession of every island we have attacked.

As we draw too much water to get into the harbor, we are lying outside with the Massachusetts and the Columbia. At the end of the narrow passage between the hills which constitutes the harbor, we can see a very prosperous looking village, shaded by palm trees, among which rise two tall chim-



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