

scription agents, a fair allowance would be \$100 per year for the four years.

#### VI. CLOTHING, TRAVELING, INCIDENTALS.

Under this head are grouped all other legitimate college expenses, not included above. Those who go home frequently in term time must naturally take the additional item of travel into consideration. The average expenditures for these three items vary from \$150 to \$300 per year.

The conclusions arrived at may be tabulated as follows:

|   |         |
|---|---------|
| I. Tuition .....                                | \$155   |
| II. Board .....                                 | 200     |
| III. Room, heat and furniture                   | 200     |
| IV. Books, stationery, etc. . .                 | 45      |
| V. Subscriptions, dues, etc.                    | 100     |
| VI. Clothes, traveling and<br>incidentals ..... | 150-300 |

Cost of a year at Yale.....\$850-\$1,000

A summary of the average annual expenses of each class since 1890 as published in the class records is as follows:

|            |         |
|------------|---------|
| 1890 ..... | \$1,059 |
| 1891 ..... | 945     |
| 1892 ..... | 779     |
| 1893 ..... | 1,077   |
| 1894 ..... | 1,132   |
| 1895 ..... | 957     |
| 1896 ..... | 942     |
| 1897 ..... | 803     |
| 1898 ..... | 915     |
| 1899 ..... | 900.36  |

In the two classes of 1897 and 1898 out of about 400 men who reported, 275, or 68%, had spent less than \$1,000 annually.

A study of the facts presented leads to the conclusion that the cost of a year at Yale has decreased within the past decade. Promenade expenses have been lessened, private sweeps have been done away with, and abuses in connection with subscription-soliciting among Freshmen have been checked by Faculty restrictions. The average undergraduate of the present generation is spending far less money for drinks than formerly and perhaps more in dress. He is generous in his support of religious and philanthropic enterprises. He recognizes that "Yale is a place for work" and that a premium is placed upon all worthy exertions. In many instances men of large means, catching this spirit, have preferred to cover part of their own expenses by personal efforts rather than be entirely dependent upon an annual allowance from home.

#### Eighty Crew Candidates.

The call for candidates for the three upper class crews was made by Captain Allen, Saturday, January 28, and brought out 68 new men, which number added to the University men of last year and the substitutes brings the total up to 81, the largest number reporting in the history of Yale boating. By the plan of working through the classes, as developed by Dr. Gallaudet and Captain Allen, a wide departure from the old methods, everyone of these 81 men are considered candidates for the University Crew, all the positions of which are open till at least the Spring regatta.

Work was begun Monday afternoon in the tank and, considering the large number of men to be handled, moved very smoothly. Each crew gets half an hour's careful coaching from coaches from the Senior and Junior classes, who are quite competent to teach the fundamental of the stroke.

The Freshmen, who started work in the tank two weeks ago with 120 candidates, have been reduced to about 60. In this number there appears to be a great deal of good material.

#### Football Association Officers.

The election of officers of the University Football Association Friday night, January 26, resulted as follows: President, Robert B. Hixon, 1901, La Crosse, Wis., by acclamation; Vice-President from 1901 S., William M. Fincke, New York City; Assistant Manager from 1902, Charles D. Francis, Winchester, Tenn.; Secretary from 1902, George W. Lindenberg, Columbus, O. At the same meeting P. A. Rockefeller, President for last season, read a statement of the finances of the Association, showing the total football receipts to be \$43,455.13.

Expenditures were \$21,217.52, leaving a balance of \$22,237.61. The gross receipts of the Harvard game were \$59,384, and the net \$49,709.32, while the gross receipts of the Princeton game were only \$20,450, less than half as much, and the net receipts, \$27,745.49.

#### Baseball Season Soon to Open.

The Yale baseball season will commence Wednesday, February 7, when Captain Stewart Camp puts both the University and Freshman batteries to work. About two weeks later field work will be begun and by Mar. 1, when Coach Nichols of the Boston League nine is expected to arrive, Mr. Camp hopes to have his system going smoothly. Nichols will stay with the nine until the first week in April, giving most of his attention to the battery candidates. The chances for a good team are unusually bright.

#### Yale Union Officers.

The semi-annual election of officers for the Yale Union was held on Friday evening, January 26, and resulted as follows: President, Philip Cory Walcott, 1900, of Rutherford, N. J.; Vice-President, Ralph Olney Wells, 1901, of Hartford, Conn.; Secretary, Thomas Watson, 1900, of Greenville, Pa.; Treasurer, Charles Mills DeForest, 1901, of New Haven, Conn.; Executive Committee, Ashley Day Leavitt, 1900, of Melrose, Mass.; Allan Harvey Richardson, 1901, of Waterbury, Conn., and Mason Trowbridge, 1902, of Chicago, Ill.

#### Lecturers Appointed.

At a meeting of the Faculty of the Yale Theological School held recently, Professor William N. Clarke, D.D., of Colgate University, and Professor John F. Genung, Ph.D., of Amherst College, were appointed special lecturers in the School for the coming year.

The appointments have been accepted, but the dates and subjects of the lectures have not as yet been determined.

#### Condition of Profs. Phelps and Chittenden.

The condition on Tuesday of Hon. E. J. Phelps, Kent Professor of Law in Yale, who was taken sick with pneumonia last week, was a little improved over his condition last Sunday. There are now hopes of his recovery.

Director R. H. Chittenden of the Scientific School has safely passed the crisis in his typhoid fever and seems to be recovering rapidly. He will not be out, however, for several weeks to come.

#### Cheney and Ives Memorials.

The Class of Ninety-Six held a meeting at the Yale Club in New York on Saturday, January 27, about seventy attending. It was voted to build a joint memorial to Gerard M. Ives and Ward Cheney, the preference being for a gateway, if that is possible. Fuller details of the meeting will be published in a later issue of the WEEKLY, the present paper going to press too early to admit a full report.

#### Gifts to Colleges.

Summing up the gifts to Harvard University last year, when the total received by the University reached the handsome figure of \$1,550,000, the *Crimson* points to the fact that only \$35,000 was given without restrictions. What such a fact means is too well known to require elaboration. It means that probably the running expenses of Harvard have been greatly increased by the establishment of special departments, while practically nothing has come in to meet those extra expenses. It is a thing for those who wish to benefit a college to remember.

In the meanwhile, the *Alumni Register* of the University of Pennsylvania, in its January number, which, by the way, is an unusually handsome one, calls attention to the new gift to that University of \$250,000, of which \$200,000 is given without restriction, to be used as the trustees see fit. The other \$50,000 is guaranteed to make up any deficit in the War Memorial Tower.

# Man's Reason.

The standard definition of man's reason is, specifically, the faculty that enables him to distinguish between the real and the imaginary, the true and the false, in the degree possessed by all sane persons, and to take part in the ordinary duties of life; the normal exercise of rational faculties; that which is in conformity to general opinion; the mature consensus of public thought, free from prejudice or passion, that becomes a standard in the community; common sense; that which is right or benefiting; just procedure. This certainly seems an adequate and sufficient definition of "reason," yet in the face of this, it often happens that the man of means, who is assumed to be reasonable, allows the thought to enter his mind: "what need has a man for life insurance who already has riches?" To those who have been benefited under policies taken out by their prudent and wealthy fathers, husbands or legators, in days gone by, this question needs no answer.

One of the chief causes of the rich man continuing rich, is due to the fact that he re-invests his income continuously, thereby keeping his possessions in such a condition that in the event of his sudden death, an available sum of money, such as a policy of life insurance would provide, is a necessity in order to protect the estate from sacrifice or irreparable loss, and thus maintain the affairs of the deceased in a condition consistent with their past.

Unthinking people may not be aware that the moment a man dies, the protecting hand of the law covers all his properties (except the life insurance policy, which is the property of the beneficiary named), and no part thereof can be made use of, even by his nearest and dearest heirs, until the will shall have been proved or the administrators appointed, when the just claims of relative, friend and creditor, alike, are to be met.

Many wealthy men would gladly pay for life insurance, a rate far in excess of that now fixed, if they were physically eligible to the benefits of that great protection.

One might ask the rich man why he insures his property against loss by fire, he having sufficient means to rebuild should he have such loss. To such a question he would scorn to answer, when that answer is so obvious, but continue to protect his property against loss from a most uncertain element—fire; yet he fails to provide against that which is inevitable—his death—an event by which his family and property must suffer much greater loss. Examples of this kind are presented almost daily, to those who are in a position to realize what might have been saved from sacrifice by the judicious forethought and proper use of reason.

"Let him that thinketh he standeth take heed lest he fall." In other words, don't trust too far to present financial safety, but provide the surest safeguard against future reverses of fortune. Make life insurance the barrier between your loved ones and possible poverty.

In the contracts of the great Mutual Life Insurance Company of New York, can be found all the qualities of absolute protection, based upon sound business reason.