strong and individual personality. For society, as such, he had no taste, but all his time, away from the office, was passed at home, among his family, where, as husband and father, and always as closest friend, his gentleness, his sympathy, his ever thoughtful attention to the comfort and happiness of those dependent upon him, afforded evidence that here only did he seek the happiness of life, except such as was afforded by the satisfaction with which he successfully pursued his intellectual labors.

His personal habits were of the simplest and most regular description. He believed that good health depended upon regular habits, simple life, early hours, and regular and systematic exercise; and, although Mr. Beach was an unusually hard worker, he scarcely ever during his life had an illness until his last. He had a great love of music, and the opera was his only

Mr. Beach was an ardent admirer of the Rev. Henry Ward Beecher, and he desired to become a parishioner, but the distance between his house in New York and Plymouth Church, Brooklyn, was so great that this became impracticable. With the cramped, unhealthy, and badly situated.

consent of Mr. Beecher, a private telephone wire was introduced into the church. with a transmitter attached to the pulpit, the result being that Mr. Beach could attend divine service without leaving his own home.

He greatly enjoyed asking his friends to his house during the early days of the telephone, to listen to the eloquent preacher. When the hymns were announced hymn books would be handed about, and the little parlor congregation could join in the songs of praise with the audience several miles away.

Mr. Beach's family consists of a widow, one son, and a daughter, who mourn his loss. Since Mr. Beach has been taken away it is a comfort to him who has been associated with Mr. Beach during his long life of labor to feel that the ever active mind which never spared the apparently frail body may now be forever at rest.

## THE HOUSING OF THE WORK-ING PEOPLE-ITS ECONOMIC AND ETHICAL ASPECTS.

The eighth special report of the Commissioner of Labor, by Mr. Carroll D. Wright, which is devoted to the question of the housing of the working people, is distinguished by that breadth and detail which have made the United States government reports famous the world over.

The term working people is a very broad one, and includes in any country a great multitude which is capable of subdivision into classes that differ widely, according to their character and habits

Mr. Wright makes a threefold division: First, the arti-

san class, which is composed of men who are well 3. This high rent and overcrowded accommodation land, for "an exceptionally large racing yacht," paid, and are steady, saving, and ambitious. They is not necessarily the fault of the landlords. It grows which is to carry the enormous sail spread of 20,000 live in good homes, and, as a rule, make reliable tenout of the fact that the working man, especially if his square feet. ants. Landlords provide comfortable houses for this class and are glad to have them as tenants.

The next class includes, first, the "unfortunate. who, through sickness or other misfortune, have grown deeply in debt," and become discouraged; and secondly, the "lazy and careless, and those who are not particularly intelligent or ambitious, or are possessed of bad habits." These make poortenants, and landlords give them little encouragement. Generally speaking, it is the first half of this class that has been the object of model dwelling enterprises of a philanthropic character. Socially considered, they are on the "down grade," and if left to themselves, they are in danger of gravitating to the third class, which "includes the incorrigible, the drunkard, the criminal, the immoral, the lazy, and the shiftless."

The people in this lowest class are destructive as tenants and they pay rent only under compulsion. They have scarcely any domestic habits or instincts. Herding together in city slums, they live in a promiscuous disregard of sexual privacy that is utterly prohibitive of moral or social cleanliness.

A great philanthropist, Lord Shaftesbury, who for sixty years devoted himself to the improvement of the homes of the poor, says: "I believe that nothing has led to more misery of every sort, moral and physical, than burying those people in holes, where nobody saw them, and they saw nobody except those who lived immediately around them." There is but one remedy for the evils of the slum-to sweep it away. The vice and disease which breed quickly amid the darkness of slum and cellar life will disappear altogether, or in large part, if these unfortunate people be obliged to live in decent homes, amid sanitary surroundings, and with due regard to the sexual separation which is necessary to the decency of domestic life.

The case made out by this report may be summed up as follows:

- 1. The workman is paying too much rent. The sum expended in this way should never amount to more than 20 per cent of his weekly wage. In some European countries it rises as high as 3), 40, and even 50 per cent.
- 2. The accommodation which he receives is often

With a view to encouraging this migration to the country, the London County Council has recommended what is known as a model zone system, by which a tariff, equivalent to a mean rate of one-fifth of a penny a mile up to twenty miles, is charged on special workmen's trains to and from the suburbs.

Belgium offers such cheap rates that the working people are able to live in the farthest outskirts of Brussels, and yet go to work in the city at an expense for railway fare of only four to five cents a day.

Per cent.	Per cent of net profit.
Improved Dwellings Association, New York City 5	6
Boston Co-operative Building Company, Boston,	
Mass6	9.96
Improved Industrial Dwellings Company, London,	
England5	8
Rosemount Dwellings for Working People, Edin-	
burgh, Scotland 6	
Rouen Cheap Dwellings Company, Rouen, France 3	• 8
Berlin Building Association, Berlin 5	
Amsterdam Association for Building Laborers'	
Dwellings 5	

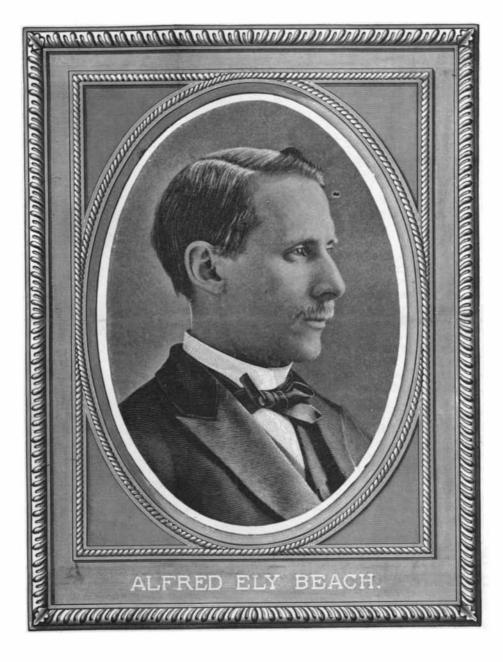
That model housing can be made to pay, is proved by the above table published in the report, which

> shows dividends paid, and per cent of net profit earned, by various companies for the last year for which such returns were available.

> The solution of the problem of housing the working classes is to be found in the co-operation of model housing companies that will be satisfied with a moderate rate of interest, with a combination of the various transportation companies that will make cheap rates for the laboring classes.

The remark of Georges Picot that, "The improvement of dwellings is the best guarantee of civilization," is borne out by the observation of the philanthropist Shaftesbury, who testified, as the result of his many years of lahor, that he was "certain that many people who are in a filthy and deplorable condition have been made so by their own surroundings."

Any influence that tends to destroy the individuality of the man or the family is to be deplored. The herding and swarming of city life does this. Any influence that tends to emphasize the individuality of the man or the family is fraught with lasting benefit. The separate cottage dwelling, with its breathing space of surrounding fruit and flower garden, sheltering but one family, and owned by one man, is capable of bringing more physical, moral, and social blessedness into the life of the working people than all the other philanthropies of Christendom combined.



work be of an intermittent character, must of necessity live near his sphere of labor. This has naturally led to a rise in the price of building land in the neighborhood of factories; and statistics show that the price of land, and the cost of building, have risen faster than the rate of wages among the working classes has increased. The householder will inevitably try to ease the burden of rent that lies upon him by the subletting of rooms, and hence arises the excessive overcrowding which obtains in all large manufacturing centers.

4. The most promising solution of the difficulty lies in the direction of increased rapid transit facilities. This would bring the speediest relief to the congested districts. No people enjoy the freshness and freedom of the country so keenly as the working classes; and as soon as it is in their power to enjoy the comforts of country cottage life and at the same be within reach of their daily work, there will be a large exodus to the suburbs. This would result in a lowering of rents, and an increased accommodation for those that remained in the city dwellings.

## Another Large Racing Yacht.

According to Engineering an order has recently been placed with Messrs D. & W. Henderson, of Partick, Scot-

She is to be built from the designs of Mr. Geo. L. Watson, the designer of Thistle and the three Valkyries; but the owner's name has not yet been made public.

The sail area of Defender and Valkyrie III was respectively 12,640 and 13,026 square feet; and a wellknown yachting expert has spoken of them as "overcanvased brutes." It was confidently asserted last year that the limit of possibilities in size had been reached, and that future yachts would show a return to more convenient and reasonable dimensions. Yet, according to this report, the new boat will exceed this year's racers in spread of canvas by about 60 per cent. Last season's boats drew about 20 feet of water; and if the projected yacht be deep in proportion to her power, she will be as awkward to bring in and out of harbor as a man-of-war.

A CABLE 2,184 meters long is to be laid in the Amazon River between Para and Manaos, an ordinary telegraph being impracticable, on account of the impenetrable forest.