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The Stories MUST NOT be less than 4,000 nor more than 5,000 words in length, s,000 nor more than 5,000 words in length, and free from anything unsuitable for all classes of readers. It will be seen by Rule 5 that the broadest scope is allowed. So that the scene of the story is laid in New Zealand, the choice of sublect is unlimited.

NOTICE 10 AUTHORS.

NOTICE TO AUTHORS.

1. A motto instead of the writer's name must be written under the title of the story. The author's real name must irressed to the editor, and all such words be enclosed in a separate envelope addressed to the editor, and all such envelopes must have the motto and words 'Story Competition' on the top left corner. This envelope must not be placed in the MS. packet, but MUST BE FOSTED SEPARATELY. It must also contain a declaration that the work is original and entirely the sender's own.

2. Every MS. must be prepaid, and if left open at both ends will be carried at hundr rates. It must be addressed 'Editor NEW ZEALAND GRAPHIC, Shortlandstreet,' AND OUTSIDE THE WRAPPER, ARIVE THE ADDRESS, MUST HE CLEARLY INSCRIBED THE MOTTO MENTIONED IN RULE 1.

3. Any competitor who may desire to have his MS, returned in the event of it mot being successful must clearly state his wish in a note attached to the above declaration, and must also enclose stamps for return postage. When such a desire is not expressed, the MS, will become the property of the GRAPHIC.

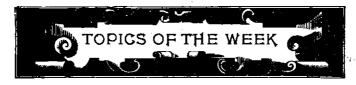
4. All contributions must reach the office before May 16, 1899.

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5. Choice of subjects rests with the writer, BUT THE SCENE MUST HE LAIL IN NEW ZEALAND AND HE OF SPECIAL INTERIEST TO NEW ZEALANDERS, It may deal with any subject, natural, supernatural, love, he roism, adventure, life on the gambelsk, gold natices, or country, search for transuce, factility, or peace; in fact, anything bright and facterating, and free from anything bright mad attending, and free from anything unsuitable for family reading.

6. Write clearly on one side of the paper only.

Writers who full to comply with the above simple rules and conditions will be rigorously disqualified.



THE STOCKING V. THE BANK.

DURING some bankruptey proceedings in Auckland recently, a witness who had refused to attend and give evidence, but was subsequently coerced by the police into obedience to the mandate of the law, made some interesting revelutions regarding her methods of saving money. As she earned the coin she dropped it into a little iron box, and never troubled the bank about its custody. Apparently by this method the lady had managed to accumulate a tidy sum of money, for she admitted having at one time as much as £300 in the iron depositary. It would be instructive—more especially to burglars—to learn what amount of our private national wealth is stored in this way. When Mr Seddon introduced his New Zealand Consols lill some years ago, he explained that the chief object of the measure was to provide an absolutely safe investment for those timorous and cautious people who, dreading banks and similar institutions, prefer like the man in the parable, to secret their savings where they can always lay their hands on it. The Premier assured Parliament—though how he came to know has always been a puzzle to me—that there were scores of old women and others in the colony who had a 'bit' stowed away in the toe of a long stocking, and that these people would hail the creation of Consols with joy. But facts have scarcely borne out Mr Seddon's statements. of a long stocking, and that these people would hail the creation of Consols with joy. But facts have scarcely borne out Mr Seddon's statements. There has been so great a rush to take up Consols which must mean either that the stocking hoards were mainly mythical, or that their possessors did not trust the Government any more than they did the banks. The Opposition would probably say the latter was the case, but opinion from that quarter is prejudiced. I am inclined to think that the other explanation is nearer the mark; we have not got the stockings. We are much too pleasure-loving a people to save to any large extent, and when we do save we are altogether too much of a speculative turn of mind to let our savings lie idle. While there are mines they supply stockings of an



stockings of another kind . other kind in which those who are not content with other modes of investment may deposit their golden guineas. But though private hoarding may have gone completely out of fashion, there must be still a certain number who, as it were, are their own bankers. The lady I referred to at the outset cannot be a solitary exception to the general rule. There must be others who adopt the same methods as she, but for the most obvious reasons they don't say anything about it, and so we never know. It is the custom to deride stocking banks and private strong boxes, but from what I have seen, the people who go in for them generally come out top in the long run. Though the little hoard does not breed in the same way that it does when out at interest, it has a murvellous faculty of getting larger and larger. It appears to have an irrestatible attraction over all the loose coin in its neighbourhood. There is an exquisite satisfaction to the owner of the

stocking to feel it getting heavier, which I doubt if even the man who could draw a big cheque on the Bank of New Zealand experiences. And then the former has no worry about financial crises. Yet another advantage belongs to the system of private hoarding as practised by some—the lady of out text for instance. She put the money in the little iron box as it came to hand, and kept no record of her out text for instance. She put the money in the little iron box as it came to hand, and kept no record of her deposits, so that without actually opening the box she did not know the extent of her wealth; at least when asked how much it contained she said she could not tell. I presume she dropped the money through a slit in the lid and took pleasure in her want of knowledge. And there is a very great pleasure in such ignorance. Don't you remember the time when you had your little tin bank so constructed that it could not be opened unless it were actually broken into? Was there ever a more delightful feeling than that uncertainty of riches; quite different from the sense of uncertainty which the millionnire feels? For while he knows his wealth he knows also the insecurity of it; but the owner of the tin bank, while he is ignorant of the amount in his possession, is perperfectly sure of its safety. You cannot have that pleasure if you go in for a bank account. So you see all things considered, the stocking system, and the little iron box system which is ukin to it, have a lot to recommend them. commend them.

IN DELICATE HANDS.

LADY teacher in Taranaki re-cently wrote to the Education A cently wrote to the Education Board suggesting that she should be given the power to use the strap for disobedience, idleness, and continued carelessness. The headmaster of the school in which she tanght was quite agreeable that her suggestion should be complied with, having evidently confidence in the strength of her arm and her sense of justice and moderation. But the Taranaki Education Board was apparently astonished at such a request-perhaps the members thought it unladylike—and it was refused. The strongest advocates of moral suasion in schools as opposed to corporal punishment are not at was rerused. The strongest advocates of moral snasion in schools as opposed to corporal punishment are not
I think as a rule the individuals most
deeply versed in the ways of that
strange animal the boy. The majority of schoolmasters and schoolmistresses will certainly not be found
to endorse the opinion that the young
human cub of the male sex is absointely amenable to gentle words and
appeals to his feelings, his conscience,
his honour. To gain the respect of
certain boys it is plainly necessary
for the teacher to have a strong arm
and to use it himself. The tendency
here in those establishments where
corporal punishment obtains is to relegate the infliction of it to the headmaster, the object of this arrangement being to spare the ordinary
eacher the trouble, and also to guard
against the hasty and indiscriminate
use of the strang came. But I onesagainst the hasty and indiscriminate use of the strap or cane. But I question both the desirability and efficacy of these lickings by proxy. It helps to turn the headmaster into a cacy of these lickings by proxy. It helps to turn the headmaster into a mere whipping machine, and presents him to the youngsters more powerfully in that light than in any other. I have heard of one school in which the master sets one day of the week apart for whipping operations, and on that day goes through all the boys who have been guilty of offeners against the scholastic rule during the preceding five days. This method has doubtless some advantages are too obvious to require to be pointed out. For one thing it imposes an unnecessary punishment, on the boys to have the shadow of the rod hanging over them half the week before it descends. Why mar the youngsters' plensure by such a Damocles sword? In the case of the callous boys the thing, if it does not give unnecessary pain, is a mistake from another cause. These boys have most probably disassociated boys have most probably disassociated

the crime from the punishment; the cause from the effect long before they experience the latter; consequently the benefit of it is destroyed. Punishment to be effectual should follow swift on the commission of the offence, and should be administered by the individual whose authority has been disregarded. That at least is my view. The good old method in which the schoolmaster came into close contact with the pupil not merely as a teacher but as a judge and executioner also was the best for the boys, and I can easily fancy an independently minded lady teacher feeling herself handicapped by the method of whipping by proxy in vogue here. It a teacher cannot be trusted to punish—provided he or she has the punish—provided he or she has the requisite physical strength—neither should he or she be trusted to teach.

THE VOICE OF WOMAN.

THE National Council of Women In National Council of Women holds its fourth annual meeting in Auckland this year. Most societies of the national sort regard it as convenient to change the scene of their deliberations from one centre to anof the national sort regard it as convenient to change the scene of their deliberations from one centre to another, and to this fact Auckland is indebted in some degree for the honour conferred on it on this occasion. But there exists yet a stronger reason why the Council of Women should desire to be seen and heard in the Northern City. According to the President of the Council, the organisation and its aims have been much misunderstood in Auckland. Perhaps this may be due to an innate incapacity on the part of the Aucklanders to appreciate the ideals of the Council; but that body is willing to believe that the hostile or indifferent attitude of the public of the North really arises from an ignorance of them. The Aucklanders, it must be remembered, have never been privileged to attend any meeting of the Council. They only know of its proceedings through the medium of the newspapers, which the Councillors declare never gave them the space or the justice their speeches merited; and it is possible that they misapprehended much that was said and done. But, assuming the President speaks for the whole Council, et the Councillors but have audience for a word or two, and they are confident they can convert the scepticism of Auckland and turn its derision into praise. In that hope they may not be altogether deceived. We shall see. The power of woman's tongue is proverbially great, and where her written or reported word



the organisation and its aims have been much misunderstood.

has entirely failed to move or convince, it is well known that the sex has accomplished marvels with that little instrument—the tongue. Or no take imore familiar examples, what married man is there that cannot bear testimony to the potency of his wife's vocal organs. Woman, they say, has no logical faculty; and that may or may not be; but no one who knows anything will venture to deny that by mere force of vocables strung together in no logical sequence whatsoever she usually manages to—if not convince—still have her own way. It is the intention of the Council to take up the same subjects us before, the idea apparently being, according to the President, that only by insistence and reiteration can they hope to accomplish their ends by getting the legislation they want. What these ends are the lady did not state, but we understand they will be made clear in