THE FROST KING. A spectre strode across the land last night, Whose brow grew dark beneath the stars' pale light

At length, close muffled in a cowl, he stood In the dusky outskirts of a hillside wood. His eyes were glassy, but their glance was bold His breath was chill—his shriveled fingers cold-

He stretched his icy hands abroad; alas! The light dew froze to crystal on the grass.

The fair green leaves began to orisp and curl With all the radiant tintings of a pearl.,

And rustling mournful requiems in the wind, In death, like lovers fond, together twined.

The few surviving flowers grew wan and pale. Their dying odors fed the pitiless gale.

And showers of quivering petals in the gloom Of a near churchyard, drifted round a tomb. The graceful ferns drooped lower than before Like broken hearts that rise to hope no more.

The prickly chesnut burrs dropped slowly down.

And ghastly grinned with teeth of polished brown.

Hill, forest, field, and vale grew sere and dry, With sad, dumb silence, as if wondering why. All nature's fair gifts 'neath a monarch will Died, as they murmured softly-"Peace, be still !"

The watchful stars paled at the approach of dawn,

And, smiling at the change since yester morn,

The spectre stooped and wrote upon the clay Beauty's death -warrant, the one word-

Summer, affrighted, fled before his sight; "Behold the Frost King-Spectre of the night!"

### EARLY LIFE OF JAY COOKE.

Genius of the Great American Financier -His Enterprise and Intropid Spirit-His Pre-eminence Among the Masters of Finance, Nick Biddle, John Law, Etc.-Jay Cooke's Parents-The Material They Were Made of Inherited by Their Son-Young Cooke at School -The Child Father to the Man-First Start in Life-Pluck and Self-Reliance -How He Succeeds.

From the New York Herald, (Sunday), Nov. 17. : SANDUSKY, Ohlo, Nov. 13, 1867. If this good old steady going town, by the cool breezes of Lake Erie, can boast of nothing else but its lumber piles, fishing yawls, and beautiful grape vineyards, it can at least lay claim to being the birthplace of one of the leading prominent men of this decade-the nation's banker, broker, and financial engineer-Jay Cooke. It is a familiar, if not a remarkable name, and one that has been blazoned forth amid announcements of Government loans, mingled up with five-twenties and seven-thirties and encircled by a halo of greenbacks and golden interest. During the was its was both con-spicuous and commanding, and seemed to in-fluence the ebb and flow of the monetary tides as lunar attraction affects those of the ocean People innocent of the mysterious ways of finance marvelled who he could be, to whom the sales of millions a day appeared as light a transaction as the changing of a dollar bill; and they to whom great financial undertakings were familiar looked with astonishment at the dash and enterprise of this bold speculator. It was so wholly outside the ordinary transactions of the financial world—the negotiation of over a thousand million dollars' worth of bonds by one individual—that a feeling of admiration, not unmingied with envy and appreachation, were excited at the event. Nor was the undertaking unaccompanied by formidable risks and heavy responsibilities; for a time occurred in the untion's travail when a compromise with the enemy was suggested by some, and surrender advo-cated by others; at a time, too, when this sanguine agent of the Government loan had issued seventy-three millions of credit in bonds for which he was responsible to the Treasury, and for which he looked with confidence to the people for payment. It was this intrepid faith in the patriotism of the masses, united to a re-markable ability for lucid exposition of monetary intricacies and for a certain tact in appealing to the national pride and impulse, that has made Jay Cooke the most successful fluancial negotiator of modern times. Apart, however, from his character as a leading broker, we find his name so identified with the national banking system, directly, as organizer and champion. that his course in the part he has taken reminds one involuntarily of other masters of finance who essayed to make nations affluent and happy who essayed to make hattons amuent and happy through the medium of a diffusive, uoiform, and concerted banking system. That the admirers of the present national bank organization con-sider it as simple and beautiful in design as it is wast and original in conception, may possibly be true; but it is very doubtful if all its theo-retical excellences would have commanded for it as much attention or established it on its present extensive basis, but for the practical energy of its champion, Jay Cooke. Being prefatory remarks to the notice of his early career, it will not be superfluous to allude briefly to what other great financiers accomplished in their day, and show by contrast the claim for pre-eminence among them. John Law, son of an Edinburgh goldsmith, started out in the middle of the last century, while yet young and unknown, like Cooke, to win the sweets of fortune and the laurels of renown. He had a calculating brain, a tenacity of purpose, a readiness of resources, and accom-plished address. He had withal a dash and an enthusiasm of manner that lent brilliancy and fascination to his many varied attributes. His genius lay in finance-in calculating and com-bining problems in the most delicate of sciences and planning schemes of magnitude commensurate with his daring ambition. History, how surate with his daring ambition. History, how ever, relates that after starting a royal bank, with a right royal number of shares, for the purpose, as he intended, of giving a new and improved banking system to Europe and en-riching half its people, his whole scheme col-lapsed in what is known as the Mississippi bub-ble. Yet John Law meant honestly, but his genins was at fault and his calculation imperfect. Of later years, in our own country, we have had Robert Morris, whose plan of national bank-ing was approved shortly after being submitted, and started under the title of the Bank of North America, with Thomas Willing as Presi-dent. It falled, however, and Alexander Hamil-ton, after giving much time and thought to the ton, after giving much time and thought to the subject, urged, in an elaborate report, a more enlarged system of banking, aiming at national extension and representation, with Government patronage, twenty-fold ordinary capital, and general ramification of branch establishments. A bill containing most of Hamilton's provisions passed Congress, but the effort to recharter the bank in 1811 failed, and the concera was wound up. The terrible state of the finances in 1814 prompted Alexander J. Dallas to frame a report for Congress in reference to the founding of another national bank. This report was the most lucid and masuerly document that had ever been submitted to the Legislature by a Secretary of the Treasury. Its principles were in a great measure embodied in a bill which was passed a few years after, incorporating the famous United States Bank. During the admin-istration of Old Hickory, Nicholas Biddle came istration of Old Hickory, Nicholas Biddle came prominently upon the singe as President of the bank, and thenceforth, until he resigned, the country was agitated by one sole question—the rechartering of the bank. The charter expired in 1836, and the bank three years after. A comparison might here be instituted between Biddle and Cooke, as each rose in the same city to a measure of renown. The former, however, had more advantages of education, more opporhad more advantages of education, more oppor tunities for advancement, together with an ac-knowledged capacity for finance. Graduating with honor at Princeton College, young Biddle travelled extensively through Europe, learned

various foreign languages, and returned to his native country a gifted and accomplianed man. His career in Pennsylvania was a britliant one, culminating in his election to the Presidency of the United States Bank—a position at that time second only in influence to that of the Chief Magistrate of the nation. But Biddle's financial genius aimed at nothing more original than to secure the rechartering of the bank. consolidate its power, and make it a tremendous lever in the political affairs of the country. The bank failed, as similarly organized institutions did before, and from the destructive influence of centralization. John Law's scheme had the same centralizing element, and when it ex-ploded it spread ruin over half a continent. The present national oack system, as put into existence by Cooke, exhibits the operation of an opposite principle-diffusion. It aims at reating a government of banking on somewhat the same plan as a government of States, each one regulating its own affairs, but all under the guidance of certain general laws. No such enormous scale of banking on a uniform plan with a uniform currency has ever before seen attempted, and while the crude construction of the design is all to which Secretary Chase can lay claim, Jay Cooke can appropriate the credit of giving tangible vitality to the syste a, and for good or evil, building up the most colossal iabric of modern days. Between Law, Biddle, and Cooke there is another difference-that while the former were left comparatively penniless by the failure of their banks, the latter has every prospect of surviving pecuniarily the wreck of his grand scheme.

Jay Cooke was born in the city of Sandusky, in the year 1822. His father, Eleutherus Cooke and his mother, whose malden name was Mar tha Caswell, came from Washington county, New York-the former from the pleasant town of Granville, and the latter from the neat and de-corous village of Salem. Cooke, the elder, was a man of ability, and self-willed in his way, restless, and of limited fortune. He belonged to the type of men who laid wide and deep the foundation of the greatness of the West while building up for themselves wealth and inde-pendence. He studied law in his native town, and was admitted to the bar at Albany by Chaucellor Kent. He brought his wife out West over rough roads, swollen rivers, through forest, prairie, and Indian hunting grounds, till after many months of cheerless wandering he pitched his tent, about the year 1819, a short distance f om the city. There he purchased a large trac of land, most of which he afterwards disposed of to settlers from his native town. The place is now called Cooke's Corners. He moved into Sandusky about the year 1821, and with his characteristic energy, set about building him-self a stone dwelling, though the handful of residents in the three frame houses and two log cabins constituting the city at that time were unable to see stone enough wherewith to build a sidewall. However, he carried out his scheme, made his mark, and thenceforth went forward to luck and to the United States Congress. He was the first to suggest a railroad at this side of the Allegheny Mountains, and ulti-mately saw it carried out. With all his rugged energy and self-will be had a broad humanity of disposition, was a kindly, genial, and sociable man, or, as it is more expressively rendered here, "a good clever fellow." His, wife was active, strong-minded, and sagacious; and this much in reference to both will help to show the inheritance of qualities which fell to the share of Jay Cooke, and which have so strikingly marked his character.

There were six children in the Cooke family two of whom died; the rest live, and are mar-ried and affluent. Pitt Cooke, the eldest, has partial charge of the New York house of Jay Cooke & Co. Henry D. Cooke, the youngest, has entire control of the one in Washington, and Jay himself operates in Philadelphia, Sarah E. Cocke, the only daughter, is married to a wealthy speculator, William G. Moorhead, who lives right royally in the City of Brotherly Love. Eleutherus Cooke, the lather of this happy family, died about three years ago, a the green old age of seventy-six, retaining his wonted energy to the last. Mrs. Cooke, who is a little over seventy, still lives here in the old family mansion, in the enjoyment of all her faculties, and an ample participant in the filial bounty of her sons.

When Jay Cooke was sent to school here, at the age of six years, instruction in the primary elements was furnished in a log cabin by a Miss Stumpson, an inevitable Yankee schoolmarm. The seat of learning, of which there is now no trace, stood near an orchard owned and tended

playing truant; for she had learned from his Why, mother, I won't be a trouble to you any longer; I am now earning for myself," with a flush of conscious responsibility. The parents, on consulting, decided to let Jay work out his own destiay; and from this begins the date of that career which took an obscure West ern boy step by step up to the punacle of wealth and greatness. "Yes, I will earn for myself," he no doubt often exclaimed to himself that evening. Next day he was at his post in the store punctually, ready to perform any kind of work for which he felt strong enough; and as day by day he faithfully discharged his duties. his employer became more and more attached to him, taught him book-keeping, for which he evinced a remarkable taste, and otherwise sought to instruct him in many things he failed to learn at school,

After some time Mr. Hubbard's partner left him to go home, and Hubbard himself fell sick, leaving the store entirely in charge of young Cooke. The business, of course, was not large, but such as it was Jay found himself equal to the task of attending it. When he closed the store in the evenings he repaired with the keys and the day's receipts to his sick em ployer, upon whom he waited as a nurse till bed time. He had lived in the employment of Mr. Hubbard for eleven months, when a Mr Seymour, who was anxious to try his fortune by mercantile investments in St. Louis, prevalled upon Jay to accompany him as clerk and book-keeper. He left his original employer with a reputation for talent and integrity, and, with some reluctance to let him leave on the part of his family, he started for St. Louis. He was now in his fourteenth year, a smart, sprightly, ingenious lad, desirous of studying for no profession, but very ambitious to exce in mercantile business. Seymour invested his money in a concern which failed to realize his expectations; he anticipated large returns, not finding which, and being of a roving, restless disposition, he left St. Louis after a stay of about nine months, and, together with Jay, returned to Sandusky. Jay went to stop at his father's house to await the next turn in the wheel of fortune, not doubting in his sanguine temper but that his chance was bound to come in due course. At this time he fell in with a gentleman of collegiate attainments, who infoctrinated him into the mysteries of algebra and the higher mathematical sciences. Thus was Jay quietly but effectually preparing himself for the role he was afterwards destined to play. Being well versed in figures, and having a mind singularly well adapted for the accurate calculation of difficult arithmetical problems, he learned finance by intuition, and mastered its most complicated branches.

But it takes more than one or two chapters to detail and do justice to the career of Jay Cooke.

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by a civilized Indian chief named Ogoritz, who was afterwards killed by one of his tribe for being over-civilized. The village then con-tained over a hundred inhabitants—the school attendance being hardly a baker's dozen. Jay and his two brothers were three docile boys, punctual at school, little given to the sports punctual at school, little given to the sports common among boys of their age, but more in-clined to stay within doors and learn their les-sons. Jay, however, was the least inclined to play of any of his brothers; it is said of him that he was never truly a boy-never acted or talked after the fashion of boys. He was of gentle and frank disposition, foud of watching transac-tions in buying and selling in his father's store, who, along with being a lawyer, kent all kinds who, along with being a lawyer, kept all kinds of marketable products—was everything by turns, as the necessities of the times demanded and had also the reputation of being no mean orator. If there was any mental characteristic that revealed itself in Jay at this age, it love for figures in their primary elements-of putting two and two together, and delighting to

ind they made four. At this period in the history of Sandusky, there was an influx of settlers from the Ea Men came from New York and parts of Penn-sylvania, expecting, as men do to-day, to make fortunes in following the star of empire in the Occident. Among the rest was a Mr. William G. Moorhead, of Philadelphia. He settled here, made some money, married Jay's sister, went some years after to Valparaiso as United States Concert these to Calibration of the settled here. Consul, then to California, where he made a fortune, returned here and lost nearly all in some speculative enterprise, retrieved himself again, and ultimately joined Jay Cooke in the banking business, just before the opening of the war.

the war. Among others who came here about the year 1833 was a Mr. L. S. Hubbard, now President of one of the national banks. In partnership with another, he started a store for the sale of general merchandise, a term which then com-prised every conceivable article of clothing, lood, and household furniture, from a red hand-kerchief to a red herring. Mr. Hubbard was prospering; there was little competition, and when market day brought in a crowd of distant when market day brought in a crowd of distant settlers, his store received a lion's share of custom

At this time Mr. Eleutherus Cooke had been elected to the Legislature; and being one of those men so rare now-a-days, who believed that a man elected to a public representative ta-tion should give more time and attention to the public than to his own private welfare, he soor ound his affairs at home were becoming embarrassed, and his business prospects looking less bright than formerly. When he returned to Sandusky, he found matters were not as satts-Sandusky, he found matters were not as satis-factory as he hoped; he had bills to pay, and money was scarce—a condition of things emi-nently.disagreeable. Standing in his door one day, he saw his three boys returning from school, and when they came up to him, putting his arm around them, half jokingly, he said:— "My hoys, I have nothing left for you; you must go and look out for yourselves." The others re-mained silent and downcast, but young Jay, who was then thintsen years old. looking up at his father, with a bright smile and earnest expression, responded:—"Father, I am old enough to work; I will go and earn for myself." at his father, with a bright "Father, I am'old expression, responded:-"Father, I am'old enough to work; I will go and earn for myself." Old Cooke took no further notice of this little incident, set it might be said to have had a greater influence on his son's destiny than any other event of his life. He, no doubt, com-acended the spirit of the boy, but he had no fixed intention to send him just then to earn for himself. Hereower, the next morping Jay. fixed intention to send him just then to earn for himself. However, the next morning Jay, instead of going to school, stole away from home and went down to Mr. Hubbard's store-the one alluded to above. He inquired for the proprietor, and told him he came to look for work in his store. Mr Hubbard happened just then to stand in need of a boy, as he had dis-charged his only one a few days previous for d shonesty. He admired the artiess and intelli gent looks of young Cooke, and forthwith em-ployed him. In the evening, when Jay re-turned home, he was reproved by his mother for

ABYSSINIA, the obstinate Potentate who has been keeping the English people in a sort of Irish stew for a long time. The likeness is a cory of the picture which the tawny magnate had the impudence to SEND TO QUEEN VICTORIA at the time he asked

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