

THE FOELSS MAN.

He grew up in the public school
In an unobtrusive way;
He shared his lunch and lent his top—
Had little enough to say.
He drifted dumbly with his class,
Was never at its head;
But "He never made an enemy,"
His playmates always said.
He lived his quiet years along
Outside ambition's thrall.
The world ne'er knew, from aught he
did,
He ever lived at all.
And when at length to his last sleep
He meekly bent his head,
"He never made an enemy,"
The village pastor said. E. W. O.

Her First Impression.

BY ESTHER SEELE KENNETH.

"It must be the first impression that works the charm!" said Nellie, resting her beautiful cheek pensively on her fair hand. "Or else I am a little spoiled by fortune's favors. But I think it is first impression. For I really wish I could love one of my many lovers, and marry happily. It is sadly lonely at the Cedars."
And this lovely recipient of beauty and fortune leaned back in her easy chair and looked past the satin and lace of the plate-glass window at the shimmering sunshiny lawns and shady groves of the Cedars, whereof she had been mistress for a brief three months.
"Possibly I am too fastidious," continued Nellie. "If so, I wish I were not. I'm sure I don't expect perfection—I am too faulty myself to be at ease with a perfect person; but I cannot marry without love, even if I did not long for the joy of loving with my whole heart!"
And, having made this confession, Nellie turned her proud head quickly, as if fearful that some one was listening.
But old Aunt Wealthy was asleep among velvet cushions at the other end of the long drawing room, and Prince Charlie, her silky spaniel, blinked unconsciously at her feet; and Nellie sank back to meditations.
"I wish some one would command my homage! But I suppose I am longing for the unattainable and dim," as Mrs. Winslow says.
And, with a sigh, Nellie rose and shook Prince Charlie off the folds of her soft, gray dress, as she went about her duties.
"Isn't it perfectly lovely," Uncle Teddy?
A distinguished looking gentleman of thirty, bearing a gold eyeglass on his handsome aquiline nose—Doctor Edward Carlisle; Trudie, a wee bit of a girl—Miss Gertrude Grey, his niece, a seven-year-old, ecstatic over the return of Uncle Teddy from Europe.
"Isn't it—perfectly lovely?" she repeated.
Her uncle's bright smile of assent satisfied the little creature's enthusiasm.
In all his wanderings, Doctor Carlisle had seldom seen a fairer scene than he now beheld, gazing through the great, arched iron gate of the Cedars.
Across the shimmering lawns, high on its verdant terraces, among bowery elm trees, rose the graceful mansion, with its pillared colonnades, like a fairy structure; while crimson roses, cascading over bowers, and chaste and snowy statues among the dark cedar trees, contrasted with the silver of the widespread lake beyond.
"It's always so beautiful here in June, Uncle Teddy," continued Trudie, an aggrieved expression stealing over her face. "And every summer, until this, we've had our picnic here. Isn't it too bad?—for the old gentleman it used to belong to (Mr. Roseborough) is dead, and his stepdaughter (Miss Hodges), who lives here now, can't bear children, they say—for the grounds aren't public any more. Mr. Roseborough was a philanthropist, you know," exclaimed Trudie; "and everybody could walk here, and the boys used to fish in the lake. But Miss Hodges—she must be horrid!—gives orders to the gardener to keep the gates locked; and when the minister sent word that he would like to have our picnic here, as usual, this year, she sent word that the Cedars would not be available. Isn't it awful?"
Uncle Teddy smiled at his niece's success at getting over the hard words she so ambitiously undertook.
"I suppose Miss Hodges had the right to decline your company if she chose, Trudie," he observed.
"But isn't it a pity, when there's no other place but the grove, where it is so damp, and the common, where there's no shade?"
Uncle Teddy said, "Yes," and the two walked on.
But Doctor Carlisle heard more about the picnic and Miss Hodges' cruelty at not allowing the Sunday-school the use of the beautiful grounds of the Cedars, since they "had always had them." His widowed sister, very proud of her handsome brother's escort, required his company at the church and social meetings of the village, and everywhere he heard of the complaint against the lady. She was selfish, she was proud, she was disliking. It was such a pity—such a loss to the community—that Mr. Roseborough had died!
"I am sure I don't know what can be done," said Mr. Blake, the minister, a little arbitrary man, who beat his pulpit cushion to rags twice a year. "I do not feel inclined to make a second appeal to Miss Hodges. So cold

and distant a person is very hard to deal with."
"Let me try?" said Doctor Carlisle. The general disappointment of the children, and Trudie's special pleading had prevailed upon him to make a second attempt to induce awful and obdurate Miss Hodges to grant once more the accustomed favor of allowing the picnic party the use of her grounds.
"She cannot more than refuse me," he said, "and then the matter will be finally settled."

He had a secret impression that perhaps Miss Hodges had not been approached in the right manner. The committee snapped at his offer. Certainly it would be a great favor if he would do so.
Followed by the heartfelt blessing of his small niece, he set out that afternoon for the Cedars. The gardener, a reserved man, with a gloomy brow, whom he met near the gate, informed him that the mistress was "beyond," pointing in a direction beyond the house, and assuring the man that he would find her. Doctor Carlisle set out to do so. But pausing for a moment to admire a climbing rose, a tossing vine knocked his gold eye-glasses from their perch upon his nose, and any near-sighted person will understand at once the intensity with which he sought for them. To find a lady in such a wilderness of shrubbery was almost impossible without them, and Trudie, for one, would be broken-hearted if he gave up the attempt.
Lifting his head from the search at last, and wiping his perspiring brow, as he stood with his straw hat in his hand, he espied some fluttering rapery in a field afar off.

"That must be Miss Hodges," he said, taking courage, relieved inexpressibly to find his pathway thus made smooth.
He passed rapidly over the smooth turf, and finding his way crossed suddenly by a pair of bars, was about to take them down, when a feminine voice called:

"Don't do that!"
The wind was blowing in his ears, and the voice seemed to come from the wearer of the very singular drapery, with which the breezes seemed taking singular liberties. Still, she did not advance a step, and with a dim impression that the lady might be delicate on the subject of ankles, he was about to relieve her of the necessity of crossing the intervening space in the wind by leaping the bars and advancing to her side, when the voice again said:

"Don't do that!"
Doctor Carlisle paused; but the next moment all was made plain by the appearance upon the scene of a large and very belligerent bull, who stood at a little distance, pawing the earth and tearing up the sod with his horns.
"Unfortunate woman!" he thought. "Yet how brave and very heroic! In peril herself, she yet warns me away from danger. I can see her arm waving me off. Good creature! she shall be saved!"

And the doctor was about to gallantly leap the bars, with no weapon in hand but his heavy golden-headed cane, when a voice exclaimed at his side:

"Please do not cross here. You will enrage that animal so much that he will break the wire fence which divides his inclosure from this field of young corn. I will show you a shorter way to the lake."
The doctor saw a young lady in gray with a fair face under a straw hat, but he was not in a condition to heed how beautiful it was.

"Miss Hodges!" he exclaimed, anxiously. "She is in great—in extreme danger!"
A puzzled look, a momentary shaking of the fair shoulders. There could be no mistaking the cause of the gentleman's solicitude, for he never removed his handsome, short-sighted eyes from the figure with the waving drapery.

"You are mistaken, sir," said Nellie. "That is a scarecrow put up to frighten the blackbirds from the corn. And I am Miss Hodges. Did you wish to go to the lake?" continued the young lady, pitying the gentleman's terrible confusion. "Or," with a sudden thought, "did you wish to see me?"
"I—I came to have a few moments' conversation with Miss Hodges," Doctor Carlisle could hardly have told which was most overwhelming, the realization of his terrible mistake or the other error of pre-supposing Miss Hodges to be old and ugly.

Pitying his confusion, Nellie led the way to the house, doing her best to be easy and sociable with this crestfallen gentleman, who accompanied her, at first, in almost total silence.
But, by the rose vine Nellie found the gold eyeglasses and restored them. "They are mine!" exclaimed Doctor Carlisle, at once. "But for their loss I should never have made such a ridiculous mistake."
Nellie blushed, for she had laughed, and then blushed again, his gaze was so piercing through the recovered lenses.

"If you are Miss Hodges," he said, "allow me to introduce myself as Doctor Carlisle, a friend of the children at the village," and then he went on to make his plea.
"I have no hesitancy in saying that I do not think too much gratitude can be expressed for the favor of being allowed to spend the day in these nice grounds," he said. "And perhaps what all have left for others to do, none have done," he added.

"You have guessed it," said Nellie. "My stepfather made common property of the advantages of the Cedars with the villagers for many years, and the result was that he was at much grief and expense often, to repair the depredations of lawless boys, who broke his rose trees, spoiled his paths, and injured his boats; and he was never

in any instance, that I know of, thanked for the service rendered. I think any reasonable person would be averse to such a state of things, and I have declined to have my grounds made common use of for the future. But if the request is made as a favor, and appreciated, that is a very different matter."

"I am certain that it will be a very great favor, and that now it will be appreciated," replied Doctor Carlisle, warming his heart with anticipations of Trudie's raptures.
"I will have the gardener put up swings, croquet arches and rustic seats immediately," said Nellie.

And she came herself to the picnic, a very lady bountiful among the delighted children, who told her to her face that she was the prettiest lady they had ever seen, and were so grateful and good that their champion had no cause for regret at his interference.
Indeed, he already suspected that it was a blessed event in his history, for he could hardly eat or sleep for thinking constantly of the beautiful mistress of the Cedars.

Nellie certainly could not complain longer that they were lonely, his visits became so frequent; and when at length he offered his heart, hand and fortune, they became engaged. Another June saw their marriage.

"I love you, dear, with my whole heart, and with all the joy I ever imagined," said Nellie to her husband. "But I don't believe it is on account of first impressions!"—Saturday Night.

SHROUDED IN MYSTERY.

A Check for a Large Sum and How It Was Cashed.

"There isn't a great deal of romance in my business," remarked a prominent Chicago banker to a writer for the Star the other day, "but now and then something turns up out of the ordinary and makes us wonder at the peculiarities of those who have dealings with us. I recall an instance just now which is as yet not explained, and will never be, I fancy, as the chief actor in it was killed some time ago in a railway accident. I never knew the man personally, but he was a depositor in our bank, whose account was a personal one to the extent of \$10,000. He carried that much as a rule, and a few checks that he made against it never indicated what his business was. He was about 50 years of age, and very rarely came to the bank. Naturally, I never gave him a thought, for \$10,000 is not a large deposit in Chicago, and beyond his deposit I had no interest in him.

"It happened, therefore, that when one day I received a personal letter from our depositor I was a bit surprised, and was still more so when I had read it. I do not recall the exact wording, but it was to the effect that within a day or two a woman would present a check drawn by him for \$5,000, and that as she was unknown he wished me to see that she received the money without trouble, and that she would bring with her means of identification in the person of a little girl, who would answer correctly the questions I must ask her, as directed in his letter, with the answers as he gave them. These questions were simple enough, being only the child's full name, her age to the month, where born, and of a 'little brother,' who was dead. Five thousand dollars was a good deal of money to let go on that kind of evidence, but that was all I had, and the depositor was in California, so that I could not see him personally.

"Well, the next day the paying teller came to me with his eyes bulging, saying that about as hard a looking case of a beggar woman as he had ever seen was at his window with a check drawn to the order of Mrs. Blank by Mr. —, and that as he did not know the woman and the woman did not know how she was to get the money, he had come to ask me about it. I sent for her to come into my private office, which she did, bringing the little girl with her, who was no less a picture of abject poverty than the mother was. All she could say was that she had received the check by mail from a man whose name was not familiar to her, with instructions to present it at the bank and the money would be paid her, if she would take her little girl with her. I asked the child the questions I had been requested to ask, and she answered correctly each one, which relieved me of further responsibility, and I ordered the check to be cashed. The woman did not seem to be greatly overcome by her good fortune, and as I could tell her nothing of the man who had given her the money to her, she didn't seem to have any further use for me, and went back to the paying teller's window. She asked for the money in \$50 bills, and, wrapping it up in an old newspaper, went out of the bank without a word to anybody.

"She was no longer at the address she gave when I sent a messenger there to make inquiries, and her benefactor I never saw again, for he met his death on his way east from California. I fancy he would not have told me the story of his life, but I shall always wonder if the name we carried on our books was the one he carried in his youth."—Washington Star.

Goat Wagons Are Barred.

The Birmingham board of aldermen has passed an ordinance forbidding wagons or other vehicles drawn by goats to be driven or directed through the fire limits.—Nashville (Tenn.) Banner.

The Omaha Bee predicts that soon the big heading type for newspapers will be a thing of the past.

THE STATE LENDS MONEY.

HOW AUSTRALASIAN FARMERS BORROW FROM THE GOVERNMENT.

New Zealand Gets the Funds in England at a Low Rate and Lends Them to Colonists at a Moderate Profit—System Works Well.

We are all of us familiar with the appearance of governments in the capacity of borrowers of money, but few persons are aware that within the last six years, no less than five Australasian colonies have undertaken the opposite function; namely, that of lending money to farmers who can furnish security. The colonies to which we refer are New Zealand, West Australia and New South Wales; we name them in the order in which the interesting experiments were made. We may take by way of example the New Zealand act, which was the first law on the subject, and under which, up to March, 1900, nearly \$15,000,000 had been lent. The money is advanced on first mortgage on land used for farming, dairying or market gardening. No urban and suburban land used for building or manufacturing may be taken as security, neither is any lending done on personal property. The essence of the transaction is that the New Zealand Government is able to borrow funds in England at a low rate of interest, and can lend them to colonists at a figure somewhat higher, but far below the rate of eight or ten per cent. which mortgages on landed property were formerly obliged to pay. The advances made by the government are of two kinds, fixed loans and instalment loans. The former are for fixed periods, not exceeding ten years, and do not differ much from ordinary private mortgages at five per cent. Only about \$500,000 have been lent in this way. The more characteristic feature of the New Zealand act is the system of instalment loans under which upward of \$10,000,000 have been advanced. This system not only enables the farmer to borrow, but provides the machinery for extricating him from his indebtedness. Under the instalment plan the borrower pays only five per cent. interest; but his yearly payment is actually at the rate of six per cent., one per cent. of which goes to a sinking fund to repay the principal. Thus seventy-three half-yearly payments discharge the debt in thirty-six and a half years. The government loan office is attractive to the small mortgagee, not only by reason of the low rate of interest, but also because of the low fees charged for inspecting and valuing property offered as security. Only \$2.50 is charged to the applicant for \$500 or less, and but \$5 where the sum asked for does not exceed \$1,250; \$7.50 between \$1,250 and \$2,500, and \$10 for anything up to the maximum amount of \$15,000. The legal fees on mortgaging and releasing are just as small. The humblest class of borrower, whose loan does not exceed \$2,500, gets off with the payment of about \$6. For this sum his mortgage is prepared and passed, his title searched, and all registration work done. Should the loan be above \$2,500, but not above \$5,000, an additional \$5 is charged, and on sums between \$5,000 and \$15,000, the total cost comes to about \$19. When the mortgage is released, the fee in all cases is but \$1.25. We should here state that fixed loans contracted under the New Zealand act must never exceed half the estimated value of the property to be mortgaged. In the case of instalment loans, the advance may be equal to three-fifths of the value of the security if it be a freehold, and to half the value of the lessee's interest where the security is leasehold. What safeguard is there against over-valuation? The Board, which alone can authorize a loan, relies, not only on the reports of its own valuers, but on the independent valuations made by the Government Land Tax Department, the valuations of which, made as they are for taxing purposes, have been scrutinized, challenged, wrangled over and reduced. To show that the system works well, we need only say that on March 31, 1900, the Government Loan Office was able to report that no securities had been thrown back on its hands. Here, then, is one of the demands put forward by Kansas Populists actually and successfully carried out.—Collier's Weekly.

Long Island Black Sand.

Who would dream of an iron-mine on the long, sandy beach of the Great South Bay? Yet there is a fine deposit of magnetic iron ore running all the way from Westhampton nearly to Fire Island Inlet. It is in the form of a heavy black sand, occasionally streaked with red. It is of the same chemical composition as the iron-ore of Lake Champlain, and was undoubtedly brought by ice from the latter district in the Glacial period. It is mixed with ordinary sand, and must be separated from the latter to make it marketable. The cost of the operation is the chief bar to its use on a large scale. When prices in the ore market are low, it does not pay to work the black sand; when they go up the black sand is profitable. The mining is simple. The mixed sand is shoveled from the beach into ordinary carts and carried to a mill. Here it is thrown into a trough, which carries it to rollers on which are fastened numerous magnets. These draw the iron ore to them and let the sea sand and other impurities pass by. The magnets are cleaned by brushes, and the iron particles are swept into a trough, from which they fall into bags and barrels. The mining is done upon a small scale by a number of thrifty residents of Suffolk county, and has

paid fair returns at intervals for the past 25 years. The ore is sold to steel makers in Pennsylvania, by whom it is placed on a par with the best ores of Michigan and Minnesota.—New York Post.

OBJECT LESSONS IN HYPNOTISM.

New Orleans Physician Gives Some Convincing Proof to a Skeptic.

A New Orleans physician who enjoys something of a reputation as an amateur hypnotist, gave a neat little object lesson to a skeptical friend the other night. They were walking to one of the theatres and the skeptic said:

"Doctor, I can conceive the possibility of hypnotism or suggestion, or whatever you choose to call it, acting upon the brain of a sensitive subject and creating illusions, just as I might imagine myself ill if you assure me seriously that I had all the symptoms; but what I can't understand is how such an intangible influence can possibly produce actual physical changes. Do you believe, for instance, that a hypnotist can produce a burn by putting a piece of paper on a subject's hand and telling him it is a fly blister?"

"Certainly," replied the doctor, "I have seen it done myself, with a postage stamp."

"But a burn is a pathological condition," persisted the other, "it means inflamed tissue, suppuration, and all that. Do you mean to say I could raise a blister on my finger by mere will power?"

"You might," said the doctor. The skeptic shrugged his shoulders and changed the subject. Later on, in the theater, the orchestra had just ended its selection before the last act, when the doctor had a slight fit of coughing. As usual it proved contagious, and other coughs began to be heard throughout the auditorium. At last the skeptic began to wriggle in his chair, and finally gave a few hysterical barks. Outside the doctor took an inning.

"I think I heard you coughing a little while ago," he remarked demurely.

His friend looked at him reproachfully. "Yes, confound you," he replied; "you started it and I had to join in with the rest."

"But what made you do it?"

"Why, I—I—well, my throat got to tickling, and I couldn't help it," admitted the skeptic.

"Hum-m-m!" said the doctor; "your throat got to tickling; in other words, there was a temporary irritation of the membrane."

"I suppose so, but what are you driving at?"

"O, nothing," replied the doctor. "I was just thinking that all this phenomena seem to be a mere matter of degree. You admit that a slight suggestion can produce a slight irritation of your throat, which results in a cough. Why, then, can't a strong suggestion produce a strong irritation, which would result in a blister? Both are exactly on the same principle."

The skeptic could think of no reply, and the doctor credited himself with one tally.—New Orleans Times-Democrat.

Longevity of Various Races.

It has often been remarked that while nothing is so uncertain as the duration of any given human life, nothing is more certain than the aggregate of years which may be assigned to a group of 100 persons, or more at any particular age. The expectation of life at a given age, to use the actuarial phrase, differs considerably, as might be expected, in different countries, and Englishmen may be surprised to learn that they are not the longest living among the white races. At the age of 20 an Englishman in average health may expect to live 42 years, and any life office will grant him a policy based on that probability. The American's expectation is for a slightly longer period. On the other hand, a German lad of 20 can count upon little more than 39 years and a half. It would seem, therefore, that the restlessness attributed to the American temperament does not necessarily conduce to the shortening of life, nor the composure of the German to its prolongation. Possibly the better feeding and clothing of Americans in the lower classes of the population is the principal cause of their greater longevity. Their position is, at any rate, maintained in later as well as in earlier years. The American who has reached 60 may look to complete 14 years more, while the Britisher's expectation is only about 13 years and 10 months, and the German's as nearly as possible 12 months less. Both at 20 and at 60 the Frenchman's prospect is a little better than the German's and a little worse than the Englishman's.

An Arbitrary Conductor.

It is an established proposition that the ways of street-car conductors are past finding out, but a certain member of the guild showed himself in a new light the other day.
The incident took place in a Sixth avenue electric car. A woman passenger asked the conductor if he could give her a transfer to a 14th street car. He murmured something unintelligible and passed on without giving the desired ticket.

Another woman sitting near by inferred the first that transfers were given, whereupon the first replied that she knew it was so, only some conductors would not hand them out. Three minutes later another woman asked the same conductor for a transfer to 14th street and promptly received it. And the question naturally arose why he made the distinction.—New York Mail and Express.



A SONG OF ACTION.

He wrote a quatrain on her eyebrow,
A sonnet on her throat,
And her father put a footprint
On the rag-end of his coat.
Chicago Times-Herald.

NOT INTENTIONALLY, HOWEVER.
Patience—Do you sit down while putting on your skates?
Patrice—Yes, and frequently after I get them on.—Yonkers Statesman.

HOW HE DID IT.

Old Gentleman—Here, sir, how is it I catch you kissing my daughter?
The Lover—By sneaking in on us, sir.—Philadelphia Press.

THE RETORT COURTEOUS.

"Your hair is very thin, sir," said the fat barber.
"Glad to hear it," snapped the victim. "Copulency is so awfully vulgar."—Philadelphia Press.

THEIR FINISH.

First Automobile—I see our finish.
Second Automobile—What do you mean?
First Automobile—Flying machines.—Chicago Record.

AN OLD SCHEME WITH HIM.

"What do you think of this scheme of telegraphing without wires?"
"That's nothing new. My wife has kicked my shins under the table for 29 years."—What to Eat.

WORDS FAILED HIM.

"Now that you have heard my daughter sing, you can doubtless give me some idea about her voice."
"Madam, I cannot, I assure you. Words fail me."—Detroit Free Press.

NOT SO MUCH IN LOVE.

She—Why should you doubt my sincerity when I assure you that I love you?
He—I don't, dear. I was only wondering how long it would last.—Detroit Free Press.

WHAT HE HAD FOR HIS TROUBLE.

Creditor—So, if you won't pay my bill I have my trouble in climbing five flights of stairs for nothing.
Student—No, indeed! Just look at the beautiful view!—Fliegende Blaetter.

A LACK OF CONSIDERATION.

"See here!" exclaimed the shopper, excitedly, "there's a man just dropped dead in that bargain crush!"
"How inopportune!" cried the floor-walker. "We have not yet opened our undertaking department."—Philadelphia Record.

FROM THE HYGIENIC POINT OF VIEW.

"I don't see how you can say football is hygienic; look at the men who get hurt."
"Well, look at the thousands of men who jump up and down and howl in the fresh air without ever getting hurt at all."—Indianapolis Journal.

IT WAS OUT OF ORDER.

O'Hoolahan—That ooo-oo clock at yours is out of order.
O'Callahan (indignantly)—It is not! O'Hoolahan—it is that! The whistles just blew 1 o'clock, and didn't that clock at your say "ooo-oo" instead of "ooo"?—Brooklyn Eagle.

HOW BLISE COULD SHE TELLY.

He—Darling, were you ever in love before?
She—To be frank with you, George, I have been many times. How else would I be able to tell whether I am in love or not now?—Boston Transcript.

EASILY FOUND.

"Do you think it is desirable for a man to study the dead languages?"
"No, sir," answered Mr. Cumrox, with emphasis. "If queer words are what a young man aspires to, the golf and base ball reports in any good daily newspaper will supply all his wants."—Washington Star.

THIS RUSHING AGE.

"You must always think before you speak," said the cautious philosopher.
"Yes," answered the very active young man, "and let the other fellow, who follows the popular plan, get in ahead of me and take all the interest out of what I say. You forget the value of time."—Washington Star.

THREE MOTTOES.

The Spanish Motto—Never do today what you can put off till tomorrow.
The English Motto—Never put off till tomorrow what you can do today.
The American Motto—Never put off till this afternoon what you can do this morning.—Puck.

THE MODERN MOTHER.

"I do not believe in telling a child ghost stories to frighten him when he is naughty."
"When Clifford is naughty I explain the germ theory to him and have him look through a microscope at bacteria. It frightens him terribly, and at the same time inculcates scientific knowledge."—Detroit Journal.

Clerks and the clergy are also great patrons of the wheel.