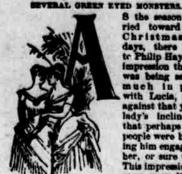
## COUNTRY LUCK

By JOHN HABBERTON, Author of "Helen's Babies," Etc.

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CHAPTER XXII.



S the meson hur-ried toward the Christmas bolidays, there came to Philip Hayn the impression that he was being seen so much in public with Lucia, never against that young lady's inclination, that perhaps some people were believ-ing him engaged to her, or sure to be. This impression be-came more distinct

came more distinct when some of his new business acquaintances railied or complimented him, and when he occasionally declined an invitation, given viva voce, by explaining that he had promised to escort Miss Tramlay somewhere that evening. If this explanation were made to a lady, as was usually the case, a knowing amile, or at least a significant look, was almost sure to follow. It began to seem to Phil that the faces of the young women of New York said a great deal more than their tongues, and said it in a way that could not be answered, which was quite annoying.

If he was to seem engagad, he would prefer that appearances might not be deceitful. Again and again he was on the point of asking the question which he little doubted

Again and again he was on the point of asking the question which he little doubted would be favorably answered, but he always restrained himself by the reminder that he was only a clerk on a salary that could not support a wife, bred like Lucia, in New York, and that villa plots at Haynton Bay were not selling as rapidly as they should if he were to become well to do; indeed, they scarcely were selling at all. Who could be expected to become interested in building sites on the sea shore when even in the sheltered streets of the city the wind was piercing the thickest overcoats? And who could propose to a girl while another man, even were be that stick Marge, was offering her numerous attentions, all of which she accepted?—confound Marge and his money!

That Margo also was jealous was inevita-That Margo also was jealous was inevitable. Highly as he valued himself, he knew womankind well enough to imagine that a handsome young fellow just past his majority might be more gratifying to the eye, at least, than a man who had reached—well, who had not mentioned his age since he passed his thirty-fifth birthday. He had in his favor all the prestige of a good record in seviety. of large acquisitance and aristosociety, of large acquaintance and aristo-cratic extraction, but he could not blind himself to the fact that the young women who were most estimable did not greet him as effusively and confidentially as they did Phil. His hair was provokingly thin on the top of his head, and farther back there was top of his head, and farther back there was a tell tale spot that resembled a tonsure; he could not quickly enter, like Phil, into the spirit of some silly, innocent frolic, and al-though he insisted that his horses were as good as Phil's, he could not bring himself to extending an invitation for a morning dash through the park, as Phil did once or twice a week. So be frequently said to himself, Confound the country habit of early rising, which his rival had evidently mastered.

As for Lucia, except for the few happy hours she spent with Phil, and the rather more numerous hours devoted to day dreams regarding her youthful swain, sho was really miserable in her uncertain condition. Other girls were getting engaged, on shorter ac-quaintance, and ten times as many girls were tormenting her with questions as to which of the two was to be the happy man. She de-voutly wished that Phil would speak quickly, ally, after a long and serious consultation with Margie, she determined to adop toward Phil the tactics which only two or three months before she had tried on Marge: ld encourage his rival. With Marge it had had the unexpected effect of making her yield her heart to Phil; on the other hand, it had perceptibly quickened Marge's interest in her; would not a reversel of the factors have a corresponding result?
She had but one fear, but that was grow

ing intense. Agnes Dinon continued to be fond of Phil; there was no other man to whom the ever saw Agnes appear so cheerful and unconstrained. Could it be that the heiress was playing a deep game for the prize that to Lucia seemed the only one in view? She had seen wonderful successes made by girls as old as Agnes, when they had any money as a reserve force, and she trem-bled as she thought of the possibilities. Agnes was old-dreadfully old-it seemed to Lucia. ners were charming, and she was smart bo-yond compare. She had declared that her Interest in Phil was only in his position as Lucia's admirer; but—people did not always tell the truth when they were in love. Lucia berself had told a number of lies—the very whitest of white lies-about her own regard for Phil; suppose Agnes were doing likewise Lucia's little finger nails made deep prints on the palms of her bands as she

She told herself, in her calmer mome that such a thought was unworthy of her and insulting to Agnes, who really had been friend-ly and even affectionate to her. In wakeful hours at night, however, or in some idle hours during the day, she fell into jealousy, and each successive tumble made her thralldom the more hopeless. She tried to escape by rallying Phil about Agnes, but the young man, supposing her to be merely playful in her teasing, did his best to continue the joke.

and was utterly blind to the results.

At last there came an explosion. At a party which was to Lucia unspeakably stupid. there being no dancing, Miss Dinon monopolized Phil for a full hour-a thousand hours it seemed to Lucia-and they sat on a sofa, , that was far retired in an end of a room which once had been a conservatory. Lucia watched for an opportunity to demand an explanation; it seemed it never would come. it finally an old lady who was the head and front of a small local missionary effort in the outh called the young man aside. In an instant Lucia seated herself beside Agnes Dinon, saying, as she gave her fan a vicious twist:
"You seem to find Mr. Hayn very enter-

taining?"
"Indeed I do," said Miss Dinon; "I haven't nt so pleasant an hour this season, until "Oh!" exclaimed Lucia, and the unoffend-

ing fan flew into two pieces.
"My dear girl!" exclaimed Agnes, picking up one of the fragments. "It's really wicked o be so careless.

"Thank you," said Lucia, with a grand air -- for so small a woman. "I thought it was about time for an apology."

Miss Dinon looked sideways in amazement. "The subject of conversation must have been delightful," Lucia continued.

"Indeed it was," said Agnes. Lucia looked up quickly. Fortunately for Miss Dinon, the artificial light about them

"You told me once," said Lucia, collecting her strength for a grand effort, "that"-

"You dear little thing," said Agnes, suddenly putting her arm about Lucia and press-

ing her closely as a mother might seize a by, "what we were talking of was you. Can't you understand, now, why I enjoyed t so much?" There was a tremor and a convulsive move

ment within the older woman's arm, and

"Darling little girl." murmured Agnes, kissing the top of Lucia's head, "I ought to be killed for teasing you, even for a moment, but how could you be jealous of met Your lover has been a great deal more approciative: he has done me the honor to make me his confidante, and again I say it was de-lightful."

'I'm awfully mean," sobbed Lucia "Stop crying-at once," whispered Agnes.
"How will your eyes look! Oh, Lu, what a lucky girl you are!" "For crying?" mid Lucia, after a little

"For having such a man to adore you. Why, he thinks no such woman ever walked the earth before. He worships the floor you tread, the air you breathe, the rustle of your dress, the bend of your little finger, the "—— The list of adorable qualities might have been prolonged had not a little arm suddenly encircled Miss Dinon's waist so tightly that further utterance was suspended. Then Lucia murmured:

further utterance was suspended. Then Lucia murmured:

"The stily fellow! I'm not half good enough for him."

"Do you really think sof"

"Indeed I do; I do, really."

"I'm so glad to hear you say so," said the older girl, "for, honestly, Lu, Mr. Hayn has so much head and heart that he deserves the best woman allve."

"It's such a comfort to be told so," murmured the younger girl.

mured the younger girl.
"One would suppose you had doubted it and needed to be assured," said Agues, with

"One would suppose you had doubted it and needed to be assured," said Agnes, with a quizzical smile.

"Oh, no! 'twasn't that," said Lucis, hurriedly. "How could you think of such a thing! But—Oh, Agnes, you can't understand, not having been in love yourself."

Miss Dinon looked grave for an instant, but was quickly herself again, and replied, with a laugh, and a pinch bestowed upon the tip of Lucia's little car:

"True; true. What depths of ignorance we poor old maids are obliged to grope in!"
"Now, Agnes!" pleaded Lucia. "You know! didn't mean to be offensive. Al! I meant was that you—that I.— Oh, I think he's all goodness and sense and brightness and everything that's nice, but—and so, I mean, I like to hear about it from everybody. I want to hear him talked of all the while; and you won't think me silly for it, will you! Because he really deserves it. I don't balisve there's his equal on the face of the earth!"

"I've heard other girls talk that way about

"I've heard other girls talk that way about their lovers," said Agnes, "and I've been obliged to hope their eyes might never be opened; but about the young man who is so fond of you I don't differ with you in the least. He ought to marry the very best woman alive."

"Don't say that, or I shall become jealous

"Don't say that, or I shall become jealous again. He ought to find some one like you; while I'm nothing in the world but a well meaning little goose."

"The daughter of your parents can't be anything so dreadful, even if she tries; and all young girls seem to try, you know. But you really aren't going to be satisfied to marry Philip Hayn and be nothing but a plaything and a pretty little tease to him, are you? It's so easy to stop at that; so many girls whom I know have ceased to grow or improve in any way after marriage. They've been so anxious to be cunning little things that they've never become even women. It makes one almost able to forgive the ancients for polygamy, to see" for polygamy, to see"—
"Agnes Dinon! How can you be so dreadful?"

"To see wives go on year after year, per-sisting in being as childish as before they were married, while their husbands are acquiring better sense and taste every year."

Lucia was sober and silent for a moment;

then she said:
"Do you know, Agnes—I wouldn't dare to say it to any other girl—do you know there are times when I'm positively afraid of Phil? He does know so much. I find him delightful company—stop smiling in that astonished way, you dear old hypocrite!—I mean I find him delightful company even when he's talking to me about things I never was much interested in. And what else is there for him to talk about! He's never proceed. terested in. And what else is there for him to talk about! He's never proposed, you know, and, though I can't help seeing he is very fond of me, he doesn't even talk about love. But it is when he and papa get together and talk about what is going on in the world that I get frightened; for he does know so much. It isn't only I that think so, yo know, papa bitnself says so; he says he finds it pays better to chat with Phil than to read the newspapers. Now, you know the idea of marrying a—a sort of condensed newspaper would be just too dreadful."

"Husbands who love their wives are not

likely to be condensed newspapers—not while they are at home; but do train yourself to be able to talk to your husband of something besides the petty affairs of all of your mutual equaintances. I have met some persons of the masculine persuasion who were so redo lent of the affairs of the day as to be dread-ful bores; if they wearied me in half an hour what must their poor wives endure! But don't imagine that men are the only sinners in this respect. There isn't in existence more detestable, unendurable, condense wspaper-thank you for the expression than the young wife who in calling and re-ceiving calls absorbs all the small gossip and scandal of a large circle, and unloads it at scandar or a large circle, and unloads it at-night upon a husband who is too courteous to protest and too loyal, or perhaps merely too weary, to run away. I don't wonder that a great many married men frequently spend evenings at the clubs; even the southern slaves used to have two half holidays a week, besides Sundar."

besides Sunday." "Agnes Dinon! To hear you talk, one would suppose you were going to cut off your hair and write dreadful novels under a man-

"On the contrary, I'm very proud of my long bair and of everything else womanly, especially in sweet girls who are in love. As for writing novels, I'm afraid, from the way I've been going on for the past few moments. that sermonizing, or perhaps lecturing, would be more in the line of my gifts. And the company are going down to the dining room; there's a march playing, and I see Phil strug-gling toward you. You're a dear little thing to listen to me so patiently, but you'll be dearer yet if you'll remember all I'vo said. You're going to have a noble husband; do prepara yourself to be his companion squal, so he may never tire of you. Hosts bushands weary of wives who are nothing but sweet. Even girls can't exist on candy

CHAPTER XXIII.



up, as recorded elsewhere in this narrative, there time much looking up done or attempt-ed by various rail-To some of them pects of iron were merely hopeful and

that portion of the general public which re-gards a railroad only as a basis for the issue of stock in which men can speculate did not distinguish between the two.

Like iron and railroads, stocks also began to look up, and Mr. Marge devoted hi more closely than ever to the quotations which followed each other moment by moment on the tape of the stock ticker. seemed never safe for him to be out of hearing of the instrument, for figures changed so suddenly and unexpectedly; shares in some solid old roads about which everybody knew everything remained at their old figures, while some concerns that had only just bee introduced in Wall street, and were as prolematic as new acquaintances in general, fig-ured largely in the daily reports of Stock

Exchange transactions.

Mr. Marge remembered previous occasions of similar character; during the first of them he had been a "lamb," and was sheared so closely and rudely that he afterward took great interest in the shearing process, per-haps to improve and reform it. He was not at all misled by the operations on the street at the period with which this story concerns itself; he knew that some of the new securitie were selling for more than they were worth, that the prices of others, and the great vol-ume of transactions in them, were made wholly by brokers whose business it was to keep them before the people. Others, which

source promising, could fulfill their hopes only on certain contingencies.

Tet Marge, cool and prudent though he was, took no interest whatever in "securities" that deserved their name; he devoted all his attention to such stocks as fluctuated wildly—stocks about which conflicting rumors, both good and bad, came day by day, sometimes hour by hour. He did not hestiate to inform himself that he was simply a gambler, at the only gentlemanly game which the law did not make disreputable, and that the place for his wits and money was among the stocks which most indulged in "quick turns," and to which the outside public—the great flock of lambs—would be most attracted.

After a careful survey of the market and several chats, apparagity by chance, with alleged authorities of the street, he determined to confine his operations to the stock of "The Eastern and Western Consolidated Railway company," better known on the street and the stock tickers' tapes as "E. & W." This stock had every feature that could make any alleged security attractive to operators, for there was a great deal of it, the company was formed by the consolidation, under the guise of leasing, of the property of several other companies, it was steadily picking up amall feeders and incorporating them with the main line, it held some land grants of possible value, and, lastly, some of the managers were so brilliant, daring and unscrupulous that startling changes in the quotations might occur at any time at very short notice. Could a gambler ask for a mora\_promising game!

E. & W. soon began to justify Marge in

Could a gambler ask for a more promising game?

E. & W. soon began to justify Marge in his choice. For the first few days after he ventured into it the stock crept up by fractions and points so that by selling out and promptly repurchasing Marge was able to double his investment, "on a margin," from his profits alone. A temporary break frightened him a little, but on a rumor that the company was obtaining a lease of an important connecting link he borrowed enough money to buy more instead of selling, and as—for a wender—the rumor proved true, he "realized" enough to take a couple of hundred shares more. Success began to manifest itself in his countenance and his manner, and to his great satisfaction be once heard his name coupled with that of one of the prominent operators in the stock.

His success had also the effect of making his plans more expansive and aspiring.

His success had also the effect of making his plans more expansive and aspiring. Should E. & W. go on as it was going, he must within half a year become quite well off—almost rich, in fact. Such being the case, might it not be a mistake for him to attach as much importance as he had done to the iron business and its possible effect upon the dower of Miss Tramlay! She was a charming girl, but money ought to marry money, and what would be a share of the forty or fifty thousand a year that Tramlay might make in a business which, after all, could have but the small margin of profit which active competition would allow! There were rich families toward whose daughters he had not previously dared to raise his eyes, for their heads would have demanded a fuller financial exhibit than he cared to make on the basis of the few thousands of dollars which he had invested in profitable tenement house property. As a large holder of E. & W. property. As a large holder of E. & W. his position would be different; for were not the heads of these various families operating

In E. & W. themselves!

Little by little he lessened his attentions to Lucia, and his visits to the house became fewer. To Phil, who did not know the cause. Lucia, and his visits to the house became fewer. To Phil, who did not know the cause, the result was quickly visible, and delightful as well. The only disquieting effect was that Mrs. Tramlay's manner perceptibly changed to an undesirable degree. That prudent lady continued to inform her husband that there seemed to be no movement in Haynton Bay villa plots, and that the persistency of the young man from the country souned to have the effect of discouraging Mr. Marge, who really had some financial standing.

The change in Marge's manner was perceptible throughout the Tramlay faintly. Even Margis experienced a sense of relief, and she said one evening to Lucia:

"Ian't it lovely that your old beau is so busy in Wall street nowadays! He doesn't come here half as much as he used to, and I don't have to be bored by him while you're talking to Phil. You ought to fit up a room especially for me in your new house, Lu, for I've endured a dreadfal lot for your sake."

"You silly child," Lucia replied; "you might catch Mr. Marge yourself if you liked. Mamma seems to want to have him in the family."

"Thank you for the "if." Margis retorted.

"Thank you for the 'if,' " Margie retorted

but I don't care for a husband almost old enough to be my grandfather, after being accustomed to seeing a real nice, handsome young man about the house." "He has money," said Lucis, "and that is

what most girls are dying to marry. Papa says he is making a fortune if he is as deep in the market as some folks say."

"I hope he is," said Margie. "He ought to have something besides a wooden face, and a

baid head, and the same set of speeches and manners for all occasions. What a splendid manners for all occasions. What a spissal of sphinx he would make, or an old monument! May be he isn't quite antique enough, but for vivacity he isn't any more remarkable than a stone statue. Just think of what Phil has And still E. & W. went up. The discovery

of valuable mineral deposits on the line of one of its branches sent the stock flying up al points in a single day, and soon after ward a diversion of some large grain ship ments from a parallel line helped it still fur ther. That the grain was carried at a los did not trouble any one-probably because only the directors knew it, and it was not their business to make such facts public. And with each rise of the stock Marge sold out, so as to have a larger margin with which to

At the first of the year E. & W. declared a dividend so large, for a security that had been far below par, that even prudent investors began to crowd to the street and buy the stock to put into their safes. The effect of this was to send shares up so rapidly and steadily that Marge had difficulty in repurchasing at the price at which he sold; but he did so well that more than six thousand shares now stood in his name on the books of

Six thousand shares represented about half a million dollars at the price which E. & W. commanded. Marge admitted to himself that it did not mean so much to him, for he had not a single certificate in his pocket or any where else. But what were stock certificates to a man who operated on a margin! They were good enough for widows and orphans and other people incapable or unwilling watch the market, and who were satisfied draw annually whatever dividends might chance to be declared. To Marge the stock as it appeared on his broker's books signified that he had cleared nearly fifty thousand dollars on it within two months, and all this money was reinvested—on margin—in the same stock, with the probability of doubling itself every month, until E. & W. should go quite a way beyond par. Were it to creep up only 5 per cent. a month-it had been doing more than twice as well-he could figure up a cool million of gain before the ummer duliness should strike the market. Then he would sell out, run over to Europe and take a rest; he felt that he would have earned it by that time.

Of course there was no danger that E.& W. would go down. Smart, who, in the parlance of the street, was "taking care of had publicly said, again and again, that E. W. would reach 150 before summer, and, although Smart was one of the younger men in the street, he had engineered two or three other things in a manner which had made older operators open their eyes and check Smart's very name seemed to breed luck, his prophecies about other movements had been fulfilled, he evidently had his own fortune largely invested in E. & W., so what more could any operator sak! Even now the stock was hard to get; investors who wanted small quantities had generally to bid above the market quotations; and even when a large block changed hands it depressed quo-tations only a fraction, which would be more than recovered within twenty-four hours. Marge's margin was large enough to protect him against loss, even should a temporary panic strike the market and depress everything by sympathy; indeed, some conserva-tive brokers told Marge that he could safely

carry the stock on a much smaller margin.

Better men have had their heads turned by ess success, and forgotten not only tender sentiments but tender vows; so it is no wonder that, as his financial standing improved daily, Marge's interest in Lucia weakened. The countryman might have her; there was as good fish in the sea as that he had hoped o catch-not only as good, but a great deal better. He would not break old friendships. ship was a near enough relationship.

CHAPTER XXIV



ELL, my dear," said Tramlay to his wife one evening in wife one evening in late winter, "the spell is broken. Three different people have bought building sites of the Haynton Bay company, and a number of others seem interested. There's been a good deal of money made this winter, and now people seem anxious to spend it. It's about time for us to be considering plans for our villa—sh?"

"Not until we are sure we shall have more than three neighbors," said Mrs. Tramlay. "Besides. I would first like to have some certainty as to how large our family will be this summer?"

tainty as to how large our family will be this summer?"
"How large? Why, the same size as usual, I suppose. Why shouldn't is be?"
"Edgar," said Mrs. Tramlay, impatiently, "for a man who has a business reputation for quick wita, I think you're in some things the stupidest person who ever drew breath."
Tramlay seemed puzzled. His wife finally came to his aid, and continued:
"I should like to know if Lucia's affair is to dawdle along as it has been doing. June is as late in the season as is fashionable for weddings, and an engagement"—

is as late in the season as is fashionable for weddings, and an engagement"—

"Oh!" interrupted the merchant, with a gesture of annoyance, "I've heard the customary talk ...out mother love, and believed it, up to date, but I can't possibly bring myself to be as anxious as you to get rid of our blemed first born."

"It is because I love her that I am so desirous of seeing her happy and settled—pot to get rid of her."

"Yea, I suppose so; and I'm a brute," said the husband. "shali, if Phil has been waiting until he should be certain about his ewn condition financially, he will not need to wait much longer. I don't know whether it's through brains, or tact, or what's called lover's luck, but he's been doing so well among railroad people that in common decency I must either raise his salary largely or give him an interest in the business."

"Well, really, you speak as if the business depended upon hiz."
"For a month or two he's been taking all the orders; I've been simply a sort of clerk, to distribute them among mills, or find out where iron could be had for those who wanted it is here. where iron could be had for those who wanted it in haste. He's after an order now—from the Lake and Gulfide road—that I let him attempt at first merely to keep him from grawing conceited. It seemed too great and a could a job to place any hope on, but I am beginning to half believe he'll succeed. If he does I'll simply be compelled to give him an interest in the business; if I don's some of my competitors will coax him away from me."

"What! after all you have done for him?"

"Tut! tut! the favor is entirely on the other side. Had some outsider brought me the or-

side. Had some outsider brought me the or-ders which that boy has taken, I would have had to pay twenty times as much in commis-sions as Phil's salary has amounted to. What do you think of 'Edgar Tramlay & Co.' for a business sign, or even 'Tramlay & Hayap"

"I suppose it will have to be," said the lady, "I suppose it will have to be," said the indy, without any indication of gratification, "and, if it must be, the sconer the better, for it can't help making Lucia's position more certain. If it doesn't do so at once, I shall believe it my duty to speak to the young man."
"Dou't! don't, I implore!" exclaimed the merchant. "He will think"—

merchant. "He will think"—
"What he may think is of no consequence,"
said Mrs. Tramlay. "It is time that he should
know what city etiquette demands."

"But it isn't necessary, is it, that he should
know how matter-of-fact and cold hearted
we city people can be about matters which
country people think should be approached
with the utmost heart and delicacy! Don't
let him know what a mercenary, self surving
lot of wretches we are, until he is so fixed
that he can't run away." that he can't run away.

"Edgar, the subject is not one to be joked about, I assure you."

"And I assure you, my dear, that I'm not more than balf joking—not a bit more."

"I shall not say more than thousands of the most loving and discreet mothers have been obliged to say in similar circumstances," said Mrs. Tramlay. "If you cannot trust me to discharge this duty delicately, perhaps you will have the kindness to undertake it your-

"The very thing!" said Tramley. "If he must have unpleasant recollections of one of us I would rather it wouldn't be his motherin-law. The weight of precedent is against you, don't you know!--though not through any fault of yours.

Will you seriously promise to speak to him! At once!-this very week!" "I promise," said Trambay solemaly, at the same time wickedly making a number of

mental reservations. "Then if there should be any mistake it will not be too late to recall poor Mr. Marge,

said Mrs. Tramlay.

"My dear wife," said Tramlay, tenderly,
"I know Marge has some good qualities, but
I beg you to remember that by the time our
daughter ought to be in the very prime of her beauty and spirits, unless her health fails, Marge will be nearly 70 years old. I can't bear the thought of our darling being doomed to be nurse to an old man just when she will be most fit for the companionship and sym-pathy of a husband. Suppose that ten years ago, when you boasted you didn't feel a day older than when you were 2), I had beer twenty years older than I am now, and hang ing like a dead weight about your neck? Be en us we have had enough to do in bring ing up our children properly; what would you have done had all the responsibility com upon you alone! And you certainly don't care to think of the probability of Lu being left a widow before she fairly reaches middle

"Handsome widows frequently marry again, especially if their first husbands were well off."

"Wife!" Mrs. Tramlay looked guilty, and avoided her husband's eye. She could not avoid his encircling arm, though, nor the meaning of

his voice as he said:
"Is there no God but society!" "I didn't mean to," whispered Mrs. Tram-y. "All mothers are looking out for their ighters; I don't think fathers understand bow necessary it is. If you had shown more interest in Lucia's future I might not have been so anxious. Fathers never seem to think that their daughters ought to have

busbands," "Fathers don't like girls to marry before they are women," said Tramiay. "Even now I wish Lu might not marry until she is

several years older." 'Mercy!" exclaimed Mrs. Tramlay. "Would you want the poor child to go through several more years of late parties, and dancing, and dresting? Why, she'd be-come desperate and want to go into a nunnery or become a novelist, or reformer, or

What! Is society really so dreadful to a young girlf' asked the husband. "It's the most tiresome thing in the world after the novelty wears off," said Mrs. Tramlay, "unless she is fond of flirting, or gets into

one of the prosy sets where they talk about nothing but books and music and pictures and blue china and such things." "Live and learn," quoted the merchant. "Next time I become a young man and marry I'll bring up my family in the country. My ters had at least horses and trees and birds and flowers and chickens to amuse them, and not one of them married until she was twenty

Mrs. Tramley maintained a discreat silence, for, except their admiration for their brother, Mrs. Tramlay had never been able to find a point of contact in her sisters-in-law. Tramlay slowly left the room and went to his club, informing himself, as he walked, that there were times in which a man really needed the

society of men. Mennwhile, Phil had for the twentieth time been closeted with the purchasing offi-cials of the Lake and Guifride railroad—as disagreeable and suspicious a couple as he had ever found among Haynton's assortment of expert grumblers. Had he been more ex-perienced in business he would have been less hopeful, for, as everybody who was anybody in the iron trade knew the Lake and Gulfside had planned a branch nearly two hundred miles long, and there would be forty or fifty thousand tons of rails needed, every-body who was anybody in the iron trade was trying to secure at least a portion of the order. Phil's suggestion that Tramlay should try to secure the contract had affected the merchant about as a proposition of a child to build a house might have done. in to avoid

depressing the young man's spirits, be had consented, and had himself gone so far as to get terms, for portions of the possible order, from men who were looking for encouragement to open their long closed mills.

Unknown to the merchant, and fortunately for Phil, one of the Lake and Gulfside purchasing agents had years before chanced to be a director in a company that placed a small order with Tramlay, and, remembering and liking the way in which it had been filled, was predisposed toward the house's new representative from the first. But Tramlay, not knowing this, laid everything to Phil's luck when the young man invaded the whist room of the club, called Tramlay away from a table just as cards had been dealt, and exclaimed in a hoarse whisper:

"I've got it!"

away from a table just as cards had been dealt, and exclaimed in a hoarse whisper:

"I've got it!"

"Get what!" asked the merchant, not over pleased at the interruption. Phil stared so wildly that his employer continued: "Not the smallpox, I trust. What is it! Can't you speak!"

"I should think you'd know," said the young man, looking somewhat aggrieved.

"Not Lake and Gulfside!"

"Exactly that," said Phil, removing his hat and holding it just as he remembered to have seen a conqueror's hat held in a colored print of "Gen. Scott entering the City of Mexico."

"Hurrah!" shouted the merchant, dashing to the floor the cards he held. This movement eliciting an angry protest from the table, Tramlay picked up the cards, thrust them into the hands of a lounger, said: "Play my hand for me. Gentlemen, I must begyou to excuse me; sudden and important busiues," seized his hat, and hurried Phil to the street, exclaiming:

"Sure there is no mistake about it! It seems too good to be true."

"There's no mistake about this," Phil replied, taking a letter from his pocket. The merchant hurried to the nearest street lamp, looked at the written order, and said—

"My boy, your fortune is made. Do you realise what a great stroke of business this is?"

"I hope so," said Phil.

"I hope so," said Phil.
"What do you want me to do for you!
Name your terms or figures."
Phil was slient, for the very good reason that he did not know how to say what was in

"Suppose I alter my sign to Trainlay & Hayn and make you my equal partner!" Still Phil was silent. "Well," said the merchant, "it seemed to me that was a fair offer; but if it doesn't meet your views speak out and say what you

prefer."

"Mr. Tramlay," said the young man, trying to speak caimly, but falling most lamentably, "they say a countryman never is satisfied in a trade unless be gets something to boot."

"Very well. What shall it be?" "Millions everything; that is, I wish you'd give me your daughter too." The merchant laughed softly and shook his

The merchant laughed sortly and shook ma-heed. Phil started and his heart fell. "I don't see how I can do that," said Tram-lay, "for, unless my eyes deceive me, you alady have her."
"Thank heaven!" exclaimed Phil devoutly.
"So say I," the merchant responded.

CHAPTER XXV.



of success (according to the successful) being the malignant envy of those who have not surprising that in time there began to creep into Wall street some stories that E. & W. was no better than it should be, nor even quite so good, and that there was no reason why the stock should be so

high when solider recurities were selling beiow par.

The management, assisted by the entire E. & W. clique, laughed all such "bear" stories to scorn, and when scorn seemed somewhat insufficient they greatly increased the volume of sales and maintained the price by the familiar, simple, but generally successful ex-pedient of buying from one another through many different brokers in the stock market The bear party rallied within a day or tw and returned to the charge with an entirely new set of lies, besides an accidental truth or two; but the E & W. clique was something of a liar itself, and arranged for simultaneo delivery, at different points on the street, of a lot of stories so full of new mineral develop-

ments on the line of the road, and so many new evidences of the management's shrewd ness, that criticism was silenced for a while. But bears must live as well as buils, and the longer they remain hungry the harder they are sure to fight for their prey; so the street was soon favored with a fresh assort-ment of rumors. This time they concerned themselves principally with the alleged bad condition of the track and rolling stock in the west, and with doubts as to the minera deposits said to have been discovered. The market was reminded that other railroad

market was reminded that other railroad companies, by scores, had made all sorts of brilliant discoveries and announcements that had failed to materialize, and that some of these roads had been managed by hands that now seemed to be controlling E. & W.

Then the E. & W. management lost its ordinary temper and accused the bears of malignant falsehood. There was nothing unusual in this, in a locality where no one is ever suspected of telling the truth while he can make snything by lying. When, how-ever, E. & W. issued invitations to large operators, particularly in the company stock, for a special excursion ever the road, with opportunities for thorough investiga-tion, the bears growled sullenly and began

to look for a living elsowhere. The excursion start was a grand success in the eyes of Mr. Marge, who made with it his first trip in the capacity of an investigating investor. There were men on the train to whom Marge had in other days scarcely dared to lift his eyes in Wall street, yet now they to lift his eyes in Wall street, yet now they treated him as an equal, not only socially but financially. He saw his own name in newspapers of cities through which the party passed; his name had appeared in print before, but only among lists of guests at parties, or as usher or a bridegroom's best man at a wedding—not as a financier. It was gratifying, too, to have presented to him some presidents of western banks who joined the party, and be named to these financiers as one of the most prominent investors in E. one of the most prominent investors in E.

He saw more, too, of his own country than ever before; his eyes and wits were quick enough to make him enter heartily into the spirit of a new enterprise or two which some of the E. & W. directors with the party were projecting. It might retard a little his accumulation of E. & W. stock, but the difference would be in his favor in the end. To "get in on the ground floor" of some great enterprise had been his darling idea for years; he had hoped for it as unwearyingly as for a rich wife; now at last his desire was to be granted; the rich wife would be easy enough to find after he himself became rich. Unaccustomed though he was to slumbering with a jolting bed under him, his dreams in the sleeping car were resier than any he had known since the hair began to grow thin on the top of his head. But as the party began to look through the car windows for the bears of the Rocky mountains the bears of Wall street began to indulge in pernicious activity. They all at-tacked E. & W. with entirely new lots of stories, which were not denied rapidly enough for the good of the stock, for some of the more active managers of the E. & W. clique were more than a thousand miles

away. Dispatches began to hurry westward for new and bracing information, but the whole excursion party had taken stages a few hours before for a three days' true to see some of the rich mining camps to which E. & W. kad premised to build a branch. No answers being received, E. & W. bogan to droop; as soon as it showed decided signs of weaknes and seemed to have no friends strong enough to support it the bears sprang upon it en masse and proceeded to pound and scratch the life out of it. It was granted a temporary breathing spell through the as istance of some operators in other stocks, who feared their own properties might be depressed by sym-pathy, but as soon as it became evident that E. & W. was to be the only sufferer all the bulls in the market sheathed their horns in bears' claws and assisted in the annih

of the prostrate giant who had no friends. The excursion party returned from mines in high spirits; even the president of the company declared he had no idea that

the property was so rich. He predicted, and called all present to remember his words, that the information he would send cast would "boom" E. & W. at least ten points within ten daya. Marge's heart simply danced within him; if it was to be as the president predicted his own hoped for million by the beginning of the stagnant season would be nearer two. He smiled pityingly as Lucia's face rose before him; how strange that he had ever thought seriously of making that chit his wife, and being gratified for such dowry as the iron trade might allow her father to give!

The stages stopped at a mining village, twenty miles from the station, for dinner. The president said to the keeper of the little hotel:

"Is there any telegraph station here!"

twenty miles from the station, for dinner. The president said to the keeper of the little hotel:

"Is there any telegraph station here?"

"There's a telephone 'cross the road at the store," said the proprietor. "It runs into the bankin' house at Big Stony."

"Big Stony?" echoed the president. "Why, we've done some business with that bank. Come, gentlemen, let's go across and find out how our baby is being taken care of."

Several of the party went, Marge being among them. The president "rang up" the little bank, and bawled:

"Got any New York quotations today?"

"Yes," replied a thin, far away voice.

"How's the stock market?"

"Tretty comfortable, considering."

"Any figures on E. & W.F."

"El," was the only sound the president could evolve from the noise that followed.

"Umph!" said he; "what does that mean? El' must be 'twelve'—hundred and twelve. Still rising, you see; though why it should have gone so high and so suddenly I don't exactly see. Helle," he resumed, as he turned again to the mouth piece; "will you give me those figures again, and not quite so loud! I can't make them out."

Again the message came, but it did not seem any more satisfactory, for the president looked astonished, and then frowned; then be shouted back:

"There's some inistake; you didn't get the right lettern. I mid E. & W.—Eastern and Western. One moment. Mr. Marge, won't you kindly take my place! My hearing isn't very keen."

Marge placed the receiver to his ear, and shouted, "All right; go ahead." In two or three seconds he dropped the receiver, turned pale, and looked as if about to fall.

"What is it' asked several voices in chorus."

"He said, 'E. & W. is dead as a smelt; knocked to pieces two days ago."

"What is it quoted at now?" asked one, quickly.

True enough: who could want to know here the fall in the could want to know here."

quickly.

True enough: who could want to know more than Marge! It was in a feeble voice, though, and after two or three attempts to clear his throat, that he saked:

"How did it close to-day?"

Again, as the answer came back, Marge dropped the receiver and acted as if about to

dropped the receiver and acted as if about to fall.

"What is it!" Speak, can't you!"

"Thirty-soven!" whispered Marge.

There was an outburst of angry exclamations, not unnixed with profaulty. Then nearly all present looked at the president inquiringly, but without receiving any attempt at an explanation, for the president was far the heaviest owner of E. & W. stock, and he looked as stony of face as if he had suddenly died but neglected to close his eyes.

Marge hastily sought the outer air; it seemed to him he would lose his reason if he did not get away from that awful telephone. Thirty-seven; he knew what that meant; his margin might have saved his own stock had the drop been to a little below par, but it had tumbled more than half a hundred points, so of course bis brokers had closed the account when the margin was exhausted, and Marge, who a fortnight before had counted himself worth nearly a million dollars (Wall etreet mifficus), was now simply without a penny to his credit in Wall street or anywhere else; what money he chanced to have in his pocket what money he chanced to have in his pocket was all he could hope to call his own until the first of the next month, when the occu-pants of his tenement houses would pay their rent.

rent.

It was awful; it was unendurable; he longed to scream, to rave, to tear his hair. He mentally cursed the bears, the brokers, the directors, and every one else but himself. He heard some of his companions in the store bawling messages through the telephone, to be wired to New York; these were veterans, who savaned from year averages that a who assumed from past experience that a partial recovery would follow and that they would partly recoup their losses. But what could he do? There was not on earth a person whom he could ask, by telegraph, for the few hundred dollars necessary to a small

speculation on the ruins.

He heard the outburst of incredulity, followed by rage, as the passengers who had re-mained at the little hotel received the unexmained at the little hotel received the unexpected news, which now seemed to him to be days old. Then he began to suspect every-body, even the crushed president and directora. What could be easier, Marge said to himself, than for these shrewd fellows to unload quietly before they left New York, and then get out of reach so that they could not render any support in case of a break! He had heard of such things before. It certainly was suspicious that the crush should have come the very day after they got away from the telegraph wires. Likely enough they now, through their brokers, were quietly buying up all the stock that was being offered, to "peg it up," little by little, to where it had been. The mere suspicion made him want to tear them limb from limb, to organize a lynching party, after the fashion of the territory they were in, and get revenge, if not tory they were in, and get revenge, if not

ritory they were in, and get revenge, if not justice.

It was rather a dismal party that returned to New York from the trip over the E. & W. The president, fearing indignant western investors, and still more the newspaper reporters, whom he knew would lie in wait for him until they found him, quietly abandoned the train before reaching Chicago, and went eastward by some other routs. A few of the more hardened operators began to encourage each other by telling of other breaks that had been the making of the men they first ruined, but they dropped their consoling reminiscences when Marge approached them; they had only contempt for a man who from his manner evidently was so completely "cleaned out" as to be unable to start again, even in a small way. The majority, however, seemed as badly off as himself. Some of them were so depressed that when the stock of cigars provided especially for the excursion was exhausted they actually bought common pipes and tobacce at a way station, and industriously poisoned the innocent air for hundreds of miles.

This, then, was the end of Marge's dream of weather the content and the start days he

for hundreds of miles.

This, then, was the end of Marge's dream of wealth! Occasionally, in other days, be had lost small sums in Wall street, but only he and his broker knew of it; no one ever he and his broker knew of it; no one ever knew in what line of stock he operated. But now—why, had not his name been printed again and egain among those of E. &. W.'s strongest backers! Every one would know of his misfortune: he could no longer pose as a shrewd young financier, much less as a man with as large an income as he had time to enjoy.

Would that he had not been so cor and careless as to mentally give up Lucia, who now, for some reason, persisted in ap-pearing in his mind's eye! Had he given half as much attention to her as to E. & W., she might now be his, and their wedding cards might be out. And fron was still looking up, too! How could any one not a natic have become so devoted to chance as to throw away a certainty! for she had been a certainty for him, he believed, had be chosen to realize. Alasi with her, as with B. & W., he had been too slow at realizing. Concluded next Saturday.

Agricultural Signs of a Cold Winter. A cold, hard winter is predicted by agricultural seers. "It will be tough this winter," said a grizzled old farmer in town one day this week. "I mean that's what the winter is going to be."

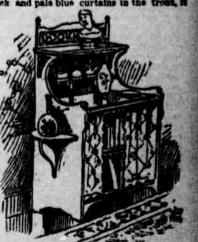
"Why?" "I'll tell you why. In the first place just try the skins of your fruit. You'll find that your apples and peaches and grapes and all other fruit, home grown, are thicker and tougher skinned than for years. That's one sign. Last winter it was different. Apples and other fruit were so thin skinned it was hard to gather without bursting it, and you recthe winter was extraordinarily Corn is another weather sign-How is corn? Why the husk on board. the ears is thicker and stronger than I have seen for year. Wheat and rye have seen for yes. Wheat and rye straw are tougher. I is wirier and the seed pods are he r protected than usual. "Yorwich (Conn.) Letter.



DECORATIVE FURNITURE. Articles Which Would Do Hach to Make

character. The two first articles would perhaps look best finished in a cream colored examel, with gold leather paper at the back of the bracket, and the screen might perhaps be produced in a bronze. The panels of this to be of painted Japaness silk with a despercolored border. The transparent painted silk panels are dainty in coloring and very effective, and while they are also remarkably cheap, they make a pleasant change from the recently much used French cretomes.

In Fig. 3 a species of decorative furniture is illustrated which might almost be described as a substitute for the cabines. The low top with the overhanging shelf above, the side brackets and the curtains, are, all of them, attractive features which raise the thing above the commonplace class of goods. In point of detail it is refined, and if finished in cream, with gold leather paper at the back and pale blue curtains in the front, in



would make a charming little item of drawing room furniture—not only artistic in appearance, but also sufficiently low in price to be popular.

pearance, but also sufficiently low in price to be popular.

In the next group (Fig. 3) is shown a quaint little table of a decidedly novel form. Its apparent purpose is for the display of art pottery, but it might also come in useful as a "five o'clock" tea table. Here is adopted the Moresque styla. The cheval screen shown in the sketch is decidedly novel, the completely circular shelf being a change from the somewhat old fashioned drop shelf which has been what old fashioned drop shelf which has been wo long successful. The introduction of this round shelf, though, involved piercing through the screen, but the pretty little curtains at the back could be made to fall right across the opening when the screen is to be used as a protection from the fire. This design, though not altogether inclegant, is yet manifestly inconsistent throughout; still, the cusped archway and the certainly perilem



shelf with the portiers at the back, are pretty features and novel, and well calculated to captivate the feminine fancy. Cream examel and rose colored silk would make as appropriate combination for this screen.

The hybrid article which figures in the next sketch (Fig. 4) is neither a small cabinet ner a table—perhaps it should be rightly called a whatnot. It is designed in the Japanese style, and the sides are intended to be pierced right through in the characteristic manner. At present there are comparatively few substitutes for the old fashioned low whatnot, and a variety of some such contrivwhatnot, and a variety of some such or ance as this would be acceptable. The flower wase stand at the side is dec



black with red lines would be both stylish and effective. The majority of such stands are at present made much taller than this one, though a small arrangement of this description is certainly more useful for heavy waxe. In the companion table to the right the star form is utilised for the top, and a small bracket has been brought out to support seek alternate angle. port each elternate angle.

Why Hamilton Fought Burn.

Hamilton's son, Philip, a few years be-fore, while defending his father from political attacks, had become embroiled in a duel. He had met his antagonist at Weehawken, opposite New York, and been killed. Hamilton at this time was so impressed with the noxious influ of the code that he published a pamphlet against it.

But there were many reasons why fi Burr. He had formerly sanctioned the practice he now condemned by servi Gen. Lee. His own son had fallen the years before in (as it was considered at the time) a vindication of his father's honor. He was prominent as an apprant for the first office in the gift of the people. Today a duel would doubtless decide the question against him. There he regarded a refusal to fight as fatal to his chances. Had he possessed a cer-tain moral strength, often deficient in some of the Hamiltons, he would have acted upon his convictions. He was too weak to do this and accepted the chal-