en' my roomatis is a caution. Woner is Missle-virey got any mo' dat liniment, Missy? You see I done de bes' what I could." bbe sho! dishyer night air is chilly,

"And God bless you!" said Missy, fer-rently. "You shall suffer for nothing so long as we have anything. Comel

CHAPTER XXIX.



The colonel was in the office; Missy saw the gleam of his light through the window as she crossed the yard. Too eager to delay for permission, she pushe open the door and entered with the words "My father;" but she could say no

Her father looked up in some alarm, but when he saw behind her a bent old negro leaning on a staff, he half believed that he must be dreaming; it seemed incredible that old Gilbert should be standing on that threshold, with scarce a wrinkle more than when he traded for the mule. The colonel started to his feet stagger.

ing, and put out both hands, "Gilbert?" he said, "Gilbert? Is this you?" "Tubbe sho, mawster! I'se been gawn

a long time, but de Lawd is spared me ter git back."
"My son?" faltered the colonel. Missy burst into tears. "Make him sit

down," she sobbed. "There is so much to tell." "Sit down," the colonel said, pushing

a chair toward him.

"I'm 'bleedged ter you, mawster," old Gilbert stammered; to be seated in the presence of quality shocked his sense of decorum. "De wuz a wagin gin me a lif' as I come along. I lighted by de back lot ter git ter my house, en' dere I met Missy."

"Sit down," the colonel commanded, and old Gilbert felt he must obey. But he shunned the chair, and spying a box in the corner he went over and perched thereon with a sigh, while Missy eagerly repeated to her father the account given of Nicholas.

"And he has a letter for you from Brer Nicholas; will you not read it?" she entreated. The colonel could not speak, but he

put out his hand for the letter that old Gilbert was seeking in the crown of his "My 'pendance wuz strong in de Heb-

enly Mawster ter spare me ter han' you dat, suh," he said. "I'd a fotch hit buffo', but de roomatiz spilt my chances ter wuk out my travelin' 'spenses." The colonel seized the letter, but his

hands trembled so that he could hardly adjust his glasses. Well! well! mawster is come ter spec-

tikles!" said old Gilbert in admiration "En' yo' hair is a-sheddin'. 'Minds me of yo' paw. You is middlin' ole, mawster, tubbe sho!" The remark was intended as a com-

ment, but the colonel was absorbed in his son's letter and it escaped him.

"Let me read, too," Missy entreated, leaning over his shoulder. "I cannot, cannot wait!"

It was a touching appeal in which the banished son besought his father's protection for his wife and child, and then implored justice for the devoted old slave who had proved so true a friend. He recounted how freely old Gilbert had supplied him with money, the savings of his years of industry, and besought his father to discharge this debt.

"Ah, my brother, come back!" sighed Missy, passionately kissing the letter, "and everything you ask shall be done!" "Gilbert," said the colonel, with a tremulous smile, "how much money did

you lend my son?" "Dullaw, mewster? Is. Mawse Nick wrotened you 'bout dat? En' I tole him not ter fret, secin' dis ole no 'count nigger is 'mos' ter de eend of his row. doan 'zactly re-collict. I had it on ter a scrap o' paper Mawse Nick writ me, en' a tally stick besides, which I could onerstan' better, but I los' 'em bof, 'long with my rumberilla, on de fiel' o' battle. Is you been in de wah, mawster?"

'Yes," said the colonel. "Praise be ter glory!" ejaculated old Gilbert. "Den you kin onerstan' de wuz pow'ful scatterin' times, en' hit druv de amount plum outen my min'. Some of hit wuz what Missle-virey sont him, en' I had ter purten' lak hit wuz all mine ter git him ter borrer hit. Hit wuz like Mawse Nick wuz my chile. Not but ez 1 onerstan' hit, mawster, you wuz boun' ter slet vo' eves beginst him fur c'rection," the old man hastened to amend. "En' I wuz after him cawstant ter sen' you his 'pentance, but my min' misgive me, all along, dat Miss Roxy she wuz wukin' beginst Mawse Nick's 'pentance. You 'members Miss Roxy White, maws-

The colonel nodded. "She wuz a po'ful holp to Mawse Nick, en'a mighty good 'oman; but"-and he paused and looked around as though Miss Roxy might be eavesdropping-"she ain't quality. Miss Roxy is po'ful sot in her own notions, 'en she is plum bound up in dat chile, Mawse Nick's little boy, en' she is dat feard o' losin' holt on him, hukkom she ain't no incouridgemint ter Mawse Nick to turn his desires home

wuds." The colonel glanced up quickly with a look of enlightenment; he was beginning to understand his son's obstinate silence "But now-now we will bring him back?" Winifred entreated.

"We shall see," the colonel said, and sighed. He could not consent to lay bare his heart, and he changed the subject. Now that you are your own man, what are you going to do, Gilbert?" he asked, with amused curiosity.

"I been studyin' 'bout that," old Gilbert answered, hesitatingly. "I'se allers lowed to be hones', en I paid you fur de

"So you did!" exclaimed the colonel with sudden recollection; and he rose and unlocked the secred drawer of his secre

"But den hit 'pears ter me lak I stole yo' nigger?" pursued old Gilbert, with a furtive grin. "Ain't I boun' ter wuk out dat time I stole myse'f? Maybe I better git a lie yer's 'vice on hit?"

"No!" said Missy. The colonel smiled. "Well, do you want to stay on here at Thorne Hill?' he neked, as he took out the little bag that held the price of the mule.

"get wus a good house, en' good lan' I had here," said old Gilbert, with a regretful sigh; "but hit is dat busted down, en' dat growed up. En' es for dat muel, hit wus a short lived muel fur de money; hit tuk 'n died in less 'n six months."

"I'll give you a deed to the house and land, making it yours for life," said the colonel.

Tip of Ten Cents-Another Barber Who Says He Is & Very Busy Man-"Colored "Well, tubbe sho, you kin spare dat much," said old Gilbert complacently. "En' ef dat's yo' will en' pleasure, maws-Society" at the Capital. (Special Correspondence.)
Washington was getting shaved in the barber shop of Willard's hotel, one of the oldest taverna in the city. He was ter, why—I pass my cawnsent."

How much an acute sense of his own

advantage, how much of affectionate fidelity and the power of habit, went to the making of this consent it is impossi-ble to say. "As to the price of the mule," contin-

ued the colonel, "there is the money just as you left it." And he tossed the bag of coin to old Gilbert, who grinned and twisted with mingled embarrassment and satisfaction. "But I would like to know how you contrived to convey it to me, and how you contrived to convey yourself away?"

Old Gilbert hung his head sheepishly, and glanced at Missy, who said, as the

quick blood mounted to her forehead: "It was me managed it!" Her father looked at her with a smile

of sad perplexity.

"Hit wuz jes' det she wuz so sot on
Mawse Nick, tubbe sho!" old Gilbert explained, as he hugged the remnant of his savings. ''Ceptin' I had done los' track of him, I wouldn't nuver have come back bedout him, 'long o' my promuss ter Missy. But what a po' no 'count nigger can't manage, sh'oly a man o' gumption, lak mawster, kin fo' shortly bring ter pass.

"Oh, my father!" Winifred exclaimed "You will bring him back? And life will be sweet once more, and we can forget the war." 'We will see," the colonel said, and

sighed. - He had not the heart to remind her that there was no certainty that Nicholas still lived. "Well! well!" said old Gilbert, with a

subdued chuckle, as he slipped down from his perch on the box. "Ef I ain't been 'stonished outen my manners at gittin' home! How is Missle-virey, tubbe

"She is well, and she will be so glad to see you," said Missy. "Come to the house and you shall have a Christmas dinner. After all, this is not such a sorrowful Christmas day."

Yet she wiped away the tears as she went.

Old Gilbert's appearance at the "gret house" created a hubbub of excitement that penetrated to the room where John Fletcher sat in moody meditation. Five weeks had he been a guest at Thorne Hill, and his immovable resolve was taken; he would go on the morrow; he would run any risk rather than remain longer under this roof, now that he knew the fate that threatened him.

But on the morrow John Fletcher was again an invalid. He had contracted a chill from exposure to the night air, and for some days following he was seriously ill; but though the colonel's courtesy never flagged, and Miss Elvira was prompt with kind attentions, his impatience to be gone increased with his

Col. Thorne perceived this state of mind with extreme annoyance. He had accepted this northerner as he might have accepted a decree of fate, but he never forgot that Capt. Fletcher was his quest, and he would fain have had him feel at case.

"It is a dull house, a dull house," he repeated, with a deep sigh, as he sat be side the sick man's bed one morning. He looked strangely worn and haggard. Ill though he was, John Fletcher noted the change wrought in Missy's father since old Gilbert's return. His dignified self possession seemed to have deserted him, and ho talked with an absent air, as if thinking aloud. "Young people require he said. "My daughter must gavety." go away for a few days; she dwells too instant and haughty change of manner, as though he repented the momentary weakness, he interrupted himself: "But, sir, I disturb you, and Dr. Lane advises perfect quiet.

The colonel had spent an hour in the sickroom that morning, but of all that he had said John Fletcher understood only this, that Missy was going away; that he should see her no more. His reason, his pride, his sense of "the eternal fitness of things," assured him that this was best; but more than ever did he now desire to leave Thorne Hill.

Continued next Saturday

Katherine Eleanor Conway. Boston, July 3 .- Miss Katherine Eleanor Conway, of this city, is a poet and critic of exceptional talent. Miss Conway was born in Rochester, N. Y., but has been for many years a literary worker of Boston. Miss Conway is on the edi-



KATHERINE ELEANOR CONWAY. torial staff of Boyle O'Reilly's journal, The Pilot. She has published a volume of poems called "On the Sunrise Slope," and edited for Mrs. Clara Erskine Clement, the well known art writer, a volume entitled "Christian Symbols and Stories of the Saints." An exquisitely bound copy, in white velvet and gold, was sent to Pope Leo XIII, and his holiness ac-

knowledged it in an autograph letter. In her early girlhood Miss Conway came under the personal influence and instruction of Bishop M'Quaid, one of the most distinguished Cathelic prelates n America, and under this stimulus her literary gifts were harmoniously developed. Miss Conway is the president of the Roxbury branch of the Catholic union; she is a leading member in the Woman's Press club, and is very much in demand before clubs and societies as

a reader of her own papers. Miss Conway was the first Catholic woman ever invited to address the Woman's union in Boston, an organization that while not sectarian is still positive in Protestant tendencies. Miss Conway has a peculiarly carnest and impressive presence, and unusual as are her gifts, and finely as she expresses them, of her it may still be well said:

The poet's deep, poetic heart Is better than the poet's fame.

Thomas C. Platt's Beading. Mr. Platt is a great reader. Thack-eray, Dickens and Robert Louis Stevenson are among his favorite authors. 'As to newspapers, it is said that he reads every paper published in New York city every day. He is a tall, thin, nervous looking man. His hair, beard and mustache are brown, streaked with gray.

ney organise their own life and are in-surance companies, savings banks and building societies. There are colored policemen, firemen, city and Federal of-OUR COLOR BRETHREN MANY OF THE WARE IN GOOD CIR.

Giving a Real Estate Owning Barber o

operated on by an elderly and sedate

A SENATOR AND HIS NEIGHBOR.

colored man, who while wielding the

razor with practiced hand carried on a

conversation with a white man sitting

near by. Apparently the conversation

was on business matters, for the white

"Well, Mr. Stewart, I'll raise my offer

"Then we can't trade," replied the old

"Pretty close trading for a second hand

from one-five to one-ten. That is the

barber, "for one-fifteen is my price and

razor." thought the customer in the

chair. "If I wanted to buy a razor from

a barber I'd give the man his price and

The would be purchaser finally raised

his offer to one-twelve, greatly to the

disgust of the customer, who thought

such haggling over pennies disgraceful.

He made no remarks, however, until the

shaving was done and the other man had

"Uncle, let mo see the razor that man

was trying to buy of you. If it's any-

thing of a razor it's cheap enough at

At the same moment he slipped a quar-

"I wasn't talking about a razor," re-

"A building lot for one-fifteen-oh, I

"No: one hundred and fifteen thou-

The stranger turned sharply, looked

the old barber in the eye, whistled softly,

as if to himself, and went up stairs mut-

"A lot worth one hundred and fifteen

Mr. Stewart is the oldest barber in

Washington. He shaved Abraham Lin-

BLACK BABIES AND WHITE NURSE.

coln and cut his hair on the day of the

emancipator's arrival at Washington to

take the presidency. He owns, besides

the valuable piece of property spoken of

One never knows in Washington when

he gives tips of dimes or quarters to col-

ored persons whether he is helping a

very poor man or swelling the horde of

an African Crossus. In a hurry for a

shave one day I ran into a ten cent bar-

ber shop on D street. The barber and I

exchanged confidences. He had one shop

in Washington with eleven barbers, an-

other in Georgetown with nine barbers

close attention they should have," he

added. "Fact is, I am a very busy man."

"Other business?" "'Deed I has, I have a factory where I make trusses,

which I invented myself. I am presi-

dent of a colored man's bank, vice presi-

dent of a colored man's insurance com-

pany, one of the trustees of our church

and cemetery association, a member of

six secret societies and an officer in three

of them. Beside this I am partner in a liv-

ery stable, part owner of a grocery store

and superintendent of our Sunday

These are two instances out of hun-

dreds that could be given. Washington

refined and well to do colored men and

women than any other city in this coun-

try. A few have made money in trade,

but more have grown rich by investing

their savings in real estate. In the flush

times following the war the colored men

of Washington prospered. What was

then outlying property, unimproved, and

in many sections low ground, unhealth-

ful and undesirable, could be bought for little or nothing. Here the black men

invested, and many of them hold their

property to this day. An ordinary build-

ng lot, which they bought for \$100 in

1865, is now worth \$10,000 or \$15,000.

The section which a colored colony

monopolized many years ago is now

rapidly becoming the seat of fashion,

and hence it is nothing uncommon to see

a humble hovel, inhabited by negroes,

next door to a brown stone mansion. On

Massachusetts avenue a senator has a

"But I do not mind it at all," says the

statesman; "I am a poor man, who pays

out one-half of his salary for house rent.

Why should I turn up my nose at my

neighbor, who owns his home and is

Nowhere else in this country has civ-

ilization reached such a high state

among the ex-slave of the cotton and to-

bacco plantations. A striking instance

of this fell under my observation on K

street a few days ago. A baby cart in-

habited by two black infants was in

charge of a pretty white nurse. Colored

men here enter into all the activities of

life. They are shopkeepers, boss me-

chanics, money loaners, bankers, law-

yers, doctors, dentists and architects

neighbor of this sort.

rich?

contains a greater number of educated,

school.

"But I am not able to give them the

"Deed I has, I

above, a number of houses and lots.

thousand dollars, and I just gave him a

see; one hundred and fifteen dollars."

ter into the barber's hand and bade him

left the shop. Then he said:

man remarked:

best I'll do, positively."

I'll not take a cent less."

be done with it."

one-fifteen."

'keep the change."

plied Mr. Stewart.

What then?

sand dollars."

tip of ten cents!"

"A building lot.

policemen, firemen, city and redering col-ficials, colored military companies, col-ored clubs, colored Grand Army posts. Our colored friends are inordinately fond of secret societies. In Washington there are no fewer than thirty councils and lodges of colored Odd Fellows, a Masonic grand lodge with ten lodges, a grand Royal Arch chapter and five chapters, a grand commandery Knights Templar and four commanderies and a Scottish Rite supreme council. There are many other secret societies, those organized by colored women alone being almost innumerable. On a Connecticut avenue car I overheard this fragment of conversation between two well dressed colored women:

製造 v - 0 業元子にいたスペート第26万人の必要な V V センババントコンジョン選手といいけん ままだいじょうだいだけ しょうかん

"How many s'ieties yo' membah of "Only seven; but I'se goin' in two mo'



As a rule the colored men and women of Washington dress better than the white folks. Young colored men wear white flannel suits, belts and russet shoes, and ride bicycles and play lawn tennis with dusky belles radiant in yellow slippers and blazers. Colored men and women drive their own carriages, dog carts Russian surreys and mail wagons, and ride their own saddle horses.

A Sunday morning scene in front of the First Presbyterian church, on Fifteenth street, is worth looking at. It is in the heart of the fashionable region. Next door is the hotel which Secretary Blaine made popular by living in a year ago. In front is McPherson square, surrounded by elegant mansions. The vice president's hotel, the Shoreham, is but a block away. At church hour the fash-ionables of the colored world come up by ones and twos. The majority walk, but many ride in handsome equipages. Some of the costumes of the women are magnificent. Plenty of diamonds are to be seen. The men wear high hats, patent leather shoes and gold headed canes. This is the swell church of the town. Membership in it is a passport to upper

ten society.

There is a surprising number of churches for colored people in Washing-ton. The Baptists take the lead with thirty-five churches and missions, the Methodists following with twenty-nine. There are three Episcopal churches, two Congregational, one Presbyterian and one Catholic. The last named, St. Augustine's, is one of the famous churches of the city. It is attended by many members of the diplomatic corps. The music of this church attracts visitors

from near and far. The colored schools of Washington rank as high as the schools for white children. The system is complete. There are kindergartens for little black folks, nineteen graded schools, a Normal school, a high school and a university. With o many aids to progress it is not sur-



IN FRONT OF THE HIGH TONED CHURCH prising that the colored people of the in culture as capital city are growing well as in wealth. If the Afro-American race is anywhere to develop men of genius and a community of sterling char acter and wide influence, one would naturally expect to find it in the city of Washington WALTER WELLMAN.

SHE WAS A SERVANT GIRL.

How Faithful Work Brought Opportunity to a Domestic. After an absence of eight years in In-

dia Miss Annie Geisinger has returned to the United States, and is now visiting New York friends, She enjoys the peculiar distinction of having begun the career of a Presbyterian missionary before attaining her eigh. teenth birthday. She is said to have met with remarkable suc-

ANNIE GEISINGER. cess, and only intermits her labors on account of failing health. Miss Geisinger is a native of Warrenton, Mo., and the daughter of German parents who are in humble circumstances. When 14 years old she went out to domestic service and performed her duties so faithfully that her mistress afforded her an opportunity to secure an education. After graduating she expressed a desire to become a missionary, and the Presbyterians sent her to India.

Striped awning cloth, dark blue and old gold or old gold and white, makes excellent covers for piazza cushions. Turkey red, orange and blue cotton, which comes at five or six cents a yard, is a bright, cheap covering for hammock pillows. Denim or workman's blouse cloth in blue or brown is also excellent for piazza cushions or boat pillows. It costs but fifteen cents a vard, and with an outline of coarse white, green or red Scotch floss is quite artistic and will do for library or hallway cushions as well.

Piazza Cushions.

Jacob Fisher, who died recently at Kutztown, Pa., was 100 years old. Up to his fatal illness he had never been sick a day in his life, and boasted that he had voted for nineteen Democratic candida'es for the presidency.

The Chicago Advance has made an advance even for it. As its agent, representing its interests in New England, a woman has been appointed, Mrs. Emily L. Leeds. She is a cultivated weman of uncommon business ability.

ABOUT WALL STREET.

THE FINANCIAL CENTER OF THIS NEW WESTERN WORLD. Its Outside and Inside Great Leaders

Swallowed Up in Its Vortex-The Tragedles It Causes - A Letter from Junius Bearl Browne. [Special Correspond New York, July 3. -Famous as Wall street has been for more than a generation, it has never been half so famous as during the past twelve or thirteen years. The extent and variety of its operations is so constantly and rapidly increasing that some of the bulls and bears of 1870 and 1875 would show to very little advantage now. Wall street has always

been national in importance and influence, but recently it has grown decidedly international. London has become al most as closely associated with it as Chicago is,
The Bourses of Paris, Amsterdam, Frankfort, Berlin are often seriously affected by its feeling and quotations. Its throbs, indeed, are communicated to the furthest reaches of civilization. Its volume of business and its audacity in enterprise are hardly equaled anywhere. Its methods and manipulations, its devices and schemes are wholly and peculiarly American, often arousing the admiration and wonder of the entire monetary world.

The street-it is commonly so spoken of-has changed as much in its architecture as in its transactions. Both tend to the colossal. Where a brief while ago ancient, grim, solid structures stood, today superb, lofty, completely contemporaneous piles are reared. It is not a street, though called such; it is a quarter, embracing lower Broadway, Nassau, Cedar, Pine, Will-iam, Pearl, Hanover, New and Broad streets and Exchange place, a territory more than half a mile square, one of the very richest on the globe. Trinity church-old Trinity-blocks the street proper at one end and the deep East river cuts it off at the other, illustrating at once the mockery of what is known as religion and the reality and suggestion of suicide. If consolation cannot be found in a theologic creed, peace-the peace of death-may be sought in the tidal stream. How stuffed with history (much of which will never be revealed)

and prolific associations that quarter is! It looks very calm and restful after the day's business has ended, like a battlefield when all traces of the strife and carnage have been removed. But when it is aroused, full of financial fury, as it commonly is from 10 a. m. to 3 p. m., it is a strange, bewildering spectacle. Messenger boys, most of them carrying telegrams, dart here and there over carts wagons, directly under horses' heads, between men in close conversation-they have no time for mannersas if their life depended on ten seconds' time. They are never slow there, whatever they may be elsewhere. Their orders are always to hurry, and hurry they do. Besides they catch the spirit of the quarter, the feverish restlessness

of those about them. There seems to be more electricity in the air on the eastern side of the lower end of Manhattan Island than in any part of this highly charged republic. The excessive electricity affects the nerves and quickens the blood to an unhealthy degree. Men who walk leisurely and tranquilly in Fulton street or Maiden lane, no sooner turn into Wall street than they accelerate their pace and get excited. They may not have any interests there, but they are influeficed by the locality, nevertheless. They cannot be distinguished in the driving throng from the great speculator whose fortune is at stake on the issne of the day, or the small speculator hurrying to his broker to make his margin good before his stock shall be sold

Not every one gambles, as it might appear, in that district. The big banks are conservative and carefully managed. If they were not their credit would be ruined, and no bank can dispense with credit. But even they make large call loans on stocks, the prices of which concern them nearly. They are secured against loss, under all ordinary circumstances, by the amount of their collaterals, but when these decline to a certain point their demands are inexorable. Dealing in money hardens the heart, and hundreds of millions are locked up in their strong vaults. The gray sub-treasury at Wall and Nassau streets, where stands the bronze statue of Washington on the site of his inauguration as first president of the United States, is bursting with gold and silver and stuffed with bank notes. What innumerable eyes must look every day with hunger and envy on those firm walls shutting in that prodigious wealth! How impossible to the Father of his Country would the reality of today have seemed to him when he took the oath of office in the spring of

A well dressed, well bred woman, though occasionally a feminine operator is visible there, is a rare sight in the street. She attracts much attention, consequently, among the female fruit venders, the scrubs, the janitors' wives and assistants. Now and then a new wife comes, radiant and beaming, to her husband in her carriage after 3 o'clock. As he drives away with her, submissive and sentimental, the older and more seasoned lordssmile and say, "He'll soon get over that." The temper of the place is plainly not uxorious, but it is gallant out of business hours, gallant to a fault, as the liberal purchases of flowers, bonbons and jewelry by its frequenters for their sweethearts after a lucky turn amply attest.

All the exchanges, metal, cotton, coal, coffee, petroleum, produce, stock and real estate, are in that region, but the two stock exchanges, notably the older and bigger one, in Broad street, are generally active, and frequently the scenes of wild excitement. Failures are continually occurring; fortunes are continually made and lost. Firms whose credit has stood high, unshaken through years of revolution and disaster, which are supposed to be very, very rich, suddenly go down, and then it is known that they have long been crippled, unable to pay their debts. If they are honest and honorable much is forgiven them-the street is generous and magnammous in its way-they are regarded simply as unfortunates, and are encouraged and helped on their feet again.

Very few men hold out there. The victors of last year are overthrown this year. The laurels of summer are nipped by the winter frost. Leaders regularly appear and disappear. He who made such a noise, who gained repeatedly the golden prize, nine or ten seasons since, is already forgotten. The coming man is always going. The Napoleon of the time is ever meeting with his Waterloo. The annals of the street furnish a dreary record of extinguished leaders. What becomes of them? Some retire with a remnant of the wreck; more die poor. Some end in insane asylums; others commit forgeries, or swindle their creditors, or steal securities and run away Some get into prison: others blow out their brains. But the wave of oblivion speedily sweeps over all. No worship or ecollection there of the sun declining or

Often men who have been prosperous, who have had seats at the board and had a following, tumble and sustain hurts beyond healing. Conscious that they cannot recover, they still limp around—they are known as lame ducks held to their old haunts by the grateful, torturesome memory of the past. Their figures are melancholy, depres They are ghosts of their tormer selves. Countenance, dress, manner are wofully altered. Their look is dejected, distrustful, half appealing, half submissive—the look that comes from permanent failure, from expectations crushed. There is something pitiful in their shabby gentility, in their hollow effort to appear what they have been. Many of their old associates are kind to them, aid them in little ways. But they seldom last. They cannot bear the mortification of irretrievable defeat. They are missed for a few days, then their death is announced Perhaps a subscription is raised to bury them decently. "Poor Jones has gone. He couldn't have cared to live-he had lost his grip. Let's take a drink. Western Union's up two points."

The street keeps a brave outside. It seems so pleasant under the sunshine, so prosperous, so promising. What vast wealth it has, what temptations it offers! Brown and Thompson, Smith and Robinson had almost nothing when they began, and see where they are now! Beautiful town houses, villas at Newport, carriages, boxes at the opera, sumptuous entertain ments-yes; but where are the hundreds of others that fell while they rose? The many never think of the defeated, who are not to be counted in the reckoning of hope. It appears very easy to make money there. Watch the market; get a few points; venture boldly and the thing is done. The thing is done, done every day; but how? Not as the venturer hopes and desires once in twenty times. Contrary to popular opinion, the great mass of speculators, big and little, lose in the street in the long run. The outcome of gambling is generally disastrous under all conditions and in all

It is natural that the battlefield of the bulls and bears should externally command interest and admiration. Everything moves so smoothly and regularly. Everybody is so neatly and elegantly attired, so agreeable in manners, so buoy ant, so cheerful; even when most excited it is a quiet sort of excitement. The brokers appear, whether old or young, like boys at play. Americans possess a degree of stoicism that other peoples cannot reach. They smile at ruin; jest on the brink of the grave. The street is eminently stoical; but stoicism cannot annul the perils and terrors of gambling.

The street is leprous as to speculation. Albeit it shows but a financial strife, a daily rush and crush and commotion, a frantic effort to win at all hazards, it in cludes the gravest questions of morals. Nobody can estimate the sum of unhappi ness it causes annually, not here alone and in the large cities, but in every nook and corner of the land, directly and indirectly. More than half the defalcations in the east may be traced to speculations there. We may know the crimes it engenders by newspaper reports; but the silent suffering, the moral deterioration, the blasted hopes, the conquered virtue we can never know. But the street is less responsible than the weakness of humanity. The street is here because the metropolis is here. Every great city in Europe has a similar evil, growing out of the greed for money, which cannot be removed while mankind is what it is. The mass of men are gamblers when the lust of gain is aroused, and the habit formed, it is stronger than principle or

pleading. The street, like some mighty monster of fable, devours every week hundreds who dare to trifle with it. But no one learns by the experience of others or by his own. Fresh victims are ever forth coming, and they go the way of doom serene and smiling, as the host of their predecessors have done. While the wife vails in agony; while the children are deserted; while the pistol of the spicide sounds; while the defaulter flies from justice, Wall street, which has wrough those tragedies, looks innocent and staid Trinity invites to prayer.

WHEAT FIELD INSURANCE.

A Novel Result of California Meteor ological Conditions. (Special Correspondence,

San Francisco, June 28.—The fact that it never rains in California except when it rains is generally known throughout the country as one characteristic of this Golden state. But just why these long annual droughts occur is not so generally known. As the meteorological conditions which produce the long, rainless summers are set forth in the encyclopedias it is not my purpose to explain them. But some of the effects of this state of affairs will not be without interest to eastern farmers at least. To say that except where irrigation is practiced the fields become dried up sand banks is but to relate what every one might expect. But the resulting danger from field fires and the practice of insuring the grain in the field against loss from fires are features of this conntry which are novel. Grain insurance has come to be an extensive branch of business, and has some interesting feat-

The basis of valuation is figured at so many pounds of grain to the acre, and is insured at one cent per pound upon the estimated yield. The premiums are at the rate of one and one-half cents on the dollar of insurance, and it continues in force for three months. This is figured as sufficient time to allow the grain to ripen and be harvested after it becomes dry enough to burn in the fields. If a farmer writes insurance on the three months basis, but gets his grain in the ware house before the time expires, he is entitled to a rebate or draw back on his premiums. When the grain is stored in ware houses it is then insurable on another basis. The soliciting insurance agent gets a commission of 20 per cent. of the premiums.

To keep track of such a large number of short time policies requires an army of clerks. The salaries of these clerks, together with the commissions of agents and the profits to the companies, which are usually large, all come down and constitute a heavy tax on the farming community. When therefore we eat hot cakes made from California wheat, and compute from the cost to the consumer what the profits of the farmer are, we must not overlook the army which intervenes between the horny handed tillers of the soil and our breakfast cakes. Nature seems to have conspired with the speculative spirit of men in this case.

The Ringlets of the Past.

A dling essential to beauty in the old days appears to have been a set of curls. They all had their clustering, clinging ringlets that hung down over their ears and around their slender, twisted necks, just as they all had dome like foreheads and an expression of mild melancholy. They appear to have been particularly proud of the curls, for through whatever vicissitudes they went the artist always kept those ringlets unruffled and looking as if they had just come from under the hand of the hairdresser. They probably thought it would be very immodest and disrespectful to put a woman with disheveled hair into a micture.

GOWNS OF FAIR WOMEN.

OLIVE HARPER'S INTERESTING LET-TER ON CURRENT FASHIONS.

Many Handsome Dresses That Have Been Made at Home or Abroad for Some Time Are Just Beginning to See the Light of Day.

(Special Corre New York, July 8.—Dainty, pretty gowns that were made, or may be imported, during Lent are only now se their first daylight since then, and so will still be kept a couple or three weeks



SECRETS TO TELL.

more until the season at the fashionable resorts has gotten into full swing. Last week I helped a couple of young friends of mine to pack for Saratoga.

But before I say much about the dresses let me tell how they were packed, so that each dress will look as fresh and crisp after a month's wear as if just from the hands of the fairy godmother. There is for each dress a large, flat, paste-board box some 3 feet long and about 18 inches wide by 4 deep. These boxes are quite, but not unusually, strong. The dress skirt is taken at the middle of the belt and at the bottom in front and then held tight and laid flat on bed or floor, and the back folded lengthwise in three folds and kept without wrinkles, and is patted and pulled out quite smooth. Then this is laid carefully into the box and folded down to fit in without press-ing. The waist is also folded neatly and laid in the box, both skirt and bodice right side out.

If the dress does or does not quite fill the box a sheet of fine tissue paper is laid over it. Each dress is placed in its separate box, and the name of it written on the top so that there will be no confusion. Each gown has its lace sewn in neck or sleeves and its ribbon trimming in the same box, so that it is also kept in

its best condition. We will suppose that one of these two pretty irls is relating this secret to her dearest friend. Among the dresses which Milly carried away was one which she Milly carried away was told me she expected would be very effective at the races, where she would nearly always have a background of green. It was of cream colored India caught up in a tangled mass of wrinkle on each side, forming partial paniers.
The sleeves, sash and vest front were of cardinal surah, while the hat and paraso both beamed in the same fervid color Spanish trimming of cardinal croche vandyke lace added a final touch to the costume. The cream color in the of the red.

The other young lady had a pretty dress in old rose veiling and surah with pinked out vandykes over knife plaitings on the front of the skirt. Her parasol and hat trimming matched th gown, over the shoulders and around the neck of which she wore lace falls.

Some of the prettiest dresses of the sea son are for afternoon wear on the piaczas and in general. I took special notice of two; one was of figured challie in pearl gray with green foliage and roses in medium sized patterns all over it, with a border. The underskirt was knife plaited, and the challie draped in vest front and across in a most grace way. A Spanish jacket of green velves trimmed with gold embroidery extends into panels on the sides. The sleeves are of challie with velvet caps and cuffs.



PRETTY AFTERNOON GOWNS. The other is of beige colored India silk, The other is of being concred man six, with polka dots of alternate red and blue. The dress is cut princess style, and draped in a manner easily understood by referring to the illustration. The dark part is of coquelicot red surah. A red ribbon ties the hair and encircles the neck. All that is required to complete these toilets for the promenade is to don hats to match the costume and to take parasols or fans as the hour is early OLIVE HARPER. or late.

An Anecdote of Artemus Ward. NEW YORK, July 3 .- The fear of

death always remained with Artemus Ward (Charles F. Brown), and even after be had become famous he resorted to some of the strangest freaks to drive it away. I have been told of his getting up one morning at 2 o'clock and going to the residence of a lady who was a great admirer of his. He rang the bell, and she came down to the parlor rubbing her eyes.

"Madam," said Artemus, "I hope you will excuse me for disturbing you at such an unscasonable hour, but your cook does fry pork so deliciously that I presumed on your friendship to the extent of asking you to have her fry me aslice now.

"Certainly, Mr. Brown," said the lady, amazed at the request. But she awoke the cook, who fried the pork and awoke the cook, who fried the pork and served it in the dining room. Ward sat down gravely at the table and ate it. He kept up a running conversation and the lady answered in sleepy yewns. When the pork was eaten Ward went out to the corner of the street and laughed so long and loud that a police officer threatened to take him to an insane asylum unless he went home. he went home.