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ABOUT WALL STREET.

THE FINANCIAL CENTER OF THIS NEW WESTERN WORLD.

Its Outside and Inside—Great Leaders Swallowed Up in its Vortex—The Tragedies It Causes—A Letter from Junius Brown Brown.

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 almost as closely associated with it as Chicago is.

The Bourses of Paris, Amsterdam, Frankfurt, 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 is commonly so spoken of—as 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, William, 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. A consolation cannot be found in a theological 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 insatiable fury, as it is a strange, bewildering spectacle. Messenger boys, most of them carrying carts and wagons, directly under horses' heads, between men in close conversation—they have no time for manners—as if their life depended on ten seconds' delay they are never slow there, whatever they are always in a 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 influenced by the locality, nevertheless. They cannot be distinguished in the driving throng from the great speculator whose fortune is at stake on the issue of the day, or the unscrupulous hurrer to his broker to make his margin good before his stock shall be sold out.

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 calls on stocks, the price of which concern them nearly as much as they are secured against loss, under all ordinary circumstances, by the amount of their collateral, 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 subterranean at Wall and Nassau streets, where stands the bronze statue of Washington on the site of his inauguration, the 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 1789!

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 vendors, 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 horse-trade and say, "He'll soon get over that." The tempo 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, and 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 stock exchange, 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 magnanimous in its way—they are regarded simply as unfortunate, 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 remains of them is a few scraps of a remnant of the wreck; more die poor. Some end in insane asylums; others commit forgery, 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 recollection there of the sun declining or

GOWNS OF FAIR WOMEN.

OLIVE HARPERS INTERESTING LETTER 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.

NEW YORK, July 3.—Dainty, pretty gowns that were made, or may be imported, during Lent are only now seeing their first daylight since then, and some will still be kept a couple of three weeks

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 it had come 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 padded and pulled out quite smooth. Then this is laid carefully into the box and folded down to fit in without pressing. 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 a 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 girls is relating this secret to her dearest friend. Among the dresses which Milly carried away were one which she had bought in New York, and one which she had bought in London. The dresses were very effective at the races, where she would nearly always have a background of green. It was of cream colored India silk with cardinal flowers, the skirt caught up in a tangled mass of wrinkles on each side, forming partial panels. The sleeves, sash and vest front were of cardinal silk, while the hat and parasol both boasted in the same fervid color. Spanish trimming of cardinal crocheted vandyke lace added a little touch to the costume. The cream color in the groundwork tones down the brilliancy of the red.

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

Some of the prettiest dresses of the season are for afternoon wear on the piazza 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 chalice draped in vest front and across in a most successful way. A Spanish jacket of green velvet trimmed with gold embroidery extends into panels on the sides. The sleeves are of chalice with velvet caps and cuffs.

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