America's First Multi-Millionaire.

The Life Work of the Mariner, Merchant, Philanthropist and Skeptic, Stephen Girard. at Philadelphia and became a citizen

W. H. Zeller, in Philadelphia Ledger. It was an accident that swept Girard's trading ship, the L'Amiable Louise, into the waters of Delaware Bay in May, 1777-a venture entrusted to his keeping by his father in distant Bordon x, and on which he had been trading between New York, New Orleans and Port au Prince the previous three years. It was an incident that caused him to rent a store on Water street, within a short ditance of the spot where he afterwards located himself permanently, while the British fleet, under Lord Howe, was facing the front. It was his meeting with Mary Lumm in July of that year and subsequent marriage, that decided him to locate permanently in the Quaker City, although he purchased a small property in Mount Holly and continued to reside there until the evacuation of Philadelphia, June 17, He was baptized and confirmed a Catholic, but although he rented a new in St. Augustine's church he seldom, If ever, attended the services, leaving that duty to the other members of his household. Singular as it may seem, he was married by Episcopalian ceremony in old St. Paul's church and was buried in the graveyard of Trinity Catholic church, at Sixth and Spruce streets, according to the simple rites of the Quaker faith.

His dwelling house was under the same roof as his counting room, in Water street, and in a locality almost entirely occupied by stores. The furniture was substantial, but plain, and this shown by the collection now in the special room of the college build-ing devoted to his relics. His only quipage was an humble chaise drawn by a sober looking farm horse. While his fleet of merchant xessels pursued their given course upon the pathless seas, it was this time old-fashioned chalse that conveyed Girard to his 600acre farm in Passyunk township and there he personally inspected the butter and eggs and other products sent up to the Second street market. It was on this same farm that he raised the beef that supplied his vessels. In his dress and personal appearance Gir-ard was as plain as the humblest, and no stranger could have distinguished this possessor of millions from any of the toiling thousands around him. CLOUD OVER HIS HOME LIFE.

Although unwilling to dwell upon a matter of so much delicacy, it is proper to state that the marriage of Girard did not result happily. There is sufficlent testimony among Girard's papers to show, that, as it is not usual in such matters, his reputation while living and his memory after death have both suffered, and unjustly, from erroneous public impressions on this subject. Early in the year of 1785 his wife gave evidence of mental der-angement, which increased until September of that year, when she was placed in the Pennsylvania hospital for treatment. With a view of betterment, Girard later removed her to the country, without benefit. In consequence of this affliction and the palnful stage of his domestic life, Girard determined to return to his old occusecure the tranquility denied him at He sailed for the Mediterranean, but returning, found that the disorder had been greatly augmented, and Mrs. Girard was again admitted to the hospital August 31, 1790, where she gave birth the following year to a female child—the only issue of this unfortunate marriage- who died shortly afterward. Mrs. Girard passed into death in September, 1815, and her remains were interred on the grounds on the north side of the hospital.

Mr. Girard then directed his atten tion to the West India trade, for which his previous education peculiarly fitted him. In 1780 he entered into partnership with Joseph Balesqui, for on two occasions he engaged jointly in bust ness, the second time, in 1786, with his brother John. Neither proved satisfactory. From this point his progress to fortune, joined to unusual skill as a merchant, was both sure and rapid. In 1784 he constructed his first vessel, the Two Brothers, and sailed in command of this brig for Charleston, and thence to the Mediterranean, returning to Philadelphia in July 1788. was the beginning of a then matchless merchant fleet that soon whitened

YELLOW FEVER EPIDEMIC.

At this period of Mr. Girard's life enters an incident which, for its moral heriosm and self-denying charity, deserves more than a passing notice, perhaps giving to his name a higher title than that of founder of Girard college. It was Girard's guiding hand that rested as a blessing upon the afflicted city in the yellow fever pestilence of 1793. It was his executiv that organized the hospital on Bush Hill, in which he served as nurse for sixty days. In the latter part of July 1793, yellow fever broke out in its most fatal form in Water street, between Arch and Race streets. Extending north to Vine street, it was soon communicated to Front, and thence extended to parallel streets. Every attempt to stay the epidemic proved unavailing. It gathered fresh force with fresh victims, until the city seemed one vast charnal house. Citizens fled in dismay, and the town became dopopulated. In the midst of this pestience Girard answered an anonymous call in the Federal Gazette of September 10, the only paper which continued to be published, stating that all but three of the Visitors of the Poor had either fled or succumbed and calling upon benevolent citizens to volunteer their aid. The famous Committee of Twenty-seven organized at the City Hall-dwindling subsequently to twelve and there first care was the organization of the hospital at Bush Hill. The physician in charge reported the situation without order or regulation, of qualified persons to take charge. At this trying moment Stephen Girard and Peter Helm voluntarily offered themselves for the benevolent employ-To estimate properly the value of this act of self-devotion it is well to member that Girard was at this time in the zenith of his life and already a man of wealth and influence afternoon of the same day on which he offered his services Girard entered upon his duties. Order soon gned where all before was confusion. canliness took the place of filth, at-dants and medicines were at hand, pplies and accommodations were prospitul as ready to afford

continued to discharge his duties, the committee ceasing its labors March 9 following. They received under their care alone 192 orphan children, many of them infants whose natural protectors had perished with the fever, and who knows but that here Girard conceived the first thoughts of his college for orphans. The deadly nature of the epidemic may be inferred from the fact that from August 1 to November 9 there were 4031 interments out of a possible population of 25,000 who remained in the city during the plague.

GIRARD AS A BANKER, About the year of 1810 the funds belonging to Mr. Girard in the hands of and subscribed for the whole amount. Baring Brothers & Co., of London, The effect of this action on the public

books that notwithstanding this heavy loss the cargo brought enormous profits, a large portion of the teas bring-ing as high as \$2.14 a pound at auction, in consequence of the scarcity caused

LOANS TO THE GOVERNMENT.

government soon after his arrival of the United States. His attachment to his adopted country was sincere and undoubted. His sympathies were soon warmly enlisted for the land which had sheltered him and under whose free institutions he had prospered. During the War of 1812 he placed at the disposal of the government the resources of his bank at times of difficulty and embarrassment. When the credit of the country was prostrated in 1814, its resources exhausted to the last cent, and the cry of treason and disunion striking dismay into the stoutest hearts—the Treasury bankrupt and subscriptions solicited in vain for small loans of \$5,000,000 at 7 per cent. and an immense bonus-at such a crisis Girard stepped forward



PRINCESS VICTORIA, Crown Princess of Sweden and Norway.

Princess Victoria, the crown princess of Sweden has taken up the wheel, Cycling has not been a favorite pastime among the royalties of Europe since the German empress frowned upon it of late. It is said that William, too, does not care to see the woman of the imperial family, bowever, the Swedish crown princess has however, the Swedish crown princess has a lower to the the paparent to the throne of Sweden and Norway. Princess Victoria is 38 years old. She is the daughter of the formal Duke of Baden, and was married to Gustaf in 1881. She has borne three children, all of them being sons.

culty, and his papers show that he experienced much alarm and anxiety on this account, Exchange in England had fallen below par; the solvency of the foreign house was for a time a matter of great doubt, and the But, by skillful management, he suc ceeded safely and profitably in extricating his money, principally by purchasing in England United States government stock and shares of the Bank of the United States. Having thus ob tained so large an interest in this bank, upon the expiration of its charter, in 1811, he determined to become a bankr, and having in June, 1812, purchased the banking house of that institution he commenced(his operations. It appear from the statement of the ship Good Friends that he had been concentrating his funds at the point of London from the year 1807, at even then looked forward to his specilation as one by which a large profit could be realized. In extricating his mmenge funds from the Barings he did so partly by investments in British goods and partly by the purchase of public stock and Bank of United States shares, for which he paid \$420 per share, or 5 per cent. advance, and tlement 814 per cent, beyond par value of original subscription. At that epoch rich merchant was no extraordinary character, but a rich banker was a character new and previously unknown to the American public, especially when backed by his millions and able to compete with the Treasury Itself in sustaining the public credit and preserving the currency from deprecia tion. In the spring of 1812 Girard found that he could purchase the bank and the cashler's house at the price of \$120,000, one-third of their cost, and to purchased the property May 12, ommencing his banking operations with a capital of \$1,200,000, which he ncreased January 1, 1813, to \$1,300,000. in the transfer of the business not less than \$5,000,000 specie was included, the Bank of the United States depositing all its funds in its vaults, providing an extent of resources never before exampled in this or any other country. The old bank cost \$300,000 and the cashler's house \$40,000, and Girard bought them in for \$120,000. No man ever heard Girard boast of what he would do in time to come. He remained quiet and silent until the time did come, and then he struck the blow with an aim that could not miss its

of Stephen Girard.

refused to pay the specie for a note

FIRST BUSINESS MISFORTUNE. Girard did not permit his occupation mercantile pursuits. Occasionally he met with heavy losses. December 17, 1810, his fine ship, the Montesquieu sailed from the port of Philadelphia for Valparaiso and thrice for where she arrived February 19, 1812. In November, same year, the Montesquien sailed from Canton with a most valuable China cargo on board. Singular as it may seem, she passed through that great extent of sea without meeting a British cruiser, or speaking a vessel that could inform her of the war. Arriving off the capes of the Delaware on the night of March 26, 1813, the Monesquieu discharged guns for pilot. The firing attracted the La Paz, a small schooner, which proved to be a tender to the British man-of-war Poictiers, and this led to the capture. The loss of his college, January 1, 1847, and the of this fine vessel was a severe trial to Girard, but he immediately set about repairing the disaster and ranwistants, For sixty days he fully realized, for it is shown by his

had increased to nearly \$1,000,000. To credit was electrical. It restored stawithdraw this amount without danger bility and dismissed panic, of loss was a task of no ordinary diffi-

CHESTNUT STREET PURCHASE The purchase of the block on Chestnut street, running back to Market, between Eleventh and Twelfth streets, vas a singular real estate speculation of Girard's. There it was intended to difficulties between Great Britian and locate the college now out on the old this country already threatened war. Peel Hill farm. Girard bought the erty July 1, 1807, from John Dun lap and his wife, Elizabeth, for \$100,-000. It is estimated to be worth all of \$5,000,000 today. The Chestnut street front is worth not less than \$6000 a front foot, and the Market street front \$5000 a front foot. The great parchment deed conveying the property to Girard is carefully kept in the vaults of the estate. When Girard came Into esession of this property a large Colonial mansion, painted a bright yellow, occupied the centre of the block. Girard rendered to congress in the case It was surrounded by elegant grounds and an orchard of peach and apple trees, which bore fruit in abundance which period it is highly probable he good one from the start and all offers to buy were refused. Among the offers was one from Murat, who fled from year. Spain to this country after the first downfall of Napoleon, and was for a fered a dinner to Girard and an intimate friends to purchase the square. covering it with Spanish mill dollars as the price. "If you stand them on that bank finally divided upon its set- end I will take your offer," said Girard.

Girard fixed upon the Chestnut street block as the site for his college in his will, dated February 16, 1880. As he made the purchase of the Peel Hall farm of 45 acres, on the Ridge road, in Penn township, early the next year, he changed his mind. The fortunate codicil to the will by which Girard changed the location of the college was dated June 20, 1831, just six months before his death, which occured on December 31 of the same year, from the then prevailing influenza, or grippe as it is known today by those who get

IN THE OLDEN DAYS.

The construction of the buildings erected upon this block was left to the neirs. Ground was first broken in 1832 for three rows of residence-houses facing on Chestnut and both sides of lirard street, and a row of business suses on Market street. They were uniformly four stories high, and acounted the most pretentious buildings the city. Those on Chestnut street had plain brick fronts, with marble trimmings and marble steps leading up their completion until 1870 they were the residences of many prominent object. Stephen Girard's bank never families. Then followed the transformation into stores, and the whole block became a business centre Among the last to move away were Thomas Cadwalader, Judge John M. Read, Frank McLaughlin and Henry as banker to withdraw him from his M. Phillips. During and after the war there were among the residents such well-known men as Wharton Chanellor, S. T. Beale, R. Earp, Thomas Potts and Harry McCall. The first usiness tenants were the Conrad Brothers, whose establishment still ccupies one of the buildings. One of Girard's greatest expectations touchng the city's progress is more than realized in the erection of the great building of the Board of City Trusts or the Girard estate.

Much more could be dwelt upon in the narrative of these progressive steps in the life of the merchant, mariner and philanthropist. The occasio warrants any length of chapter as the day comes near for the celebration of the fiftieth anniversary of the opening dedication of the monument on the west plaza of the City Hall to his memory. The college is indeed a lastsomed her for the sum of \$180,000. His calculations and foresight were most to those who would be the witness of fully realized, for it is chown by his the monument of Girard it is only the narior until she came back."

needful to look around and every-where. There was much of interest in the attempt to break the will, which was fortunately saved to posterity by the great labors of Horace Binney and M. Sergeant. Even the character of the buildings, as outlined in the will; the will in itself, the curious provisions inhibiting the ministry from vis-Girard took the oath of allegiance to iting the ollege and the changes in the several a ministrations of the Girard Trust are hemes of vast moment. They

are for the future. The mind is filled with admiration of the man and profoundly impressed with the value of his example. The goodness of his heart was not manifested by ostentatious subscription of loud professsion. Contemplate the grand benevolence of this merchant who becomes thereby the father of the fatherless. How he clears the way be fore the unfriended, but active and worthy lad, and stands the guardian angel of the orphan. This is true fame It is Girard's look into the future that the world sees in part today.

NEW YORK FASHIONS.

Wedding Dresses--- Graduation Dresses. Plain and Fancy Bicycle Costumes. Shade Hats---Plaited Collars.

New York, June 4.-The traveling dress is no longer a distinctive costume; anything suitable for general street wear, serving the purpose, and a skirt of light weight mixed material, serge or linen, with a cambric shirtwaist and blazer jacket, is a sensible attire, proof against sudden changes of temperature; at the same time very handsomely braided dresses are worn by persons who wish to be conspicuous all occasions.

White satin is undoubtedly the first choice for handsome wedding dresses but peau de sole, or mousseline-de-sole (over satin) are used to some extent. or crepe de Chine, where economy must be considered. The front breadth of the skirt is always gored with circular sides, which, however, throw all the fulness toward the back; and trains are round and long, with many ruffles in balayeuse style to assist in keeping out the train. Waists are full and sometimes with low round necks, but high necks are in the majority, and with either style, long coat sleeves with trimming at the top are universal. Lace is the preferred garniture or satin or mousseline de sole but chiffon is admissable on peau de sole. A great many orange blossoms are used not only on the veil, but also in sprays on the skirt,

GRADUATING DRESSES range from very simple to extremely ornate styles, the latter being totally at variance with the wearer and the occasion. A much ornamented graduating dress is of white point d'esprit lace over white net, and that in turn is over white organdy. Seven graduated rows of white satin ribbon trim the skirt, which near the waist is gathered to three rows of satin ribbon, drooping at the front, which gives the appearance of a short over-skirt. The corsage has many bands of satin ribbor across the front and back, with a lace jabot down the left side, and a white

satin ribbon belt and collar are in har-FINE WHITE MUSLIN

with lace insertion, tucks or ruffles is very appropriate, and where colored linings are desired and silk is too ex pensive, colored organdy is being substituted. Many graduating dresses have tucked yokes at the front of the waist, which sort of sailor collar at the back, and a novelty is lace insertion put on a plain waist and sleeves in a slanting manner which forms a diamond at front or back and two on each sleeve Double ruffles set on at intervals make a pretty skirt trimming for dresses, with insertion and ruffles at ternating on the sleeves and waist The variety of silk, organdy, net, broidered batiste, braided pique, duck or light wool dresses now shown by leading houses, make shopping th first consideration; but despite all other attractions, no summer list of purchases ever fails to include a good supply of The investment in this property was a Murry & Lanman's Florida water, so refreshing and delightful at all times but especially at this season of the

blcycle costume, a Scotch mixture is time the guest of Girard. Murat of- the best material, made with a saddle skirt and blazer jacket, the fancy bi cycle outfit, however, is markedly con spicuous and very expensive. A hand some one is of white "ladies cloth. with a narrow crimson cloth band on the seam at each side of the front breadth, from which five narrow crim son cloth straps of graduated length extend towards the front, each and every cloth band being outlined by fancy gilt braid. A white blazer jack et (with white chiffon vest) trimmed to match, and the hat is a white Alpine with a crimson band. A white ribbon collar and white kid gauntlets give the necessary finish. A second white bicycle costume has a crimson crimson blazer having gilt trimmings A third in light blue, shows skirt revers and pocket straps braided in white. A heavy green lines is trimmed with six or seven rows of white linen braid around the skirt, and on the sleeves the braid is put on to form a point near the wrist. As a rule, hats match the costume.

OSTRICH FEATHERS are so liberally employed on hats intended for fashionable watering places, that they seemed absolutely weighed down, and the natural idea of a light, airy summer hat, finds but little expression in Leghorns with six or sever black or white plumes. While Legfrom the street. From the date of horns carry the day as to style, pink, green or white fancy straws almost covered with tulle and flowers afford change, but mixtures of color do not predominate and trimmings are not very high, much tulle or lace, however, are gathered or twisted on the edge of hats, with a view to a softening ef-

THE BECOMING RESULT

of a standing ruffle around collars, ! so well recognized that many shirt waists and fancy silk fronts are made with a plaited ruffle which may almost meet in front if desired. On foulard silk waists, white lace is plaited above a velvet collar, and a velvet belt is obligatory. Velutina is well adapted to this purpose, as it produces a soften ing effect. Plaited or plain colored silk neck ties fastened around a severe white linen or satin stock, are very pretty on young people, but fluffy neck garnitures are almost universal.

A WASTED DIME.

Fannie Field.

From the New York Weekly. Big sister-"Dick, I wish you would s nd get Mr. Nicefellow a glass of water Nicefellow-"Yes, my boy, and here's a dime for you. Little brother-"Thank you; I'll go pret ty soon. Mamma said I shouldn't leave

EARNEST CHRISTIAN **ENDEAVOR HOSTS**

Plans for the Goming Convention, to Be Held at San Francisco.

THOSE WHO WILL TAKE THE TRIP

Probably Not More Than Ten or Fifteen Thousand Will Be Able to Spare the Time Required .- Sight-Seeing on the Way--Cost of the Journey -- Business Programme

Pennsylvania delegates and to make contracts for accommodations. Mr. Gillespie covered the features of the trip thoroughly, including every essential or traveling, lodging, food and sightseeing. When he returned, he brought with him stereoticon views of the scenes along the route and prepared a lecture, telling all the facts which the members of the Christian Endeavor

From 40,00 to 60,000 delegates usually Francisco and on the return trip. Most attend the annual meeting of the Young of the trains will go by way of Chi-People's society of Christian Endeavor, cago. Special trains will be run from This year the society meets in San the East to Chicago and other specials Francisco, and, if the atendance were normal, the railroad business of the country would receive a remarkable impetus. The rate of fare to which the route from St. Louis or Chicago and railroads have just agreed is \$25 each return by the northern or southern or

way from Chicago, \$23.50 from St. Louis central route at the option of the trav-

PRINCESS HELENE, The Wife of the Crown Prince of Italy.

Helene, Princess of Naples, has been hotographed by one of her new subjects in Italy, and the fresh picture shows her to be a very beautiful young woman. Almost every one has read of her adventures as the Princess of Montenegro and her remarkable out-of-door life in the Black Mountains. Helene will not soon grow adapted to the cabinel environment she will be compelled to live in as the wife of the crown prince of Italy. Her girlbood was sent in the mountains. the wife of the crown prince of Her girlhood was spent in the moun-

by way of St. Paul. The largest mem-bership of the society is in the east sylvanians are planning to start from and the amount paid by the delegates | Chicago on the night of June 29 and to for transportation will probably aver-age \$65 each. With an attendance of the opening of the convention. The 60'000, this would mean \$3,000,000 paid to time enroute will be spent in sightthe railroads for transportation, not seeing, counting sleeping car fares or incidental expenses. That is more than oneseventh of the deficit in the earnings r the last recorded official year, 1895. But, unfortunately for the railroads, hey will not have 60,000 delegates to carry-not one-half that number; probably not one-quarter. The Montreal convention in 1893 had only 16,-500 delegates; the distance and the cost of transportation kept thousands of the delegates at home. The conditions this year are worse in that respect than they were in 1893. The distance to be covered is greater for most of the delegates and the expenses will be heav-The attractions are certainly greater, but these cannot cancel the obstacles to the trip. Hence, though the society has grown enormously since 1893 there is no expectation that the attendance at San Francisco will be greater than that at Montreal. Fifty

mourn their inability to attend.

EDUCATIONAL. The Christian Endeavor convention of 1897 is going to mean, however, a sight-seeing experience for 10,000 men and women. They are going to spend fully three weeks, many of them a much longer time, studying the wonders of the West. We send 100,000 travelers to Europe every summer to see the beautis of forign lands, and not ten per cent of these tourists know anything from their own observation about scenic America. The Young Men's Christian association has just taken up the tourist business and is planning cheap trips for Americans to England and France and Italy and the Holy and gilt braid around the skirt with a Land. Always the tide of tourist travel is abroad. But this summer there is to be a pligrimage of Americans across America and the young people of the East are going to learn something about their own country.

Who are going? A contributor to the Philadelphia Times asked that question of the Rev. Allen Philputt, president of the Pennsylvania Union, which will send the largest state delegation to California. "A great many clergy-men will go," he said. "The convention comes at a time when many go on their summer vacations. Some whom | D., of New York; Rev. J. B. Colbert I know have been putting aside mon- of Washington; Rev. G. C. Kelly, D.D. ey for the trip for several years. Some will be helped by their congregations. School teachers will go. Their vacation begins at about the time when the convention meets. Many men who D. D. of San Francisco: Rev. J. M. bave business interests will go. Many Sowden of Olneyville, R. I.; Rev. persons cannot go because of the time required for the trip, and many because of the expense, but the number will be larger than seemed likey at

From Washington will go many government clerks to whom a month's leave is given every year, but clerks elsewhere, who get only a week or at the most two weeks of vacation, will have to miss the convention this year. Pennsylvania furnishes a good index to the number of those who are going. Pennsylvania is the banner Christian Endeavor state. Pennsylvania is feeling the hard times less than any other ship will be discussed in various asstate in the Union. Pennsylvania ex-pects to have a delegation of from 400 representation probably; then the New England states and New Jersey. In the Middle States, Illinois and Indiana are strongest, and will have probably the best representation, but St. Louis

THE BANNER DELEGATION. Pennsylvania has been developing interest in the convention on a new plane. Last January W. A. Gillespie, the soclety's transportation manager, started from Philadelphia to cover the route

which had been mapped out for the

tains, out in the open air, in the saddle, climbins peaks for better views and even in hunting. She is an excellent horsewoman, a rare shot, and the exuberance of her spirits and brilliancy of eye are entirely due to the bygiene of her life up to date. The princess does not speak Italien, but she is hard at werk learning the language. Her family name is Petrowitsch-Njegusch, and her great ancestor, Danilo, was made "Lord of the Black Mountains" in 1636, Hers is a family of fighters. and 32.50 for the return trip to Chicago eler. The delegates from the East are

ON THE WAY.

The Christian Endeavor Union of Denver will show the Eastern gates their city by trolley. A trip will be made to Idaho Springs and Georgetown, ending at Silver Plume with a visit to the Mendota silver mine. The delegates will visit Manitou, ascend Pike's Peak, drive through the Garden of the Gods to Colorado Springs. spend a morning at Glenwood Springs, and finally reach Salt Lake City Sun day for a day of rest. The Christian Endeavorers at Salt Lake City expect to have a great throng of delegates from the East in their city on the Sunday precending the convention, and they are arranging for an evening service for their benefit, to be held in the great Mormon tabernacle.

On the morning of their arrival in Salt Lake City, the delegates will find the city bright with the Christian Endeavor colors and with flags bearing thousand members of the society will the inscription "California, the figure of the inevitable bear-the symbol of the state. On the evening of the first day of the convention week-Wednesday-there will be meetings in six churches of San Francisco, one at Oakland and one at Alameda. Thursday morning welcome meetings will be held in the Mechanics' pavilion and Woodward's pavilion, if the attendance is large enough to fill both. The capacity of the first is 10,000 and of the ond 6,000. If one of them proves large enough for all it will be the first time in many years that the delegates have been gathered in one building. At Washington the delegates met in three tents and at Boston in two tents and a hall.

THE PROGRAMME.

Governor Budd and Mayor Phelan, of San Francisco, will deliver addresses of welcome and there will be speeches by members of the local committee. The business of the day will be the presentation of reports from President Clark and General Secretary Baer. Thursday afternoon rallies will be held in twenty churches in charge of Rev. J. F. Cowan, D. D. of Pittsburg; Rev. C. E. Ebermann, o. Gloucester, Pa.; Rev. D. Davies, D.D. of Oshkosh; Bishop W. B. Derrick, D and Professor W. B. Taylor, of mingham, Ala.; Rev. Professor Metzger, of Lafayette Ore.; Rev. E. S. Coming Caledonia Ont.; Rev. G. C. Adams, Newlin, of Newburg. Ore., and Rev. W. S. Hoskinson, of Sacramento. Thursday evening Christian citizenship will be discussed.

Friday morning the delegates will isten to addresses and discussions of the principles of Christian Endeavor. Among the topics chosen are "Loyalty to the Church," "The Sunday Even-ing Service," "Extension in Country ing Service." "Extension in Country Districts," "The Essentials of a Modern Christian Endeavor Society.

In the afternoon a "School of Method" will be held in the churches. In the evening Christian Endeavor fellow-

Saturday morning state officers wit offer suggestions from their experience. At the conclusion of the morning meeting, the delegates will march to Van Ness avenue and hold an open air demonstration. The afternoon will be given up to entertainment provided by will send a large delegation by way of the local committee. In the evening Kansas City.

> Sunday morning the delegates will to church. In the afternoon there will be evangelistic meetings, in the

evening prayer meetings. Monday papers on the mission work of the union will be read. In the after- I Weekly,

noon will be held a second "School of Method." In the evening the crosng session will be held.

The programme is still subject to slight changes, and it is not known positively who will be present to take an active part in it. But the following clergymen have already accepted invitations to attend: Rev. J. Wilbur could interest those who intended to Chapman, D. D., of Philadelphia; go. This lecture he has delivered to Rev. George F. Pentecost, D. D., rethe members of the Christian Endeavor Unions in Pennsylvania and the Dis-trict of Columbia, so that thousands N. Y.; Rev. John R. Davies, D. D., of N. Y.; Rev. R. H. Conwell, of trict of Columbia, so that thousands have enjoyed the trip to San Francisco Philadelphia; Rev. Howard H. Russell, by proxy. by proxy.

The banner delegation will be that of Pennsylvania. It will travel in two special trains—possibly three. Special trains will be run also from New Jer
Tamil Evangelist. Cev. Howard H. Russell, of Columbus, Ohio; Tamil Evangelist David, of South India; Dr L. W. Mun-hall, of Philadelphia; Mrs. Victoria. Farle Matthews, of New York; Rev. J. C. R. Ewing, of Lahere, India; sey, New York and the New England States. The delegates will make these States. The delegates will make these bie D. Babcock, of Baltimore; Rev. Mall-bie D. Babcock, of Baltimore; Rev. Lohnson, of London Ont.; Rev. B. B. Tyler, of Grand Rapids; Rev. E. L. Powell, of Louisville; Rev. N. Boynton, of Detriot; Rev. M. S. Hughes, of Minneapolis; Rev. Cortland Myers, of Brooklyn; Rev. A. B. Maldrum, of St. William Shaw, of Faul; Treasurer William Shaw, of Boston, and Professor H. L. Willett, of

RETURNING HOME.

When the convention is concluded a number of the special trains will start East immediately, but many of the delegates are planning other sight-seeing experiences. Some of them are going to visit Del Monte and to inspect the Sandford University, Some will go back by the Shagta route, visiting. Portland, Scattle, the Cascade Locks, on the Columbia, Spokane and the Yellowstone Park. One of these parties which leaves Chicago on the 20th of June will not return until the 20th of July-a full month.

in fact, the convention of 1887 in-cludes in the plans of the delegates about thirty-five per cent. Christian Endeavor work and sixty-five per cent sight-seeing.

The invasion of the West will be for! midable, but peaceful—not seeking wealth, like that of the thousands who crossed the plains forty-eight years ago,, but carrying some measure of prosperity to California in return for her bountiful hospitality.

RUBBER INDUSTRA.

South America Supplies the Raw Mas. terial .- Where Gutta Percha Comes from, and the Process of Making It. From Popular Science Monthly, This remarkable substance is obtain-

ed from the milky juice of certain trees and different varieties of climbers. South America is the principal source of supply-Brazil, of the many states producing it, leading in quantity and quality, and having in its great forests sufficient to meet twice the wants of the world. The best is Para, (fine, medium and sernamby), from the great basin of the Amazon, where more than 80,000 seringueiros (gatherers) are engaged in the dry season collecting gum. White Para, gin sheets," a new variety in three grades, comes from Matlo Grosso. Since its importance first began to be felt, this gum has exerted an increasing influence upon the spread of civilization, especially among the Amazon and Orinoco and their tributaries and the great streams which pour out from the interior of the Dark Continent. Para, formerly an insignificant village, has grown to be a city of a hundred thousand inhabitants, with modern features, and Manos, up the river, is fast following it. India rubber is the mainstay of the northern Brazalian states, Bolivia, and eastern Peru. Brazil has a great advantage in its immense waterway, oceansteamers running 1,200 miles up the Amazon, whereas every African river except the Congo has a bar at its mouth and cataracts not far distant from the coast line. It is, besides ivory, about the only commodity produced in the interior of a tropical country that will bear the expense of transportation, often on the heads of natives along tangled man paths to the scaboard. So in many places it has been the basis of first commerce. Gutta Percha, like India rubber, is

obtained from the juices of certain trees and climbers. The best is produced by a tree, the Isonandra gutta, of the order Sapotaceoe, which formerly abounded at Singapore and in all the Malaysia, but which now tends to dissapear under the ravages committed by gathmerers. Gutta in Malay signifies gum or lime; percha signifies secap. Incisions are made in the bark. as on rubber trees, and the liquor flows of perfect whiteness, darkening at contact of air. Coagulation takes place spontaneously in a short time. Like gober, the liquid forms a film on top, This cream is removed, kneaded into a large lump, and plumped into bolling water. Under the action of a high temperature it softens and forms the cake usually found in commerce. Other trees in Malaysia and Farther India, in Cambodia and Cochin China, produce good gutta. In Hindustan different grades are mixed by the natives. Chinese merchants in their depots, mix and manipulate to give a good superficial appearance to the product, as the price is constantly advancing. As the gatherers also do not seruple to add vegetable debris, earth or sand, it has become difficult to procure pure article. An inferior quality is obtained from trees and climbers in Africa and Madagascar, and with the development of those countries, more may be expected.

THIS TALK WASN'T CHEAP. One User of the Telephone Who Misinterpreted the Rules.

Rochester Democrat and Caronicle, A Rochester manufacturer dropped nto a long-distance telephone office yesterday afternoon and young woman in charge that he wished to talk to New York. Thereupon he was promptly connected and proceeded to talk. He talked quite a little while. Then he had an afterthought and talked again. man in New York thought of somethinig and the Rochester man talked some more. Outside the booth two men were pacing the floor, one of whom wished to have his canal boats lying in the slips at Buffalo painted, and the other was anxious to reach the head of the great salt industry at Syracuse, They paced with more or less impatience while the Rochester man talked At last the door opened and the talkemerged.

"How much do I owe?" he asked of the girl in charge.
"Are you aware," she said, "that you have been in the booth for some time "Oh, yes," he said. "I suppose your egular charge for New York is \$3.507" "Yes," she said in a business-like

way, \$3.50 for five minutes. Your bill is

City and Country Houses. Jinks-"Winks must be doing finely.

\$25.90.

tells me he has a country house and a city Binks-"He has, He takes care of my untry house in the winter and my house in the summer."-New