GRAY.

BY JANE FORBES-MOSSE. (Translated by Miss H. Friederichs.) Gowns of soft gray I now will wear,
Like willow trees all silvery fair;
My lover, he loves gray.
Like clematis, with silky down,
Which lend the dew-spent hedge a crown;
My lover, he loves gray.

Wrapped in a dream, I watch where slow Within the fire the wood-sparks glow; My love, thou art away—
The soft gray ashes fall and shift.
Through silent spaces smoke-clouds drift, And I, too, love gray.

I think of pearls, where gray lights dream, of alders, where the mist-veils gleam;
My love, thou art away—
Of gray-haired men of high renown,
Whose faded locks were hazel brown,
And I, too, love gray.

The little gray moth turns its flight
Into the room, allured by light;
My lover, he loves gray.
O little moth, we are like thee,
We all fly round a light we see
In swamp or Milky Way.
—From "Contemporary German Poetry."

By WILLIAM H. HAMBY.

squinted thoughtfully at the fire.

Yes, the securities were good-he

knew most of the big loans. The

depositors would not lose, finally,

even if the bank failed-but the

stockholders would. It would ruin

the stock-all he had was in the bank,

so they said. . It would ruin his rep-

Billy moved uneasily in his chair.

think he was right when he was

Mrs. Houck agreed very readily

that he might-too readily, if Billy

had noticed. He got up and took

"What are you going to do?"
"Wind .it." He set the hand at

About midnight he got up and

looked at the clock. He went back

did not go to sleep, then got up and

"What are you going to do?"

to bed for half an hour, although he

"I reckon a fellow might really

utation, too.

alarm clock.

wrong," he remarked.

There was only one taint of disloy- ory rocker and crossed his legs. "It's what you don't hear that counts." alty about Billy Houck—he kept his money in the Sarvis Point bank. He sat for a long time, his eye

Round Buckeye Bridge the question of loyalty had nothing to do with one's willingness to die for his country or stand up for the flag, or with one's enthusiasm for "Grand Old Missouri," but was solely a matter of working hard for Buckeye Bridge and Henry Simmons. He owned most of pulling back on Sarvis Point.

Buckeye Bridge was the county seat, but seventeen miles farther from the railroad than it wanted to be: Sarvis Point was on the railroad, but seventeen miles farther from the county seat than it liked.

It certainly galled the Bridge people to know that Billy Houck was not depositing his money in the home bank. His fertile four hundred acres, from the shelf the little round-faced stretching along the bottom just over the creek from town, was the finest farm in the community; and the loads of hogs and droves of cattle he sold three spring and fall certainly brought in a lot of money. And this was deposited in Sarvis Point.

'Oh, yes"-Latimer, the dentist, raised his voice a little as Billy ap- began to dress. proached - "Buckeye Bridge will boom now. If a few more of our farmers will just take all their money over to Sarvis Point, it won't be any time until we have waterworks, electric lights and street-cars—at Sarvis

"Funny, isn't it," he continued, bitterly, for he had a little stock in the home bank, "how the very fellow you would expect to stand by a home institution is the first one always to turn traitor?"

"Billy," asked Graham, the horsedoctor, as the farmer looked at a plow in Newton's hardware store, 'how's the Rock of Gibraltar over at the Point these days?"

Billy squinted his eye at the plow and did not reply.

can't expect a fellow to have any there." confidence in a little old town like this-no, siree! Got to take it to the to the bank the next morning, the railroad, where the bank is strong as Gibraltar.'

Many other gibes and criticisms, at Billy. Some of them were goodnatured, some caustic, but he merely squinted his left eye inscrutably and went his way without a word.

The fact was, Billy had had trouble with Henry Simmons, the bankeror as nearly trouble as he ever had. He thought the banker had wronged him in a business transaction. Billy stated the case briefly, but Simmons insisted the bank was right. Billy withdrew his funds and transferred them to Sarvis Point. The banker offered the public no information concerning the difficulty, and of course Billy offered none, for he lived up to the advice which he often gave "Windy" Jim Davis: "If you are done with a fellow, quit instead of blowing about it; if you aren't, shut up and go on."

One evening in the autumn two years later Mrs. Houck remarked at

"I reckon it's a good thing you took your money out of that bank; they say it's about to break."

"What?" Billy looked up quickly from his plate. "O pshaw!" he said. "That's all stuff and nonsense. Henry Simmons is good for it."

'I guess it's so," persisted Mrs. Houck. "Leastways, nearly everybody thinks so, and nearly all of them were getting their money out in sight of the front door of the when I was over to town this afternoon.

hurriedly, took his white slouch hat been twenty-five thousand dollars in from its nail by the kitchen door, the vaults. This was more than the and said he was going to town for legal requirements, for the deposits

a little while.

"Hear?" He sat down in the hick-did not happen to check the run, it squinted his left eye at the dentist. Press.

door would be closed.

Simmons had telegraphed for the ten thousand they had on deposit in St. Louis, but it could not arrive before the next morning - and that would be too late. Even if they had it, it would merely give them a few more hours of life, unless something checked the unreasoning panic among

As the clock ticked off the last five minutes, Simmons stood with his back to the cashier, looking out of the side window toward the new house.

It was nine o'clock. The cashier opened the front door. One, two, three minutes passed, then a customer came in with a show of leisureliness and withdrew his deposits. As he went out another came in. Before quick flutter. the second was paid, the third enreached the half hour, three or four were in the bank waiting their turn; on the front porch of the new house and a hasty glance out of the window told the banker that others were | Companion.

Simmons had taken the payingwindow himself, and settled the accounts as deliberately as possible without obvious delay, hoping desperately that something would happen to check the run.

In the first hour two thousand dollars went out over the counter, and still the people came. In passing to and from the ledgers at the back of the office Simmons often gave a quick. | for the long night. nervous glance out of the side window.

The cashier, following that glance, saw that the banker's young wife was almost constantly on the front porch of the new house. Sometimes she seemed to be sweeping, again dusting a rug; but with one excuse or the other, she was nearly always there, her face turned toward the bank.

The money went faster the next hour. At eleven o'clock only four When thousand dollars remained. that went the doors must close. Only four thousand dollars between Henry Simmons and bankruptcy, and it was trickling from his fingers like sand in an hour glass. Another hour at most and his capital, his four years' work, and the house, would go.

His face grew a little grayer, the lines deepened, but his teeth shut tightly and his hand and eye were steady as he counted out coin and currency to frightened depositors.

"Billy Houck, what in the world is Twenty minutes past eleven, and the matter with you?" asked his wife lonly two thousand dollars left. sum world not last until noon. A line

would all be over before noon—the | "Reckon you are getting your money out to build an electric line-to Sarvis Point?"

> Billy lingered a few minutes, eyeing the crowd one after another quizzically, not one of whom approached the paying teller. Those nearest to the door began to drop out. When the hands of the clock reached ten minutes to twelve only two men besides Billy remained in the outer office. One of these approached the window. "I reckon I won't need this money, after all, Mr. Simmons." And he redeposited five hundred. The other man put back his two hundred.

Simmons stepped to the side window, threw up the sash, and put his handerchief to his face, gave it a

Billy Houck, who was passing When the clock hand had down the front steps, glanced up the street in time to see a little woman wave her hand exultantly.-Youth's

CAMPING WITH PEARY IN THE ARCTIC

The fourth installment of Peary's Story in Hampton's deals with the thrilling adventures of hunting Arctic big game, and the camp preparations

"A man's first night in a canvas tent in the Arctic is likely to be rather wakeful," says the Command-"The ice makes mysterious noises; the dogs bark and fight outside the tent where they are tethered; and as three Eskimos and one white man usually occupy a small tent, and the oil stove is left burning all night, the air, notwithstanding the cold, is not overpure; and sometimes the Eskimos begin chanting to the spirits of their ancestors in the middle of the night. Sometimes, too, the new man's nerves are tried by hearing wolves howl in the distance.

"The tents are specially made. They are of light-weight canvas, and the floor of the tent is sewed directly into it. The fly is sewed up, a circular opening in it, just large enough to admit a man, and that opening fitted with a circular flap which is closed by a draw string, making the tent absolutely snow-proof. An ordinary tent, when the snow is flying, would be filled in no time.

"The tent is pyramidal, with one pole in the centre, and the edges are usually held down by the sledge runners or by snowshoes used as tent pegs. The men sleep on the floor in their clothes, with a musk ox skin or a couple of deerskins wrapped round them. I have not used sleeping bags since my Arctic trip of 1891-2.

"The 'kitchen-boy' for our sledge journeys is simply a wooden box containing two double-burner oil stoves, with four-inch wicks. The two cooking pots are the bottoms of five-gallon coal-oil tins, fitted with covers. When packed they are turned bottom side up over each stove, and the hinged cover of the wooden box is closed. On reaching camp, whether tent or snow igloo, the kitchen box is set down inside; the top of the box is turned up and keeps the heat of the stove from melting the wall of the igloo or burning the tent: the hinged front of the box is turned down and forms a table. The two cooking pots are filled with pounded ice and put on the stove: when the ice melts one pot is used for tea, and the other may be used to warm beans, or to boil meat if there is any.

"Each man has a quart cup for tea, and a hunting knife which serves many purposes. He does not carry a fork, and one teaspoon is considered quite enough for a party of four. Each man helps himself from the pot -sticks in his knife and fishes out a

piece of meat. "The theory of field work is that there shall be two meals a day, one in the morning and one at night. As the days grow short, the meals are taken before light and after dark leaving the neriod of light entirely for work. Sometimes it is necessary to travel for twenty-four hours without stopping for food."

WORDS OF WISDOM.

It's very lucky for a child not to take after its father. When the devil invented money he

Much of our generosity is inspired

found he had a sure thing.

by a passion for showing off. A woman is always a girl till she

gets married, years or no years. Too many matchmakers spoil the romance.

A man can admire himself for the way his wife forgives his failings.

A woman believes in love ahead of everything else, so that when it comes out behind she can still go on believing.

A woman can have more sentiment aroused in her by stopping to look at a baby cap in a shop window than by going to the most thrilling play working? Little spavined, isn't it?" that ever was acted.-From "Reflec-"And here's Latimer, too!" He tions of a Bachelor," in the New York

WHY IS A BACHELOR?

Letters From 500 of Them Contain Hints of the Answer.

A woman's magazine recently sent out a list of questions to about 500 bachelors in various parts of the country. These questions dealt with the question of matrimony.

The first one was: "What yearly income do you regard as necessary to a man of your social standing before entering upon married life?'

The second was: "Are the young women of your set rightly brought up and trained, do you think, for the responsibilities and self-denial of wifehood and home making?"

About half the young men questioned express the belief that the girls are not adequately trained for the duties and responsibilities of wifehood. A sizable minority, between fifty and sixty, pronounce the training satisfac-

In regard to income the estimates received vary from \$500 a year in a Connecticut village to \$15,000 a year in Chicago. The average among the 500 men figures out \$2439.40. A favorite figure is \$1500, but the \$15,-000 mark and several estimates of \$10,000 bring the level up.

Those who think it essential that newly married couples should have the comforts and luxuries of the parental home are forty in number: those who think this unessential, 116. Those who believe such comforts and luxuries out of the question for the young husband to provide, 127; those who think such comforts and luxuries are not greater than the young husband can provide, if they so desire,

Here are some of the letters which were received by Good Housekeeping, the magazine which sent out the letters:

"Two people can certainly live in the Middle West on \$1500, but it will take every cent of that amount to live as an educated man wants to live. I certainly should not attempt marriage on any less, and I'd almost be frightened to try it on that sum.' This from Omaha, Neb.

A man from Texas says: "You couldn't want a better living if you are a home man and live a moderate life than you could have in Texas on \$1500 a year. That sum would not only allow you to live well and have plenty of recreation, but would enable you to entertain your friends and relatives occasionally.'

"I'd want to be sure of \$40 a week to marry," says a Chicago bachelor. "A man can't ask the girl he cares for to make too many sacrifices.'

One who describes himself as "a bachelor of arts" says: "Eighteen hundred dollars a year is the least degree of poverty a man should ask a girl to share with him."

"Health, courage and \$1500," says a Massachusetts youth.

"As I look at it you need, if you're living in New York City proper, an income of at least \$100 a week to marry on. I wouldn't try it on any less for my part. If you haven't got that, wait. That's what I'm doing. I can make out now by myself on \$60 a week. But I don't know a girl in New York—a girl really worth while -that I'd ask to share that with me."

A composite opinion from five bachelors keeping house by themselves in Kansas City, Mo.: "A couple must have \$3200 a year in the Middle West (more in the East)."

"I do not think the question of self-denial has ever been practiced, if considered, by the young ladies of my set," writes a city man.

On the other side is a Chicago young man who says tersely: "Yes, it's a question of common sense and most of them have it."

"They can make excellent fudge, but I would not like to try their biscuits," writes a man from Washington. "They play the piano well, but I doubt if they could buy a steak. Some of them manage two or three admirers excellently, but one servant would be too much for them to handle."

Spokane, Wash., speaks thus: "Few have any domestic ability and fewer know how to economize. Otherwise they are wy estimable young women."

How the Boy Was Caught.

Jerome S. McWade said of the management of children in a recent Sunday-school address: "Diplomacy succeeds best with the little ones. A lad of nine came all puffing and rosy in out of the cold the other night and said:

"'Pa, I'm tired. I've sawed enough wood for this evening, ain't I? I'm awful tired.'

"'Tired?' cried the father, looking up from his paper with an air of surprise and disappointment. 'Why, I bet your mother a quarter you'd have the whole pile done before supper.'

"'Did you?' shouted the boy, taking up his hat and mittens again. 'Well, you'll win your money if the saw holds out. Nobody ever bet on me and lost.'

"And he rushed back to his hard task again, his eyes flaming with enthusiasm.'

his niche and accomplished his task; who has left the world better than he found it, whether by an improved poppy, a perfect poem, or a rescued soul; who has never lacked appreciation of the earth's beauty or failed to express it; who has always looked for the best in others and given the best he had; whose life was an inspiration; whose memory is a benediction.—A. J. Stanley.

SUCCESS.

2 has achieved success who has lived well, laughed often

and loved much; who has gained the respect of intelligent men and the love of little children; who has filled

"It is all right to buy things where you can get them handy," remarked Graham to a bystander, "but when it comes to depositing your money, you sleep; I'll get my breakfast over hand formed now, reaching from the paying window through the door and down the steps outside.

Billy Houck came to the door,

When Henry Simmons came down cashier saw he had spent a sleepless night. The cashier had not slept much himself. Simmons was presiboth direct and oblique, were flung dent of the bank, its chief stockholder and transacted most of its important

business in person. He had founded the bank four years before, and it had prospered far better than he had even hoped. He had put every cent he could raise into it, and from the profits he had

built and baid for a house. Simmons was still a young man hardly past thirty, and he and his wife were very proud of the new house—the first they had ever owned. It had been finished only a month. It was the neatest house in town, stood on a little eminence only two blocks up the street from the bank, and was in plain view from the side window of the banking office. Many times a day, as the young man went about his work, he glanced out of

that window. Simmons and his cashier had made every preparation possible for the run. It still lacked five minutes of nine. Several times one of them had stepped out of the back door to observe the signs. There was no line at the front door—the panic had not reached that stage yet. But there was an unusual number of men in town, some sitting on store platforms. some standing round doors, others in front of the blacksmith shop, but all

bank. It looked ominous. When the scare the turn." Billy finished his supper rather began, two days before, there had were under a hundred thousand. Five "Well, what did you hear?" asked thousand of the available funds went his wife when he returned, an hour out that first afternoon, ten thousand the next day; but now, if something

walking leisurely, a large old leather valise in his hand. They let him pass, for they knew he had no money there to draw out, and they craned their necks along the line to see what he was going to do.

"Excuse me, fellows," he said to those nearest the window, "won't you let me have a turn for a few minutes so I can get rid of this money? I'm sort of tired carrying it round, and it's nearly dinner time.

They gave way, and Billy set the valise on the ledge, and began to lay out stacks of bills.

'I want to make a deposit." Simmons' hand shook slightly as he reached for a deposit slip.

At sight of the bills-it was an encouraging looking pile, looking larger than it really was, for most of them were five-dollar bills-the line wavered and broke up, the men scattering round the office. They still held their checks, but watched the transaction at the window wonderingly. The word had quickly passed out at the door and down the street that Billy Houck was making a deposit, and the deposit grew with the

"Four thousand?" Simmons looked up from his pad when the last stack of bills was counted. For an instant his eyes looked straight into Billy's, and said things that made a lump rise

in his throat. "All right." And there was much more in Billy's tone than any guessed but Simmons. "Good weather for corn gathering, isn't it?'

"All right, fellows," said Billy, as he moved away. "Much obliged for

But no one approached the window. "Hello, doc!" said Billy, noticing Graham, the horse doctor, who had been in line with a check for his balance of sixteen dollars and thirty cents. " How is your confidence