

THE LAST WORD.

"I particularly object to the whole thing." "But why?" persisted Joan, an angry flush upon her pretty face. "Surely you must have some reason for your absurd, tyrannical objection."

"I have already told you my reason," he answered shortly, and in the effort to keep his temper under control his voice sounded hard and cold. "You cannot expect me to believe that you are foolish enough to make all this fuss because I shall have to wear a short dress. Why, my part requires it. Fancy a peasant in a train!"

This was said with a scornful little laugh that was meant to, and did, sting Frank Clements into answering hastily—

"You know perfectly well what my chief reason is. I am disappointed in you, Joan; I thought that you were truthful and open—"

"Truthful and open!" broke in Joan. Though her tone was indignant, even defiant, the girl knew in her heart that she had not been as candid with him upon this matter as she ought to have been; but this knowledge only made her the more angry with herself and him. "If you think me otherwise—"

"How can I help it, you promised—"

"I made no promise."

"Not in words, perhaps, but I understood—"

"Really, I cannot be held accountable for all that you understand, or fancy you understand."

"I understood," he repeated firmly, "that you would give in to my wishes in this matter."

Joan Dudley and Frank Clements were affianced lovers, and were in reality sincerely attached to one another; but Joan was young and wilful, a spoilt child, flattered and indulged, and so accustomed to have her own way that she could not brook the slightest opposition to her wishes, and considered that, if Frank really loved her as much as she professed to do, he would give in to her every whim. But Frank Clements was a man who held strong and decided opinions upon what was right and fitting, especially in regard to women, and had openly expressed the wish that Joan should take no part in some private theatricals that were being "got up" by the Palmers, neighbors of the Dudleys, and had given his reasons to Joan, the principal one of which was that he had a particular dislike to the man who was to take the principal character, and would, if Joan acted, play the part of her lover.

"Sangster is a cad," Frank had said, in his most decided tones; "not at all the sort of person that I should like to see you on friendly terms with."

"But I need not be friendly with him, Frank."

"It is impossible to help it, in a thing of this sort. Believe me, darling, that I have good reason for my dislike to your joining them."

"Very well; perhaps, if you are very good and nice, I won't."

At this sweet concession, which he looked upon as good as a promise, Frank was delighted; and when, a day or two later, he went up to town on business that could not be postponed, he was under the happy delusion that this wilful little lady-love had given up her own wishes in deference to his; for, spite of her wilfulness, the girl had a true and loving heart and a sweet nature, that all the spoiling and indulgence had not destroyed.

The day following her lover's departure, Joan drove over to call upon the Palmers, to tell them that she could not take the part assigned to her, and had hoped to find them alone; but on entering the drawing-room found quite a large party assembled, all of whom were busily and eagerly discussing the characters and dresses of the forthcoming play.

The excitement and interest of the preparations that were going on so busily helped the girl to put aside the kinder and better feelings that would intrude themselves, spite of the flatteries and praises that were so lavishly bestowed upon her looks and her acting—praises that were very pleasant to the spoiled girl, who liked to think herself the centre of attraction, and to be told that without her the play would be a failure.

In her letters to Frank, Joan had said that Laura wouldn't hear of her giving up the part of Amaryllis, but she added nothing further upon the subject, so that it had been a surprise as well as a disappointment to him to find, on his return to Rosemount, that Joan was—though she knew of his coming—spending the day at the Palmers'.

"Joan would not have gone today, but, unfortunately, it was their first dress rehearsal," Mrs. Dudley told him.

"And she couldn't resist going to see it," he answered, trying to hide his disappointment and annoyance.

"She had to go, for hers is the principal part. Between ourselves, Frank, I shall be glad when the whole thing is well over, for I do not care for some of the people Laura has got to help her." Then, catching sight of his face, asked, anxiously, "Did Joan not tell you?"

"That Miss Palmer wished her to take a part? Yes; but not that she had agreed to do so."

"Laura was very pressing about the matter; and you know, Frank, there is no real harm in the thing. You do not object to acting?"

"Not in the slightest; on the contrary, I am very fond of it. But, like yourself, I object to some of Miss Palmer's friends."

"I expect she meant to surprise you, Frank."

"It certainly is odd," he answered, quietly, then turned the conversation to other matters; and Mrs. Dudley hoped that she had been mistaken in thinking that he was annoyed, for she both liked and respected her future son-in-law, and was thankful that her child had chosen so wisely and well, for Joan's wilful ways often filled the fond, weak mother's heart with anxious fear.

"Why did you not tell me, Joan?" he asked, reproachfully, when they were alone together.

"I did tell you that Laura would not hear of my giving it up."

"And Laura's wishes are more to you than mine."

"Don't be cross with me, Frank, the very first time we are together, after all these days," she said, softly. Then, as he made no answer, her manner changed. "I cannot help it if you disapprove," she said curtly. "You will please to understand in the future that I decline to obey unreasonable commands. I have promised Laura—and Mr. Sangster—to act, and I mean to keep my promise." Then, as no answer was made to this speech, she went on passionately, "I am not your wife yet, and, if this is the sort of treatment I am to expect, hope I never shall be."

"Do you mean that, Joan?"

"Yes; if you expect me to be your slave."

"I have no wish for that; but I certainly hope that my wishes will be of more consequence to you than those of mere strangers."

"And what about my wishes? Are they to count for nothing? We have made a mistake. I give you back your liberty, and claim my own."

Frank Clements' face grew white and set, and Joan hardly recognized his voice when, after a pause, he said—

"Is that your last word, Joan?"

The girl hesitated, half frightened at the effect of her words. Then came the thought, "He loves me too well to give me up," so with an angry, wilful gesture Joan turned away with the one word, "Yes," and walked to the window.

At the sound of the opening door she looked round, just in time to see it close behind her lover, and the sight recalled her to her senses.

"Frank!" she cried, springing towards it. "Frank, I did not mean it."

But she was too late. Her words were unheard. Ere she could reach the hall Frank Clements had left the house, without one word or look of farewell, and Joan was alone. "He will come back," the girl told herself; but as each day passed and her lover neither came nor wrote, Joan's heart grew sad and heavy with fear and misery, and she realized how deep and strong was her love for the man, "whose wife," she had said in her wilful anger, "she hoped she would never become."

But, calling pride to her aid, the girl spoke no word, gave no sign of the misery she was enduring, nor did she throw up her part in the theatricals. On the contrary, she entered into the preparations with eager excitement, and was to all appearance full of gaiety and enjoyment, accepted Mr. Sangster's compliments and attentions with an almost reckless defiance, and to her mother's gentle pleadings and remonstrances turned a deaf ear.

"So it is all over and ended," said Joan, in a tone almost of relief, as she and Mr. Sangster stood alone together in the temporary green-room, after receiving the applause and congratulations that had been called forth by the success of the play—a success mainly due to the acting of Miss Dudley and Mr. Sangster, so said the audience.

"The play," he answered, drawing nearer to her; "but not the reality of our happiness; that they only began, Joan," putting, as he spoke, his arm around her waist, and imprinting a light kiss on her cheek; but ere he could say another word Joan had flung herself free, and was demanding, with blazing eyes, "How he dared to insult her?"

"Dared! Why Joan?" with a laugh, "I should have been a laggard indeed if, after all the encouragement you have given—"

"I gave you encouragement!" gasped the girl, horror-stricken at the effects of her folly. Then, drawing herself up proudly, "You forget that you speak to Frank Clements, affianced wife."

"It is not easy to remember," he replied, with a smile, "when the affianced husband goes off for an indefinite time, and not alone," meaningly.

"For an indefinite time! Not alone! What do you mean?"

"And without telling his lady-love, apparently. Is it any wonder if she consoles herself in his absence as you have done, my fair Amaryllis," added he, drawing nearer to her once more; but she waved him back with a look that made him not only pause, but feel decidedly uncomfortable.

"Mr. Sangster, I do not know if there is any truth in what you say about Mr. Clements' movements, but I do know that I am well punished for the mistake I have made in thinking and treating you as a gentleman."

So taken aback was Mr. Sangster by the girl's words, and the manner in which they had been spoken, that he was at a loss for an answer; ere he could find one, Joan had left the room.

Stunned and bewildered by the unexpected news of Frank's departure, crushed and humiliated by the insult of Mr. Sangster's words and caress, the girl found her way to the room where Mrs. Dudley was waiting to help her change her dress for the dance that was to follow the theatricals.

"Mother, is it true?"

"Is what true, darling?" she asked nervously, in return, alarmed at the girl's white face and scared look.

"That Frank has left me—has gone away—and not alone?"

In silence Joan listened as Mrs. Dudley told her how only that morning she had received a letter from Frank Clements, telling her he was to start that very day on a yachting tour with his friend, Mr. Duncombe.

"You will know," he had written, "that it is your daughter's wish our engagement should be broken, and therefore there is nothing I can do but submit; but I cannot leave England without writing to thank you for all the kindness you have ever shown me."

"I said I hoped I would never be his wife, but I didn't mean it, mother; for I love him with all my heart." Then, folded in her mother's loving arms, Joan told with much bitterness the story of her wilfulness, and the angry words she had spoken at their last meeting. "He knew I loved him, meeting. 'But it was cruel of him to do that I was only angry.'"

"Write and tell him this yourself, Joan. Don't wreck your happiness from a sense of false pride," urged her mother; but to humble her pride, confess herself to have been in the wrong, and ask forgiveness, was not easy all at once to spoilt, wilful Joan. No one can overcome the habits of a lifetime in a moment, and Joan was no exception to the rule. She waited and hoped, was now repentant and humble, again proud and wilful. Some day she would write, or perhaps Frank would. And so the days passed, until there came one on which tidings reached Rosemount that broke down for ever the last remnants of Joan's pride and wilfulness.

The wreck of Mr. Duncombe's yacht, the Waterwitch, with the loss of all on board, was reported in the papers, and Joan bowed her head and felt that her punishment was greater than she could bear. Yet the girl found that she had to bear the burden of her sorrow, for grief does not kill the young and strong. Daily life had to be followed and daily duties done, but Joan's bright color faded and her eyes grew dim with weeping, and the girl's gay spirits were sobered and chastened, not only by the sorrow of her loss, but by the remembrance that never left her, of the false, cruel words that she had spoken to her lover at their last meeting. If only she could tell him how true her love for him had really been, the weary heartache might be lessened. But it was too late now—the opportunity had been lost forever. The thought that she had departed from him with a lie upon her lips, that he had died believing her false, haunted her continually; and she was so sad and dejected that the mother's kind heart ached with pity and sympathy, and she would gladly have welcomed back some of the old wilful spirit.

The long spring day was fading into twilight as Joan stood, her arms resting upon the rails that divided the flower-garden from the orchard, every tree in which was now flushed and beautiful with blossoms. Dreaming, she watched the rays of the dying sunset as they faded one by one away, watched until the first faint star peeped out in the darkening sky.

"How quiet and calm it is, like the silent land where Frank now is, and from which there is no return, spite of all our wishes and all our prayers!"

As Joan said this she turned, to see coming towards her through the fast-gathering shadows of evening the form she had thought never again to see—the form of Frank Clements. Her prayers had been answered. Another opportunity to win forgiveness and peace had been given her. With a low cry she stretched out her hands to him.

"Frank! Frank! forgive me! My last words to you were false! I loved you then as now! Frank, forgive!" She then fell senseless to the ground.

"Mother, God has let me see him. Frank knows now that I love him, and always did," whispered Joan, with returning consciousness.

"God has indeed been merciful to us all. Tell her yourself, Frank, how—"

As Joan struggled up, strong arms were thrown fondly round her, and the well-known and well-loved voice of Frank Clements whispered—

"We will thank Him together, my darling, will we not?"

It had been no spirit that had come to Joan in the gloaming, but living flesh and blood. The Waterwitch had truly been wrecked, but those on board had taken to the boat, and had been picked up by a sailing vessel, which had brought them back to England. On his return Frank had found a letter from Mrs. Dudley, that had been lying in his club for many days. After reading the news it contained, Frank had at once returned to Rosemount, Joan and love.—Waverly Magazine.

The Orange Girl in the Old Theatre.

It would appear that in the old days only a couple of pence was given for the bill to the orange girl who purveyed them. The management looked on the bill as a merely trifling perquisite, devised for the convenience of the playgoer, and from which little or no profit was to be expected. Indeed, in the natural order, one might expect that they would be given gratis, and be included in the charge for admission, and the couple of pence to the orange girl might be regarded as a pittance for the trouble of offering.

—The Gentleman's Magazine.

OUR FINANCIAL DESTINY

WORKINGMEN INTERESTED IN THIS COUNTRY BEING WORLD'S BANKER.

We Have Achieved This Position by Adherence to the Tenets of Financial Civilization—Benefits of a Protected Market and a Hundred-Cent Dollar.

What does it mean to the average working American farmer or clerk or mechanic or merchant or business man that his country shall remain "the world's banker," as one of the English papers in the first fit of surprise over the taking in New York of \$28,000,000 out of the \$50,000,000 of the second South African war loan dubbed it? Is it anything to him, or does it concern merely the customers of the high financiers who have subscribed for the securities? Is he interested at best otherwise than as a policy holder in one of the huge insurance companies who may be supposed to be large investors in the new securities?

The answer is that every American who is interested in the stability of capital invested in American enterprises is also interested in the permanence of his country's position as a creditor nation, as a "world's banker." In the occupancy of the converse position has been found for now over two generations the source of many of our financial disturbances and distresses. From the days before the closing of the second bank of the United States down to those of the failure of the bank of the Barings the sudden withdrawal of European capital from the use of enterprises through which the resources of the country were being developed has been a frequent cause of disaster. It has not played as prominent a part as has been assigned to it by those who have confounded money with capital and demanded that we create enough of our own to finance our undertakings. It has been the result of the workings of trade laws and not of malevolent intent. But it has been a check upon our even growth, and the financial independence which prevents its recurrence is a benefit to the workers, the money earners of every community in which money is borrowed at banks. That means every community in the country. Not every community will have foreign money on call loan, but every one will have a financial connection with some of the great communities which have foreign money on call loan.

If it is conceded that it is worth while to retain this position which has been achieved by patient adherence to the tenets of financial civilization, it may be worth while to inquire how may we retain it. Can any political action of ours affect our tenancy of it? If we have accumulated this wealth which makes us a creditor nation, how can the turning out of one party and the letting in of another dissipate it? The old argument that we needed to be honest in order to command foreign capital no longer applies when we are lending domestic capital to foreigners. But the continuance of this surplus depends entirely upon the continuance of the conditions which created it. The money which we have sent to pay the forage bills and buy new khaki suits for the British forces in South Africa, after we had sent nearly ten times as much to pay our own forage and khaki bills in Cuba and the Philippines, and after we had put over fifty times as much in "industrial" is money made or rendered available only since we have been convinced of the immuity of our money-making schemes from political attack. This tremendous accumulation has been due to the liberation of capital and the turning over of capital under the guarantee of a protected home market and a hundred-cent dollar. Let that guarantee be withdrawn and the activity which has caused this accumulation now overflowing into the depleted coffers of the Bank of England will cease. We shall no longer be the "world's banker," because, under the reopening of the free silver agitation certain to follow the election of a Democratic President and Congress (either in whole or part), the making of the money wherewith we have been able to finance the world will stop. Capital will leave the country because its return to the investor will be surer abroad than at home. But it will not be surplus capital finding a foreign use after domestic wants are supplied. It will be capital withdrawn from its own proper employment of providing a livelihood for Americans.

For one moneyed man there are a hundred thousand workingmen interested in the retention of the country's place as "the world's banker." And in this land of one man one vote it is those workingmen who must see at the polls to its retention.—New York Press.

The Fallacies of Bryan's Speech.

Mr. Bryan's whole speech of acceptance is based upon the assumption as true of that which is not true. He takes it for granted that there is a Filipino nation, at least, to the same extent as there is an Irish nation or a Polish people. That is just what there is not. Men who know the Philippines differ about many things. They agree that those islands are inhabited not by one people, but by many. Forty or more languages are spoken in them. All sorts of religions are there professed. Some of them Mohammedans. In civilization they range from savages lower than the lowest of our North American Indians to the university educated half-castes of Manila and its neighborhood. The fiercest hatreds and jealousies exist among them. For centuries and for tens of centuries they have warred one on the other. How is the stable government which Mr. Bryan promises to establish there to be set up? Tagalog will not submit

to be ruled by Moro if he can help it. Moro will never yield his fierce liberty to the sway of the cunning lawyers of Manila. Are we to make one or the other bend to the rule of that one of the races which we think best fit to govern? If we do anything of that sort, are we not doing just what Mr. Bryan says we have no right to do, anywhere, at any time, or under any circumstances? From one or the other of those races or peoples we are taking their inalienable right not to be governed without their consent. Mr. Bryan certainly does not believe that he could persuade all those races in the Philippines, hating each other as only Asiatics can hate, to co-operate during his Presidential term in establishing a stable government. It could not be done in centuries.

If we attempted to solve the problem by establishing a number of independent governments we would change the nature of our difficulties, but we would not escape them. We could not settle their boundaries without war. We could not maintain their independence against each other except by force. If we assumed responsibilities to the world for their international relations, as Mr. Bryan's claim of a protectorate implies, we would involve ourselves in complications most dangerous to our peace and prosperity. * * * In short, Mr. Bryan would announce the solution of the problem before he knows its factors. The Administration, on the other hand, would learn all the facts and then act in that way which will be best for the Philippines, best for the world, most honorable to ourselves.

Mr. Bryan, do not deceive yourself. You, and those who think with you, have no more monopoly of the Golden Rule, the Ten Commandments and the Declaration of Independence than four years ago you had of the championship of the farmer, the debtor and the workman. Then you felt, and now you still feel, as certain that they were and are being crucified on the "cross of gold" as you to-day are that your competitor is seeking the honors of an Alexander or a Bonaparte by a feeble imitation of their triumphs. The country believes you were mistaken in 1896. It thinks that what you offered and offer as medicine to the debtor and the farmer and the workman would, had they taken it, proved their undoing. May it not be that your championship of the people of the Philippine Islands, about whom you seem not to know very much, may turn out to be to those whom you would befriend as dangerous and as mischievous as your panacea of 1896?—Baltimore Herald.

"Great Dr. Bryan."

A letter from Major A. U. Betts, now serving in the Philippines, has just been received by Commodore Henry Tracy, of Toledo, O., which shows that the Filipino insurgents are still relying on "Great Dr. Bryan" as their mainstay, and are holding out simply to await the result of the November election. Major Betts says:

"I am confident that nearly every soldier in the Philippines feels as I do, that if he was at home and could cast his ballot next November, that ballot would be cast where it would do more to put down this rebellion than he has been able to do here with Krag bullets. You who are at home cannot comprehend how thoroughly these people are informed on American politics. Through some bureau of information they are kept perfectly in touch with all political issues pertaining to the Philippines. Some idea can be gained of this by the poster which I enclose, together with a translation of the same." The poster was found everywhere in Tabaco, when that city was taken and entered by our army, and in this document the provisional chief of the province announces "with great pleasure" that "data, according to the foreign newspapers, very strongly favorable to the independence of our fatherland, exist in the fact that the party of the North American people which calls itself the Democratic party, sustains and defends to-day with ardor the Declaration of Independence of the Philippines."

Major Betts adds: "This poster I send to you, that some of my friends who are on the side of 'Great Dr. Bryan' may read it and more thoroughly understand the situation over here. If it was not for the assistance this rebellion receives from the States it would quickly end."

Georgia Inclined to Sulk.

Commenting on Mr. Bryan's beautiful apostrophe to his ideal Republic, with its "all men created equal," "inalienable rights," the "consent of the governed," etc., the Macon (Ga.) Telegraph evinces a decidedly balky disposition. It remarks:

"It is all sweet and nice enough to indulge on Fourth of July occasions in the generalities about the 'consent of the governed,' about the equality of all men at birth, and so forth, just as our forefathers did who owned slaves and who robbed the Indians of their land, but it is another matter when you try to apply it to the negro, the Indian, the Kanaka and the Filipino. We of the South are contenting for our own, and we are going to have it. The negro has nothing that we want that was not taken from us by force and given him. He has no land, no birthright, no heritage—nothing but a right to help govern which was given wrongfully to him. When we take the ballot from him we leave him in a far better condition than he found himself when he came among us as a result of Yankee thrift and speculation."

The "consent of the governed" is a sweet morsel to the Democratic palate in Nebraska and some other localities, but it is obviously proving altogether too rich for general consumption.

AGAINST THIRD TICKET.

Sentiment of the Leading Conservatives Setting Strongly in Favor of McKinley.

The Commercial and Financial Chronicle, of New York, widely known as one of the strongest and most truly independent journals in the country, contained in a recent issue a noteworthy editorial on the subject of the proposed "Third Ticket" of the independent anti-imperialists. The Chronicle, while sympathizing with the opposition to extravagant theories of colonial expansion, as held by some extremists, and with the more conservative views of the moderate men of both parties, expresses itself strongly against the nomination of a third ticket in the present campaign. Undoubtedly, it says, third tickets and third parties have sometimes done much good, even where the vote of the third party was insignificant. Thus, in 1896, the campaign of the Gold Democrats, though resulting in a poll of only 134,645 votes, "has never been looked upon as a failure," says the Chronicle, "and for the reason that it served at least to bring about the decision in favor of honest money. The problem at issue was very simple, and the work of the third party helped to define it. The problem of 1900 is very far from simple. It embraces, for one thing, all the issues at stake in 1896, with the Chicago platform of that year boldly reiterated. Yet the party which pronounces thus for a false and dangerous system of finance is the very party which makes positive objection to the expansion policy. It is therefore necessary at the outset, as even the organizers of the third party are aware, to consider how far a third ticket, formally placed in nomination, would affect the result as regards not only the anti-imperialist plank, but the other important issues of the canvass.

"If we can take as a forecast of the independent Presidential platform the declaration of the recent third party conference at the Plaza Hotel, New York, its attitude would be purely one of negation. Directly, the independents could help neither party. The New York declaration opposes President McKinley's policy with Spain and with the Philippines, and declares that a vote for him 'will be counted as a vote for imperialism.' But on the other hand it describes the opposing candidate as 'a man of halucinations or a demagogue—in either event, a dangerous man,' and characterizes a vote for him as 'a vote for free silver; still further debauching of the public service; a packing of the Supreme Court by men to be governed by the will of the Executive.' Apparently, therefore, the only practical effect of such a canvass would be to draw away voters from both parties. That both could or would be overthrown by it is out of the question. That Mr. Bryan's chances would be favored by the independent canvass, under existing conditions, is at least assumed by Mr. Bryan himself and his associates. The plain question to consider, then, is whether the effective rebuking of what is considered a dangerous expansion policy would compensate, in an imagined emergency, for the throwing over of the balance in favor of a party which this week's independent manifesto itself describes as 'disorganized fanaticism.'"

"We cannot believe that even in the eyes of the strongest anti-imperialist the gain in such a canvass would outweigh the loss. It seems to us that the attitude of the Administration on the expansion issue is not only one which was forced on it by circumstances, but is one which has been restrained and modified by the force of intelligent public opinion. We can hardly, therefore, share the apprehension of the third party advocates that the country stands in imminent peril of reckless and irrevocable action in this regard. On the other hand, the attitude of the Kansas City nominee has not only not been modified by conservative opinion, but was fixed, so far as the silver question is concerned, in open disregard of the protests of a sober minded majority even in his own party. Mr. McKinley's policy regarding our foreign acquisitions is tentative, and will necessarily be brought to its final shape in the light of intelligent criticism. Mr. Bryan's policy regarding the currency is outlined in a distinct and formal pledge to upset the existing order at the earliest opportunity, and the fact that the candidate staked his personal fortunes on the adoption of such a plank gives some hint at the full extent of his fanaticism. In the light of such a situation it seems to us that a conservative third party ought to move very carefully in yielding to the temptation for an independent canvass. We are glad to say, from our personal knowledge of the facts, that the risk which would be run in this direction, through the formal entry of the anti-imperialists into the campaign, is receiving full and serious consideration from some of the guiding spirits in the movement."

Dewey on Bryan and Aguinaldo.

Admiral Dewey, who has been passing the month of July at his country home near Washington, D. C., drove into town a day or two ago, and submitted gracefully to the interviewer. To the correspondent of the Brooklyn Eagle he said, among other things: "I regard the news from the Philippines as particularly encouraging. Aguinaldo's lieutenants are surrendering one after another. What ever show of resistance to our authority there is at the present time in the Philippines will be kept up until after our election in November. The insurrection is kept alive by the leaders, who hold out to the soldiers the hope of Bryan's election."

Telephonic communication between German and French cities has at last been opened.