

### 'TIS THE GIRL.

It isn't the girl, though you think it is  
It isn't the plume of the Tartan hat,  
It isn't the music that maketh the trance  
Of delight in the glorious waltz of the dance.  
It isn't the girl.  
It isn't the style—you may think it is  
It isn't home longing that renteth the fat,  
It isn't the bottle, it isn't the bird,  
That something new in your being stirred,  
It's the girl.  
It isn't that you of old ladies are fond,  
It isn't that Mamma is brunette or blonde,  
It isn't that you are to strike up with Pa  
A brief conversation on father-in-law—  
It's the girl.  
It isn't an id— with the neck,  
It's the girl.

## A Pearl Necklace.

by EDITH REDE BUCKLEY.

She was seated by her bedroom fire deep in thought. The firelight glistened upon the rich folds of her white satin dress. Her elbow was on her knee and her chin rested on her hand; she was lost in thought, gazing absently upon the red glowing coals as though she wanted to look through them and beyond them to some brighter, happier life on the other side. And the bitterest part of the whole thing was that it was her own fault from beginning to end. She had been given a far larger share of happiness than falls to the lot of most people, and she had thrown it away with her own hand. She raised her eyes and gazed around the luxurious room in which she sat; no thought and no money had been spared to make it as beautiful as possible, all the thought and care of the husband who had idolized her and whose love she had thrown away on her wedding day.

It had been one of those misunderstandings and mistakes which have no real cause. She had been proud and willful, had told him that all her love had been given to her cousin before she ever met him, and that her marriage, like hundreds of fashionable marriages every year, had been a "marriage of convenience." It was hardly fair news to a husband on his wedding day, but Arthur Davenant was a man who wanted love for love, and would accept her on no other terms. And so he had given her back her freedom, only begging her to stay under his roof and bear his name that the world should know nothing of their story. They had passed a month in Paris for the honeymoon, and then he had brought her to his home, the home prepared by an eager bridegroom for the reception of a dearly loved wife. For nearly a year they had lived together, outwardly as friends, but seeing nothing of each other except at meals or in the presence of guests. The house was usually full and she made an ideal hostess. He always treated her with the utmost courtesy and consideration; and he bided his time. He was in parliament and managed his own estate—was, indeed, engaged in his own life, she thought, and left no room for her! For so perverse is woman's heart that when he let her go she would have given all she had in the wide world to have him back. In her early girlhood she had been devoted to a cousin who was absolutely penniless and who went out to try his luck in Virginia.

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place, and standing behind her he very gently laid the pearls round her neck. She was conscious that his warm hand trembled as it momentarily touched her neck. Perhaps the clasp was a little stiff, and he lingered a second in fastening it; she could never tell; she only knew in one lightning flash that the crisis of her life had come. Before she realized what she was doing, forgetting all the preparatory speeches that she had rehearsed, forgetting everything excepting that he was close beside her and that she loved him more than anything in earth or heaven, she turned and threw her arms round his neck with one low sob, and laid her cheek, wet with tears, against his.

"Arthur—Arthur, can you ever forgive me? Can you ever believe me? Have I strained your love too far, my dear—my dear?"

"Mabel!" only her name, but in it was the pent-up love of a lifetime. "Mab, is this really true; has it come at last?"

There was a world of tenderness in his voice as he put her gently from him that he might have the joy of looking in her face; then he framed her face in his two hands and looked down into her eyes.

"Mab, is this a dream?" His voice was very low and hoarse from the intensity of his emotion.

"No," she whispered. "It is life. Oh, Arthur, Arthur, can I ever make you believe how I have learned to love you, how I have been hungering for your love all these years, how I love you a myriad times more than I can ever express? Arthur, can you? Tell me, have I come too late?"

He only folded his arms tightly round her, drew her slender figure close to his breast, and whispered two words, only two, but they changed the whole world for her forever. "My wife," and then he laid his lips on hers. —London Tatler.

### QUAINT AND CURIOUS.

The longest article in the new edition of the Oxford dictionary is on the verb "pass." It takes up 16 columns. She got up and paced round the room. Tomorrow, this very morning, she would beg for an interview and tell him everything, and ask him if she had come too late; beg him that all her love had been given to her cousin before she ever met him, and that her marriage, like hundreds of fashionable marriages every year, had been a "marriage of convenience." It was hardly fair news to a husband on his wedding day, but Arthur Davenant was a man who wanted love for love, and would accept her on no other terms. And so he had given her back her freedom, only begging her to stay under his roof and bear his name that the world should know nothing of their story. They had passed a month in Paris for the honeymoon, and then he had brought her to his home, the home prepared by an eager bridegroom for the reception of a dearly loved wife. For nearly a year they had lived together, outwardly as friends, but seeing nothing of each other except at meals or in the presence of guests. The house was usually full and she made an ideal hostess. He always treated her with the utmost courtesy and consideration; and he bided his time. He was in parliament and managed his own estate—was, indeed, engaged in his own life, she thought, and left no room for her! For so perverse is woman's heart that when he let her go she would have given all she had in the wide world to have him back. In her early girlhood she had been devoted to a cousin who was absolutely penniless and who went out to try his luck in Virginia.

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## Is the Pulpit Declining?

What an Investigation Shows About the Quality of the Men Who Are Preparing for the Ministry.

By Everett P. Tomlinson.

FROM these opinions, facts and figures certain conclusions can be drawn that shed light upon the problem. There is no real "dearth" of students for the ministry. There is a slight back-set at the present time, but it is no so great as has occurred in other years, and reports of attendance of students in the theological seminaries, when compared with similar reports of 25 years ago, show a marked and marvelous increase.

In some quarters there is a deterioration in the quality of the calling, the reports are not altogether unanimous. Methodists and Episcopalians report a decided increase in numbers and in quality, and other religious bodies vary in localities and colleges in this respect.

There is a marked change in the sources of supply. The west and south provide a much larger proportion of students than the east. The response is greater in the newer regions than in the old, in the country than in the city, in the small churches than in the larger. There is also a steadily increasing drift away from the seminaries located in the country to those that are located in or near the large cities.

The chief causes keeping young men from the ministry are the poverty of the calling, the fear of the lack of intellectual and moral freedom, the conviction that the petty outweighs the larger in the work, and the suspicion of the present "beneficiary system" which exists a blight over all. "Heresy," or the fear of its smirch, is the greatest obstacle.

There is a practically unanimous report of a higher type of life and of more Christian students in our colleges than ever before.

The deepest interest of the communities now is in questions that might be termed spiritual rather than religious, certainly not theological. Theology as a "science" has given place to Christianity as a life. The church as an organization has a weaker hold, while at the same time there is a greater interest in all vital questions and affairs. As a consequence what our forefathers heard as a distinctive "call to the ministry" is now finding expression in other and widely varied forms of service.

There is a blotting out of the former false distinction between "secular" and "sacred." Whatever men may think as to certain men or peoples, all history is now believed to be "sacred," and every day and every honest work as "holy." This fact has led many earnest young men, who in former years might have believed themselves to be "called" to the work of the ministry, now to believe that they can make their lives count for as much, perhaps more, if they give themselves to other lines of work that at one time were termed "secular."

## Investing a Million a Day

How the Funds of the Great Insurance Companies Are Lent and Preserved.

By Henry Wysham Lanier.

THE president of one of the great (insurance) concerns looms large in the financial world; but, when it comes to actual investing, he is but one of a financial committee, whose separate interests and connections are so varied that few projects come before them concerning which they do not have some outside (or "inside") information. As a rule, no investment is made unless this committee agrees upon it unanimously.

To begin with, the problem is much simplified by the fact that investments now come to them. The great companies, far from having to seek for investments, are continually besieged by a thousand-and-one people offering bonds, and mortgages, and the like. Broadly speaking, everything comes to them, and comes before it goes elsewhere.

These applications go to one man, generally the assistant treasurer, and he investigates each one, so that it comes before the committee accompanied by the information necessary for them to pass intelligently upon (say) the estimated value of the land to be mortgaged or full facts concerning the enterprise issuing the stocks or bonds. The three qualities desired are absolute security, adequate interest, and a long term to suit the many obligations maturing far in the future.

Practically a third of the insurance assets are in railroad bonds, and the companies own about 10 percent of all the six or seven thousand millions of outstanding bonds issued by our railroads. A few years ago, the proposed reorganization of a Georgia railroad (with a whole great plan of consolidation depending upon it) was absolutely blocked by an insurance company, which held a large proportion of the bonds, until the terms were modified to meet its ideas.

Next to railroad bonds, the companies seem to prefer mortgage loans on real estate, and the total sum invested in this way is only a hundred millions less than the other most eligible are office buildings in large cities, fertile farm lands, and dwellings worth \$20,000 or less.

Railroad stocks and bonds, and real estate mortgages and holdings, take up three-fourths of the vast sums the insurance companies invest. They hold also state and city bonds (the former sometimes bearing the unpleasant possibility of "repudiation"), a few United States bonds, and a great many of those of foreign governments (one of our companies often takes an entire issue of, say, ten millions of such securities), bonds of electric light, gas, and water companies, stocks of trust companies and banks, and a few miscellaneous concerns, and a couple of hundred millions of loans on premiums to policy holders and on collateral.—The World's Work.

## Neither Brunette

Nor...

Blonde Charms

Feminine beauty is that creation of the society of American artists the satiny skin, olive and red or pink and white; the shining hair, black, brown, red or gold; the languorous eye, blue, black, gray or brown—I care nothing at all for feminine beauty one way or another. If, however, it is the outward expression of a personality—an individuality—then I am interested, and deeply.

If I wish to paint a woman in my picture, I am interested more in the color of her dress than the color of her hair; the tone of the background against which she is to stand that the pigment of her eyes. In the picture she serves simply as an individuality. As anything else she is less important than her dress and her background. She supplies the meaning. I can get more beauty of form and color out of her draperies and surroundings than her face and figure.

The face and figure of a woman are only beautiful when they figure forth as interesting personality. Looking interesting and being interesting are one and the same thing. The exterior simply reflects the interior. The lines and coloring may violate every canon of beauty laid down by the Society of American Artists and the woman may yet be beautiful to me as a study for a picture.

The pink and white and gold of the conventional blonde and the black and olive and red of the conventional brunette are alike wholly without charm or attraction for me. A really striking personality cannot have a perfectly regular face—cannot belong to any type—for by her very individuality she is removed from all classifications and types. She is interesting, beautiful, because she is original, because she stands alone. The radically unusual face that speaks the unusual mind and personality is the truly beautiful face. Leonardo da Vinci painted truly beautiful women—women who would be condemned by the Society of American Artists—women with faces containing individuality, distinction, character. Only vulgar standards demand the pink and white and gold of the olive and red and black, but as vulgar standards mostly rule us now, I suppose we shall have to put up with "types" rather than individuals for some time longer.—New York American.

## FARM FIELD AND GARDEN

Hot House With Brick Walls.

For this kind of pit the excavation should be two to three feet in depth, and be lined with a single brick wall to the surface level. The inside measure should be the same as that of the frame or box which may be set on or taken off at pleasure. Of course, the cost is something of an item, but in the long run they pay; and like the board lined pits, if not in use, they can be filled with manure or litter during the winter and covered with boards so they can be filled and started at any time.

### Test the Seeds.

Old seeds need not necessarily be thrown away merely because they have been kept a long time. But they should be tested before planting. It is poor economy to take the chances with seeds merely for the sake of saving the cost of a new supply. Count out a number of seeds, say a hundred, lay them between two pieces of damp woolen cloth and keep in a warm place, then examine them after they have sprouted and see what proportion are good. If the proportion is low they should be discarded.

### How Corn Can Be Fed.

At a meeting of Texas swine breeders one speaker, who was a feeder of quite a little experience, suggested that when corn was fed on the ear care should be exercised to burn the cobs to charcoal at least once a week, and a sprinkling of salt would induce the hogs to eat it freely. The practice of soaking corn for twenty-four hours without letting it sour had many advocates. Cooking corn had no advocates; at least none were heard. It was uniformly agreed that high-priced corn could be ground and fed profitably, and that corn at fifty cents a bushel would yield a good profit fed to hogs that would sell for 4½ to 5 cents per pound.

### A Good Remedy.

Douglas' mixture, which is held in such high esteem by the poultry fraternity as a tonic rather than a medicine, can be cheaply prepared at home by any poultry raiser. Purchase one pound of copperas and one ounce sulphuric acid. Dissolve the copperas in a gallon of water, stir well so as to be sure it is all dissolved before adding the acid. When ready for use, bottle in a stone jug and it will keep any length of time. Two teaspoonfuls to the gallon of drinking water is the amount used as a tonic. Care must be taken in handling sulphuric acid, as it is a dangerous drug, and it is always well to be cautious when compounding or using this mixture, even though in its proper usage it is said to be a corrective of many ills fowls may be heir to.

### The Garden Hoe.

The wheel-hoe is the most important garden tool invented within a century; at least, one gardener thinks so—a busy housekeeper, who has undertaken the entire care of the garden as a means of health and pleasure, says a writer in The Garden Magazine. What can it do? Almost everything that hands, hoe and rake can accomplish, and does it better and faster. My wheel-hoe has one small wheel and four kinds of attachments—rakes, scrapers, cultivators and plow. Think of the indifference between that and taking a stroll between your rows of vegetables, pushing that light-built, easy-running gem of a tool—the wheel-hoe! The only time mine has been really hard to work was when I tried to plow too deep, or run it up-hill or turn tough soil; although this work was hard to do, it would have been impossible with any other hand-tool.

### Apples from a Commercial Standpoint.

Unless directly interested in the business there are very few of us who have any idea of the importance of the apple industry in this country. There is an item in the Farmers' Call which says that there are now in the United States over 200,000,000 fruit bearing apple trees, producing annually 170,000,000 bushels of apples. In good crop years we export 3,000,000 bushels of apples and consume at two bushels annually for every adult and child in the country. These are the figures given out from Washington, D. C.: There are sixteen apple growing states which produce 147,259,424 bushels of apples. All the other states together produce only 28,107,801 bushels. New York now stands first with 24,111,257 bushels, Pennsylvania second with 24,050,489 bushels, Ohio third with 20,617,489 bushels, Virginia fourth with 9,835,982 bushels, and Illinois fifth with 9,178,150 bushels. California is fifteenth in the list with 3,488,208 bushels. Ten years ago Ohio stood first among the apple growing states, Michigan second and Kentucky third. In the last decade, however, there has been heavy tree planting in New York, Pennsylvania, Illinois, Missouri, Kansas and Oklahoma. The increase in the several states and territories in ten years was \$1,641,000 trees. In the same ten years the apple crop increased to 82 percent of the orchard fruits. In value of orchard products California leads all other states (\$14,526,786). New York standing second, Pennsylvania third, Ohio fourth, Illinois fifth, and Michigan sixth. These six states, with Indiana, Missouri, Virginia and New Jersey, raise 69 percent of our orchard fruits measured by value. Michigan stand first in peaches and California first in plums, prunes, pears, grapes, oranges and lemons. The apple is, as

It always has been, the most popular of American fruits, and of all the orchard trees in the United States 55 percent are apple trees.

### Getting a Farm Out of Debt.

One of our readers lives near a large town in Pennsylvania. He has thirty acres of land, ten upland and five of the rest too low to drain. The buildings are very good. The farm is well stocked with cows, horses, etc., and produces grass, hay, corn and potatoes. There is a good market for butter and our friend has a separator and says he would as soon milk a few cows as to eat his breakfast. He is married and children all going to school. He is pretty well fixed for making a living, but there is a \$1000 debt hanging over him. T. B. Terry replies in the Practical Farmer:

If there was more land it would seem wise beyond question to advise the raising of more cow feed and keeping of more cows, as there is a good demand for butter and this man has a separator. It would be quite possible, however, to pay the \$1000 by improving along this line with the few acres he has. If three or four more good butter cows could be kept than he has at present, there ought to be an increased income of about \$200 a year. In five years this would pay off the debt. The best way to do this would be to raise less hay and more corn for a silo, thus getting more feed per acre than he now has. This will call for a little more capital to pay for a silo and extra cows and purchased feed. Perhaps he might manage to keep five extra cows, and then surely he ought to be able to get out of debt in five or six years. Of course, the expense of living must not be allowed to increase any until the debt is paid.

Corn may be grown continuously on the same land for a few years. Fertile land, well manured, may be made to produce more cow feed in corn than in grass for pasture and hay. Corn fodder may be put up and fed to the cows once a day, if there is not hay enough. This fodder should be stored in the barn, standing up, just as soon as it is dry enough. The children can help about the milking and butter making, mornings and nights.

Having but little land, our friend must make the most out of what is suitable for cropping. The way most people would do would be to buy more land. Sometimes this might be a wise plan. I should not have any fears myself, however, but what I could successfully carry out the above program and pay this debt in five or six years. I would live more plainly, if necessary, but do it anyway.

There is another way of paying this debt that has advantage. An acre or so of celery might be put out on the low land, perhaps, which the children could help take care of, or about the same amount of the upland could be devoted to growing strawberries. One can get considerable money from even half an acre of berries, so cared for that they grow large and fine, with as good a market near by as this friend has. The writer, although selling in a much smaller town, has got about as much from half an acre of strawberries as the butter from four or five cows would bring. This plan will take but little capital and will not interfere much with the present way of running the farm. Get the children interested in this plan and with a little engineering it might be carried through successfully. The work should be so well done that the berries are better than the ordinary and will bring an extra price. This thorough work will be an excellent drill for the children.—American Cultivator.

### Wonderful Silk of the Spider.

The astronomer after the experience of many years has found that the spider furnishes the only thread which can be successfully used in carrying on his work, writes Ambrose Swasey, in the Scientific American. The spider lines mostly used are from one-fifth to one-seventh of a thousandth of an inch in diameter, and, in addition to their strength and elasticity, they have the peculiar property of withstanding great changes of temperature; and often when measuring the sun spots, although the heat is so intense as to crack the lenses of the micrometer eyepiece, yet the spider lines are not in the least injured. The threads of the silkworm, although of great value as a commercial product, are so coarse and rough compared with the silk of the spider that they cannot be used in such instruments.

Spider lines, although but a fraction of a thousandth of an inch in diameter, are made up of several thousands of microscopic streams of fluid, which unite and form a single line, and it