

# FRANK LESLIE'S ILLUSTRATED



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JOHN A. McCALL.

A REPRESENTATIVE MAN IN THE LIFE INSURANCE WORLD.—[SEE PAGE 413.]



FRANK LESLIE'S  
ILLUSTRATED NEWSPAPER.

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IMPORTANT TO PHOTOGRAPHERS.

We shall be glad to receive from photographers and artists in all parts of the country photographs and sketches of persons, objects, and events of interest; and for such as may be used satisfactory compensation will be made. To save time, photographs can be sent unmounted.

THE conditions of peace in Europe seem to depend upon the continuance of an armed neutrality. The most watchful observers of foreign politics think they clearly discern the approach of a crisis which must involve Europe in a terrible struggle for the maintenance of supremacy. Mr. Hermann Kutnow, the representative in this country of well-known German newspapers, has written an editorial contribution which will appear in next week's issue of this paper, taking as his subject, "Why I Believe There Will Be War in Europe." To the student of European politics this article will be specially interesting; but all who take pleasure in watching the signs of the times will be edified by Mr. Kutnow's observations. In the number following the next issue of this paper we will print a very interesting contribution on "The End of the World," from the pen of Miss Mary Proctor, of St. Joseph, Mo., the daughter of the late Professor Proctor, the famous astronomer. Professor Totten is preparing an answer to the critics of his Millennium predictions, which will be printed in due time.

A VETERAN OPPOSES PENSIONS.

IN your issue of March 14th some Grand Army of the Republic comrade attacked those who doubt the propriety of the great pension expenditures. He demands that all who think that any part of it is fraudulently obtained specify the particular cases and furnish the proof. Then he assures us that the amount is a mere trifle, and introduces figures to prove that.

I am an old soldier myself—one of the '61 men. I never had a furlough, and served, always at the front, from Shiloh to the March to the Sea. I believe that a great part of the pension expenditures are fraudulently obtained by exaggeration, pretense, and perjury. And I think that the gigantic expenditure is no trifle. The soldiers of the late war are but mortal. Many of them are below the average of mortals. It is no wonder that this money temptation and bribe has demoralized them and promoted Chauvinism, with its attendant boasting and a demand for pecuniary gratitude.

This gratitude, in the case of at least one-half of those who enlisted, I believe to be entirely undeserved and uncalled for. I believe that at least one million men who enlisted during the late war received from their fellow-citizens at the time all they were worth, and in many cases—perhaps three-fourths of that million—far more than they were worth. Two millions of men were enlisted. Every one of that two millions stands before the Pension Bureau and in the Grand Army of the Republic on an absolute equality.

No distinction is permitted in the Grand Army of the Republic. Any attempt at such would be fatal to the political strength of the organization. The battles of the late war were fought by a small part of that two millions. The numbers present in each battle are known, and the same old regiments and the same old brigades, divisions, and corps fought in many battles and in campaign after campaign. That veteran line of fire that made history comprised much less than the two millions. And in the majority of battles from one-fourth to one-half of those present were not engaged at all, or very slightly. And then think of the stragglers and shirks—the men whom every regiment knew, and who made it a point never to be present at any engagement; and the horde who, under the temptation of immense bounties, enlisted toward the close of the war, receiving from \$200 to \$1,000 per month, besides being fed and clothed.

Excuse me from being in the least grateful to them, or from crediting that horde with the slightest patriotism. Yet these classes all stand equal, and all march as heroes in the Grand Army of the Republic uniform. I don't think I am far out of the way when I say that one-third of the Grand Army of the Republic never saw an armed enemy. There are none so zealous in the Grand Army of the Republic as these men who never saw the enemy. I wish they had not reserved all their zeal and determination for these days of pensions and profound peace. It was a money affair with them then. It is a money affair now, and the people of the country are to stand the tax and be upbraided with lack of gratitude if they dare to question or doubt the expenditure of their own money.

When it comes to feelings of charity one feels just as much for the poor washerwoman who by hard and unhealthy labor supports her children, and to whom sickness means destitution, as one feels for the tolerably robust ex-soldier who draws a pension. If we are to form our impressions from the talk of the

organized ex-soldiers about their sacrifices and sufferings, then we must come to the conclusion that the soldiers in our next war should be paid at least five hundred dollars per month, and that war will be too expensive a luxury to indulge in. Better make a money payment at once to the opposing nation and settle the matter. When law and war cost too much, better submit to imposition than enter upon them.

Now, as to pointing out and disproving fraudulent cases: The demand that this be done is a very modest one. Even the Government cannot, or does not, get behind the web of pretense, malingering, and perjury. The proper individuals in each case can do it, but they will not. This depends on a peculiarity of the service. The company is the intimate family in the army. The member of each company knows his comrades intimately, and remembers a great store of trifling incidents regarding them. Of the other companies of his regiment he knows but little. Of other regiments and their trifling incidents he knows nothing. He is unable to prove or disprove injuries or sicknesses in other regiments. Seldom is he able to do so in his own regiment. But in his own company—his own military family—he knows pretty well, considering how many years ago the trifles occurred. Therefore he cannot disprove claims outside of his own company, and those in his own company he will not disprove. I will not do it myself. Why? Because the members of each company were so bound together by long and close intimacy that they are bound to each other in a manner through life. Favorable testimony you can obtain from them. Unfavorable you cannot.

No man knows accurately about cases except those of his own company, and this being necessarily the case throughout the entire army is the reason why fraudulent cases will not be pointed out by the only men who can know them. I never saw a better regiment than my own, and I never saw a more reliable company in exposure and danger or one more dangerous to the enemy than my own company. Counting both their bounty and pay each of them received only \$578 for their three years' service. Yet of the present pensioners and the applicants for pensions from my company I can say that the majority of the cases are fraudulent. If I detailed the cases under fictitious names or initials it would take far more space than is permitted to this whole article.

Besides, every one reasons this way: "The money is going anyhow. Lots of men are getting it who are not entitled to any. Why shouldn't my company have its share?" And a former comrade comes to you for an affidavit. He is really needy. He has lived his life without any plan and has wasted his younger days either by vice or slipshod carelessness. You know him as well as you know your brother. What are you going to do? To balk ten thousand such cases won't make any noticeable difference in the gross amount. You do not remember what he wants you to exactly as he desires, but you ornament and exaggerate or change the trifling incident until the harmless truth becomes a flat perjury. You are not cross-examined, anyhow, and no one can disprove your dictated affidavit about a trifle that occurred nearly thirty years ago in a strange land, away from neighbors. This complete security from rebuttal is a great protection. There is no opposing counsel present—no way of confining the witness to the truth and of eliciting the whole simple truth, or of finding out what the witness really does remember.

There is only one force present—the interested applicant, your old comrade. It is true that after this curiously obtained affidavit has been filed a confidential letter is generally (not always) addressed to the affiant by the Pension Bureau asking for the truth *in confidence*. But what reply is to be expected from a man who has already sworn? Is it any wonder, under such a loose and vicious system, that the yearly expenditure has run up to \$143,000,000, and that the end is not yet? And if three or four comrades help you when you want affidavits from them, are you not bound to do as much for them when they want yours? How can you get out of it?

There are two classes who should be pensioned: the wounded and the families of the killed. Both these classes were certainly where soldiers should be. And there is no trouble about the testimony in their cases. Every company is proud of its killed and wounded, and can testify regarding them with a clear conscience, and with those two classes I would stop. And speaking of the debt of gratitude due to the ex-soldiers, what have the ex-soldiers done that hundreds of thousands of them should have the greatest possible pressure brought to bear upon them to force them to commit perjury? Why should they be exposed to this by the present careless system of examination?

Let death or wounds inflicted by the enemy be the sole grounds, and in the next war if soldiers desire to obtain pensions they will know how to behave to earn them. I do not think it best to encourage soldiers in the next war to expend their time and ingenuity in establishing proofs of diarrhoea or rheumatism, or in simulating severe internal injury every time their horse happens to stumble and fall. We are laying a good foundation for that sort of thing. Any system that encourages malingering, exaggeration of ailments, whining and complaining, and discourages exposure to the enemy, is precisely what an army does not want. We cultivate and encourage a spirit precisely the opposite of the true soldierly spirit.

Now, as to the pension expenditure being a trifle: The people are already taxed pretty heavily. Many manufacturers have left my own city on account of the heavy taxation. Farmers do not find their taxes light, and besides, we pay heavy indirect taxes on all we buy. The tariff of forty cents per square yard and forty per cent. *ad valorem* on woolen goods means something. The pension tax alone amounts to \$2.33 per head on every man, woman, and infant in the country. The pension tax on New York and Brooklyn amounts to over \$5,000,000 every year; that on Chicago to over \$2,500,000; that on Cincinnati to over \$750,000 a year. This trifle is for pensions alone. Truly, "put a beggar on horseback and he will ride to the devil," and call these millions wrung from his fellow-citizens—most of whom are as needy as himself—trifles. The service pension has not come yet. But the Grand Army of the Republic has had a quiet hint not to press it and not to go too fast, and that the country may not quietly stand much more.

What is patriotism? Is it the best interests of our country, or is it "the old flag—and an appropriation?" Is the money taxed from the people expended in the best interests of the

nation or is it not? One year's expenditure would much more than complete the Nicaragua ship canal, purchase the strip of country and make it the property of the nation. The expenditure would soon give us magnificent ship canals from the ocean to the Great Lakes, making every lakeport a seaport and increasing the income of every Western farmer. The amount in a few years would make every road in the country a first-class pike and employ a quarter of a million of laborers. Nothing pays better dividends to a country than good roads. The amount would soon give us the most powerful navy on the globe. And with it would go the commerce of the globe. Commerce is not wrested from us. It is simply taken, as one takes eggs from a hen.

But this generation can go without these things, in order that a powerful organized vote may be held.

Andrew van Bibber,

CINCINNATI, OHIO.

COMMON SENSE AND HIGH LICENSE.

AN esteemed correspondent wrote to this paper recently from St. Louis to avow his belief in the prohibition cause and to antagonize the high license movement. He says that not one of the benefits claimed to flow from high license as a method of restricting the liquor traffic can be found in "high licensed St. Louis." He asks, furthermore, why so much more is required of prohibition regulations than of laws against crimes like murder and burglary.

Our correspondent makes a mistake that is natural and common in the prohibition party. The selling or drinking of liquor is not in any sense a crime like burglary and murder. Many gentlemen of the highest character, members of Christian churches, ministers and their families (particularly in other countries) see no wrong in drinking wines and malt liquors. To class such persons with burglars, thieves, and murderers is unfair and unjust.

If liquor selling were as clearly defined in its criminal aspects as larceny and murder, the prohibition party would have the unanimous support of the people. So long as a large part of the community, embracing many of conceded respectability and highest standing, sees nothing harmful in the moderate use of wine or other alcoholic beverages, just so long the prohibition party will be unable to succeed. To win success it must have public opinion behind it, and the way to get public opinion behind it is to demonstrate, by the enforcement of high license or other restrictive legislation, the fact that every community is vastly better off without the sale of liquors.

Many prohibitionists have realized that the power to restrict by high license is really the power to destroy, and have gradually come to abandon the prohibition party for the reason that they find it impracticable, and because they realize at last that to insure success they must have the support of public opinion. The telegraph has recently announced that in South Dakota a lady, a well-known advocate of prohibition, has denounced the prohibition policy as a farce, and declared that hereafter she will devote herself to high license.

We are not entirely familiar with the workings of the high license law in St. Louis. It may be that it is improperly or unfairly administered. But no one contradicts the fact that wherever it is strictly enforced, it has been successful in restricting the sale of liquor. In Baltimore, for instance, the first year of high license, which recently closed, showed that it had been effectual in breaking up nearly every dive, low grog-shop, and gin-mill; that the regulation compelling Sunday closing had been strictly enforced, and that the number of licenses had been reduced by over four hundred and was still decreasing. Is not such work commendable?

In Oakland, Cal., after a contest, the high license law has been rendered operative, and has closed up the gambling pool-rooms of the place. The license fee has been raised to \$500 a year, and a \$1,000 bond is also required. This is practically a prohibitory tax, and has resulted in the closing of all the small groggeries of the place. Can any prohibitionist object to this?

In Riverside, Cal., according to a letter in the *Witness*, a prohibition paper published in this city, the license fee was made so high that every saloon but one in the place was closed, and the proprietor of the last one finally decided to go out of the business. Has prohibition ever done better?

It needs no argument to prove that many persons who oppose prohibition are entirely willing to sustain a high tax on liquor, which can be made equivalent in the end, in its practical operation, to a prohibition law. This is the situation. Whether it is right that it is so or not we cannot undertake to say. But so long as facts are as they are it seems as if every true friend of prohibition should gladly avail himself of the opportunity offered by a high-tax or high-license law, to advance, if but a few steps, nearer to the goal he is striving to reach.

"OUT OF A JOB."

EX-SENATOR INGALLS, of Kansas, in a recent address, declared that he was "a statesman out of a job." The ex-Senator made a mistake. Real statesmen are never "out of a job." They may go into retirement, as Mr. Gladstone has done occasionally; but they find abundant occupation in or out of public life, and every utterance they make secures the attention of the public.

It is difficult to precisely define the meaning of the word statesman in this country. Men who win the favor of the press, men who have a peculiar gift for public speaking, or who have unlimited patronage at their disposal, sometimes are called statesmen when statesmanship is the last and the least of their accomplishments.

In England a man wins the honors of a statesman only by meritorious patriotic service in public life. As a rule he is a student of history, a man of experience in public affairs, of broad observation, keen perception, and comprehensive views. He is taken precisely for what he is worth, and as he rises in the



world of politics to the eminent rank of a statesman his merits are recognized as the real basis of his elevation.

In this bustling country of ours, where a freak of fortune, a combination in politics, or a sudden burst of popularity may elevate the humblest private citizen to the most distinguished rank, the status of the real statesman is not justly appreciated. Once a statesman always a statesman, should be the rule here as it is in other lands; just as once a scholar or philosopher always a scholar or philosopher.

Such a thing as being a statesman for a year or two and then, under the influences of an adverse majority of the popular vote, being "out of a job" is impossible in the life of a real statesman. We do not say that Mr. Ingalls is not a statesman, but he is not one if he is "out of a job."

#### THE SILVER PROBLEM.

THE two plans that have been suggested as offering a possible solution of the silver question: First, free coinage of the American product with a prohibitory tariff on imported silver; and, secondly, absolute free coinage, with the proviso that whenever gold is at a premium coinage shall be discontinued, have been outlined in the columns of this paper. The *New York Tribune*, discussing them, makes some remarkable objections. It believes that silver could be smuggled across our borders, and that a prohibitory tariff would not be a barrier against it.

There is very little in this argument. If silver bullion can be smuggled across the Mexican or Canadian border, why cannot silks, jewelry, diamonds, and other valuable commodities be brought into this market in the same manner, to the utter ruin of American dealers in these products? The officers of the law can be trusted with the enforcement of customs regulations.

With reference to the second suggestion, viz., for free coinage of silver until gold is at a premium, the *Tribune* thinks that this would be like shutting the stable door after the horse has been stolen, as confidence in the equality of the metals would be destroyed, and once destroyed, it could not be repaired.

The obvious inconsistency of this argument is revealed by reference to the past. There were many who talked precisely as the *Tribune* does now, when the resumption bill was on its passage. As soon as that law was passed, however, it was seen that the croakers were all wrong, and their logic defective. There is such a thing as a loss of credit, but fortunately there is also such a thing as its restoration.

The *New York Times*, commenting on our suggestions, thinks the free-silver men would not accept the first proposition, and in regard to the second, that they would rejoice if all the gold should leave the country. It is difficult to tell whether the *Times* is serious in this matter or whether it is dealing with the subject in the playful spirit in which it has dealt with the subject of free tin and free trade generally.

Neither the *Times* nor the *Tribune* has presented convincing reasons why silver coinage legislation such as we have suggested would not meet the requirements of the situation. Of course all legislation in this line must be more or less experimental. That of the past certainly has been so, and unless we concede unlimited silver coinage additional legislation must also partake of an experimental character.

#### KEEPING OUT DISEASE.

AN effective quarantine is the best safeguard against the introduction of contagious diseases from foreign lands. At the port of New York, which is the great landing-place for immigrants, the work done at quarantine has been constantly improving and has become exceedingly effective. The annual report of Dr. Smith, than whom the port has never had a better health officer, discloses some interesting facts.

Few persons would believe that on an average more than a thousand steerage passengers daily enter the port of New York. Health Officer Smith says that the least number inspected during a single year of his service was 300,918 in 1886, while the greatest was 476,086 in 1882. The total number inspected during Dr. Smith's administration reached the enormous aggregate of 4,010,400. It is surprising, considering this tremendous influx of immigrants of all classes, that so little of contagious disease was imported. During the past year, up to June 1st, Health Officer Smith says that only one hundred and ninety cases of diseases subject to sanitary regulations were discovered on vessels arriving at New York, and this at a time when cholera has invaded various foreign countries and when yellow and typhus fever have their daily victims.

Diphtheria and scarlet fever have been the most frequent of contagious diseases found among immigrants, and these diseases, Dr. Smith reports, secure more victims in city and country than all other contagious diseases. In 1881 an attempt was made to induce the transatlantic steamship companies to make it obligatory on embarking passengers to be vaccinated before they took passage. This effort failed because some soliciting agents would not comply with the request. But the partial carrying out of this precaution resulted in an immediate and decided decrease in the number of developed cases of small-pox among immigrants landing at this port.

It is significant that in the first three years of Dr. Smith's administration fifty-seven cases of yellow fever were received at the quarantine hospital, while in the last three years the total number of yellow fever cases admitted aggregated only eight, and half of these were taken from United States war-vessels coming from the tropics. Only four of them were found among the merchant marine.

The suggestion which Dr. Smith makes in his annual report should be promptly acted upon next winter by the Legislature. He thinks a public prosecutor of violations of quarantine laws should be designated in the County of Richmond or New York, and it should be made the duty of the health officer to report to this official all violations. The doctor holds—and very properly—that as he is merely a salaried officer, he should not be required or expected, at his own expense, to prosecute violators of the law in the courts.

From year to year, the quarantine regulations at this and other American ports have become more strict, and their enforcement been more rigorously insisted upon. Many will recall the

predictions by physicians last year, that cholera would be brought to our shores during the summer. That prediction utterly failed of fulfillment, and its failure was chiefly due to the rigorous and vigilant enforcement of quarantine regulations by Health Officer Smith at the port of New York.

#### TOPICS OF THE WEEK.

THE reports of deficient harvests in Russia are coupled with statements that the peasantry of Kostroma are suffering from famine and disease, and in Kazon indigents, including one hundred and forty-six noblemen, are receiving meals gratis. If these noblemen will come over to this side of the water they will find lots of ambitious mammas looking for titles to give to their daughters, who would be willing to give a good many meals gratis in return for a count's favor.

THAT gifted Sadducee, Bob Ingersoll, has apparently given up his lectures on the "Mistakes of Moses" and kindred topics. It is a singular fact that all of Ingersoll's magnificent oratorical powers could not make his infidel lectures a financial success. He had to turn to new topics and abandon his assaults on Christianity. Perhaps, after all, we are a Christian people; or it may be possible that Mr. Ingersoll, as he treads the shady pathway of life, begins to think differently of things above—and below.

THE sensible suggestion is made by Julian Ralph in the *New York Sun*, that it is time for reform in the method of printing railroad time-tables. He would have a time-table that would give the distance, fares, trains that leave and times when they arrive, without reference to branches, feeders, and connecting roads. The same suggestion has occurred to a great many others, and particularly to the publisher of a certain handy railroad time-table, which will be found at the desk of nearly every hotel. The difficulty with the official railway guide is that it is too official and therefore too impractical.

THUS far two Democratic State conventions—those of Kentucky and Iowa—have been held, and the result is far from encouraging to the advocates of Cleveland's renomination. The platforms of both States distinctively favor free silver, and the Iowa platform demands "just and liberal pensions." This evidently settles Mr. Cleveland's chances to secure the Iowa delegation. It is becoming more apparent every day that the Democracy of the South and West do not propose to take up Mr. Cleveland. They favor free silver, and to put Mr. Cleveland on a free silver platform, in view of his strong utterances on that question, would be to run the risk of defeat both on the platform and with the candidate.

THE record of failures for the first half of the present year, ending with June 30th, presents a statement not altogether reassuring to our business interests. According to the figures furnished by Bradstreet, the number of failures during the six months aggregate 6,637, which has not been exceeded since 1885, and the liabilities, amounting to over ninety-one million dollars, are larger than in any corresponding six months since 1884. There are many who believe we have touched the lowest mark in the tide of depression that has gradually overspread the country during the last two or three years. If the outlook for good crops at home and for deficient harvests abroad is justified, the coming fall will mark a general revival of business, excepting in those sections of the United States where over-speculation or "booming" have been recklessly indulged in.

THE revelations in the famous baccarat trial in London, that the Prince of Wales carries with him, in his visits to country houses, a set of gambling implements with which baccarat can be played, created, the cable reported, considerable of a sensation, though, it is added, "the information was not new." The Prince of Wales is the heir-apparent, and if he lives is to succeed his mother on the throne. What peculiar gifts he has for this place remains to be seen. His only claim is his title and his royal descent. Our caustic English friends, who occasionally criticize and condemn the politics and the political methods of the United States, will please bear in mind that no man bearing the personal reputation of the Prince of Wales has ever been elected President of the United States, and no man who had been publicly proven in a court-room to be the possessor of a professional gambler's traveling outfit would stand the slightest chance in a national convention of securing the nomination for the Presidency from any party, not excepting the Farmers' Alliance.

THERE are multiplied evidences that the Farmers' Alliance as an organization is fast losing its strength. It is breaking to pieces because of its lack of leadership and of every essential quality of cohesion. A dispatch from southern Minnesota says the Alliance has been furnishing farming implements, binding-twine, etc., at a supposed reduction in price to its members, and that a sensation has been created by the discovery that the Alliance managers have made \$15,000 by selling to farmers an inferior quality of binding-twine at a very large margin of profit. It will take but few revelations of this character to completely disrupt the Alliance. And yet these are the men who presume to dictate the policy of the Federal Treasury; these are the advocates of an unlimited issue of paper and unlimited coinage of silver; the men who inveigh against Wall Street, the "gold bugs" and the money-lenders of the East. No doubt these are also the men who bemoan the sad lot of the mortgaged farmer.

The death of Hannibal Hamlin brings to mind one of the most singular and, in a measure, most successful personages in American politics. Many people had forgotten that the Vice-President who served with Abraham Lincoln during the latter's first term of office as the nation's executive had survived up to this late period. Mr. Hamlin was in public life for over fifty years. At the age of twenty-four he entered the Legislature of Maine as a Democrat, and he served in the National House and in the Senate for many years. He was a contemporary of Webster, Benton, Cass, Jefferson Davis, Cameron, Seward, Sumner, Slidell,

Toombs, Dix, Sam Houston, and Hamilton Fish, outliving them all with the exception of the last named. Originally a Democrat, he turned from that party in the heat of the anti-slavery movement in 1856, and was elected to the governorship of Maine, his native State. His relations with Mr. Lincoln were most cordial, far more so than such relations usually are. How much his stalwart convictions had to do with the aggressive policy of Mr. Lincoln in certain emergencies the historian must tell. He was a powerful factor in an Administration in which he occupied a much stronger place than is usually conceded to a Vice-President. Mr. Hamlin lived nearly to the age of eighty-three, and up to a very recent time had been in excellent health. He was a splendid specimen of American vigor and manhood.

THE Texas professor who thought there was a good deal to be said on both sides of the free-trade argument, and who did not know whether he was a free-trader or a protectionist because it depended on what his own interests were, came very near to saying what the late General Hancock said when he was a candidate for the Presidency, namely, that the tariff is a local issue. There is no more pronounced advocate of free trade than the *New York Times*. When the McKinley bill was under discussion, and its friends said that its agricultural schedule would benefit the farmer, the *Times* undertook, with laborious effort, to prove that the farmer would not be benefited by an increase of duty. Now the *Times* publishes a paragraph stating that the high price of eggs this year arises from the fact that the tariff has prohibited the importation of Canadian eggs. Of course this means that our farmers have been directly benefited by the tariff on Canadian eggs. But the *Times* deftly turns the argument, and asks the people to pass judgment upon a bill which raises the price of eggs and burdens the consumer. The tariff is not only a local issue. It is getting to be simply a personal matter.

THE interest in Professor Totten's series of millennial articles printed in this paper continues to increase. Elsewhere we reprint some of the numerous letters we have received regarding the matter. We find the following in the *New York Telegram* of recent date:

"The theories in regard to the Millennium advanced in recent numbers of FRANK LESLIE'S ILLUSTRATED WEEKLY, by Professor Totten, of Yale, are attracting the profound attention of thinkers all over the world," said Rev. George S. Newman, of St. Louis, at the St. James Hotel. "Of course I have read them, in fact studied them, but I do not say that I indorse all of his ideas. That is not just now the question. What has surprised clergymen in all parts of the country—for I have traveled over a large part of it—is the interest taken in the articles by the laity. It goes to show that it is a subject to which people have given great thought, and while I do not personally believe that any one knows the date of the Millennium, still the very thought of such a coming in a man's mind must necessarily do him good. It denotes a deep Christian feeling permeating all classes of society, and I am glad to say that in this age of infidelity, as it is called by one of our great thinkers, I have seen more of the real Christianity, in broadness of spirit and toleration, than was ever witnessed before. There is no doubt that the belief in the Gospel of Christ is spreading rapidly, and that while men are not attempting to match their intellects with the Infinite, they are better and stronger Christians by understanding their beliefs. Notwithstanding the wails of the croakers, statistics show that the membership of the whole church is gaining rapidly, and the world is better to-day than ever before."

THE suggestion for the prolongation of the time of our Amateur Photographic Contest until October 1st has been received with general favor. The interest in this contest increases from week to week. Among recent entries were several from England and one from China. We trust that all those who have entered our previous competitions and been unsuccessful will participate in the present contest. There is no reason why they should be disheartened at not receiving a prize, considering the character of the competition and the very large number of entries. We hope all the prize-winners will also participate. Many of them have already sent in specimens of their best work. It should be remembered that the contest will close on the 1st of October—a month later than the date heretofore announced. This will give contestants every opportunity to do excellent work at their leisure during the vacation months. Recent entries include the following:

W. J. Smith, Westfield, Mass.; J. E. Courtney, Poughkeepsie, N. Y.; R. Alling, Sedalia, Mo.; I. N. Burbank, New Bedford, Mass.; Miss N. M. Bowles, Waynesville, N. C.; J. H. Tarbell, New York City; W. H. Kennedy, Norfolk, Va.; E. R. Jackson, East Oakland, Cal.; E. D. Hatche, Fort Meade, S. D.; T. A. Richardson, Manitowoc, Wis.; O. Rice, Fort Scott, Kan.; O. Wittenberg, Oak Park, Ill.; E. Clarke, Cheyenne, Wyo.; C. P. Webster, Franklin Falls, N. H.; S. P. Sanborn, Brookline, Mass.; H. E. Jewell, Brooklyn, N. Y.; F. H. Hamilton, Springfield, Ill.; R. S. Hatcher, Chicago, Ill.

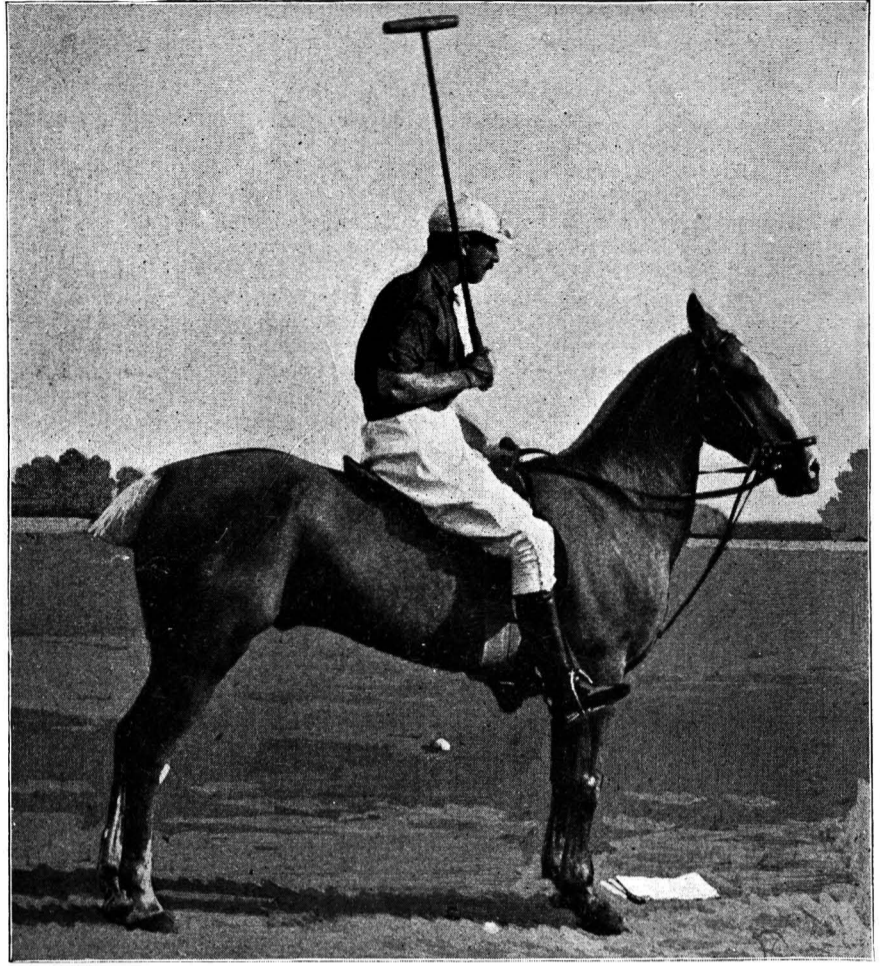
FAIR play in politics should be expected and should be had, as well as fair play in business. We are among those who doubt whether any harm is done to the prospects of a candidate by unreasonable assaults upon him. Calling Grover Cleveland a "stuffed prophet" does not add to his enemies; it makes him friends. And belittling President Harrison on every occasion does not make him a small man. The testimony of the press in the South, as well as in the North, is to the effect that the President's speeches during his recent tour were everywhere received as those of a broad-minded, studious, cultured, and observant man. The *Review of Reviews*, which is entirely non-partisan, says in a few words what every one who has read the President's speeches must admit to be the truth. We quote as follows:

"Even more conspicuously has this higher tone of American patriotism and this welcome abatement of party rancor been manifested at every point in the President's prolonged and remarkable tour through the South and far West. To deny the great public utility of this tour would be to lack both perception and imagination. President Harrison's brilliant and felicitous speeches have won universal praise, and his thoroughly cordial reception by political opponents has so stimulated sentiments of mutual respect and a generous forbearance that something like an era of universal good-feeling has dawned, at least for the moment. In the White House the President is not, according to conventionalities, wholly free to disclose frankly from day to day for the benefit of the public his views upon questions of national policy. The tour has given him opportunity to talk, over the heads of his local audiences, to the whole people; and he has, at Galveston, San Francisco, and elsewhere, expressed deferentially but unmistakably his convictions regarding numerous subjects relating chiefly to the development of American industries, commerce, shipping, and foreign intercourse. The speeches have evidently influenced public opinion."





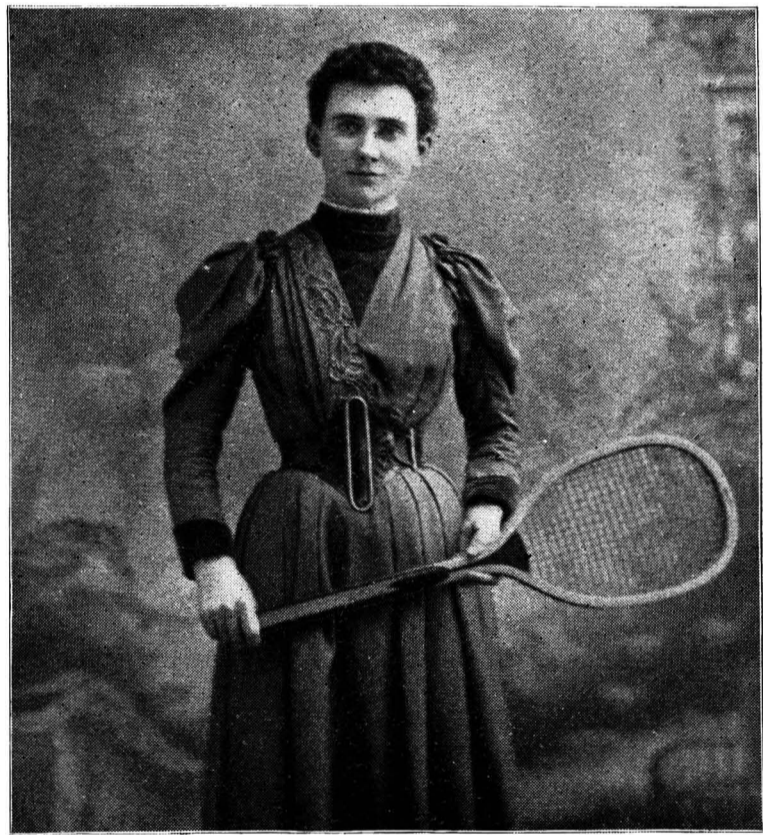
THEODORE A. HAVEMEYER, JR., OF THE COUNTRY CLUB, A PROMINENT POLO-PLAYER.



FOXHALL KEENE, OF THE ROCKAWAY POLO TEAM, ONE OF THE FOREMOST POLO-PLAYERS OF THE WORLD.



CLARENCE HOBART AND VALENTINE G. HALL, TENNIS CHAMPIONS IN DOUBLES.



MISS MABEL E. CAHILL, CHAMPION LADY TENNIS-PLAYER OF THE UNITED STATES.



THE RECENT LAWN-TENNIS TOURNAMENT FOR THE LADY CHAMPIONSHIP OF THE UNITED STATES, HELD AT WISSAHICKON HEIGHTS, PA.—[SEE PAGE 412.]





A CHILD'S FUNERAL IN THE ITALIAN QUARTER OF NEW YORK CITY.—DRAWN BY J. DURKIN.—[SEE PAGE 416.]



## FOR TIME.

Oh! for time, amid life's rush,  
To learn the bird's free note;  
To list the evening's gentle hush;  
To watch fair clouds afloat;  
To mark the grace of flowers and leaves,  
With a sense of all their sweet;  
To ken the charms that nature weaves  
In the green turf at our feet.

Oh! for time for thoughtful heed  
Of the good e'en we might do,  
Of the joy that comes of a loving deed,  
Or an act that is just or true;  
Out of the night so dark that speeds,  
Wherever may be the morn,  
On this dear earth, with its charms and needs,  
No other day shall dawn.

Oh! for time, in the rush and the race,  
To turn our feet aside,  
The beauty of earth and sky to trace,  
And the charm of ocean wide;  
To note in the wild and jostling throng,  
Some fellow crushed or driven,  
And give our hand as we go along;  
This were to well have striven.

J. A. KENNEDY.

## THE "BASILISK."

BY ERNEST LAMBERT.

I.

RETTY Judy Mulligan was sitting at her needlework in the parlor of her father's Cherry Street boarding-house when she was startled by a heavy footstep behind her.

"Is your father at home?" cried a harsh voice in her ear.

The girl turned. She quailed involuntarily as her eye fell on an aged seafarer of austere and sombre mien, who had entered unannounced. He was very, very old, his bony face withered to a pallor almost spectral, and his pale temples covered by a few straggling

gray hairs. But his most repulsive feature was the one large and wild eye that transfixed her with a coldly penetrating glance and seemed to search her inmost thoughts.

"What's your business?" she faltered, regarding him with undisguised alarm.

"My business is with the master of the house. I am the captain of a ship. I want three hands to make up my crew. Can you supply them?"

"When?"

"To-day."

"For a long voyage?"

"Six months for the round trip."

"Hands are scarce now," she ventured, timidly.

"I am pressed for time," said the old man, wheeling around stiffly as Barney Mulligan noiselessly entered the room. The landlord bent his sleek form obsequiously toward the captain and cast a rebuking glance at his daughter.

"What is the ship?" he asked.

"The *Basilisk*. She lies at the foot of Wall Street."

Barney's face fell.

"The white barque!" broke in Judy with a nervous laugh. "Nobody would ship in her if you was to fill their pockets with gold."

"Why not?" demanded the captain sternly.

"Because she's rotten. They do say she's haunted, and you treat your men badly."

The old man's eye glistened ominously.

"She has a bad name, that's a fact," interposed the landlord, apologetically. "There's some queer stories afloat about her, sir—"

"Do you believe them?"

"Not I. Sailors, though, is superstitious—"

"They believe them," cried Judy, earnestly.

The captain regarded her coldly as she shrank from him with a scared look on her gypsy face.

"I don't know as I can get you the men, sir," said Barney, deferentially. "But Judy, here, has a power of influence. If you was to talk to her—"

"Ah!" exclaimed the captain, with a wintry smile. "Of course she has many sweethearts. There must be some she can spare."

"Not to you," returned the girl shuddering.

"Not if your father gets a double commission?"

Barney's eyes dilated with cupidity.

"I think I can say we'll serve you, sir," he said with an obeisance.

The captain waited to hear no more.

"I shall count on you," he replied curtly, and with a sardonic chuckle he stalked like a spectre from the room.

The landlord and his daughter gazed at each other in mute amazement. Hands wanted for the *Basilisk*, the uncanny craft whose weird history had been the one topic of discussion for a week among their sailor guests. Everybody was full of stories about her—stories of ghostly shapes that stood beside the crew on topsail yards, of the tolling of phantom bells, of spectral fiddles played by unseen hands in the cross-trees. A voyage in her was as much as a man's life was worth.

"There's only one man I know has pluck enough to go," said Barney, "an' that's Danish Max."

"Do you mean that you'd send *him* in the barque?"

"Aye, it's time he was gettin' off."

"If you do," retorted Judy, impulsively, "you can bid good-bye to me as well."

Her father looked at her wickedly and his great moon-face grew a shade paler.

"Are you so sweet on him as that?" he cried.

Judy was the most valuable part of his stock-in-trade. Her mother having died early she had grown up as a decoy to his customers, and could twist a life-long adorer around her finger with as little compunction as an utter stranger. But Barney had watched with growing disfavor her tender passages with the mysterious Dane who had come to the "Golden Anchor" three weeks before from a China tea-ship, and this ardent demonstration angered him.

"Think what ye're doin'," he said in a wheedling tone. "Think of Cricker, Mister Cricker, the ship-chandler, worth fifty thousand good gold dollars, who's gone down on his knees twice an' ye wouldn't listen to him. An' it was to marry this common sailor-man you throwed him off."

"To marry him!" echoed Judy with flashing eyes.

"Aye, that's what it'll come to, ain't it?"

Judy turned away petulantly.

"You thinks he's a cut above these other fellers," continued Barney. "Well, anybody can see that. But if you knowed as much about him as I do—"

"What do you know?"

"I know we're takin' a risk in keepin' him here at all. I know he ain't the man for you to be sparkin' with."

"You're deceiving me," she cried, noticing that he evaded her gaze.

"Am I? wait and see."

She followed him mechanically into the little bar-room, where several sailors were sipping their drinks and playing dominoes at the small round tables. At once a chorus of rough greetings saluted her. To their nautical eyes she was always a vision of beauty. Her comely face, rosy cheeks, sparkling black eyes, and curling tresses gathered in a knot on her shapely head, invariably threw them into an ecstasy of rapture, and in her new red bodice with satin ribbons she even surpassed herself.

Her announcement of the visit of the one-eyed commander created general consternation.

"I've heerd some queer things about the *Basilisk*," said old Fred Bundy, a red-faced veteran, from the corner. "Jack Falconer, here, come in her from Liverpool, an' he says she's a terror."

He pointed with his pipe to a dark-haired, sunburned youth, who rose eagerly as the girl entered.

"It's true," said Jack. "I was glad to get out of her alive."

She ogled him with lustrous eyes as he told of his adventures in the haunted barque. A stalwart Northman at the same time regarded her intently from the far end of the room. His erect carriage, massive head, and bushy whiskers would have distinguished him in any company. He advanced toward her, hesitated, advanced again, hesitated once more, and finally addressed her.

"You'll be ready at six?" he said, inquiringly.

Judy regarded him with feigned indifference.

"Ready for what?"

"You seem very forgetful," returned the Dane, with a critical glance at Jack. "It was your appointment."

Judy bridled.

"It was an appointment until this afternoon," she said, slowly; "but it isn't any longer."

Bundy heard this speech with delight. As Jack's bosom friend and Judy's godfather, he felt bound to profit by it.

"Jack," he said, tapping his friend on the shoulder, "you've got to fight him."

"Fight who?"

"Why, Max, to be sure. Do him up an' you're a made man."

"Right," cried Barney, joining them. "Judy belongs to him by good rights. Would you see your own goddaughter spliced to a Dutchman?"

"Not much," roared Bundy, ferociously. "Come, Judy, by your leave we'll drink to my friend Falconer. He come over in the *Basilisk* to see his lady love, an' a man what'd do that'd brave anythin'. Ain't that so, Max?"

Max regarded him quietly, amused at his swaggering way.

"I agree with you," he said. Then, after a pause: "Of course you'd brave it?"

"Me? I'd sail in anythin' with a bottom to it," began Bundy, but Barney stopped him.

"If it comes to that," he asked the Dane, eagerly, "would you brave it?"

Judy glided forward excitedly.

"The *Basilisk*, the haunted ship? Why, she'll sink; she's a coffin," she cried.

"Let's see," said Max; "isn't that the barque they had the mutiny in?"

"Yes," cried Falconer. "It happened many years ago, when she was on a voyage from Peru with specie. She was picked up at sea deserted, with all sails set, and with blood on her decks. The crew, headed by the mate, had mutinied, murdered the captain, and gone off with the gold."

Max's face was a study.

"Where is she bound?" he asked.

"To the gold coast."

"And she sails—"

"To-morrow, if she gets her cargo."

There was a breathless pause.

"Hold on a bit," said Bundy; "let's have fair play. How is it, Judy? Can you spare him?"

A word from her would have saved him. But the look he should have given her was withheld.

"On Friday, if you please," he said quietly, to Bundy, "we'll be outward bound."

Barney's face was wreathed in a smile of malignant exultation. As for Judy, anger, and a dreadful, nameless fear held her speechless.

II.

BARNEY'S threat had alone been needed to hasten Judy's rupture with Max. Her victims came from all parts—blue jackets from the navy yards, firemen from the bowels of ocean steamships, whalers from the far Pacific, and soft-hearted simpletons in the West India and Gulf trade. They carried her

portrait to sea with them, and enchanted wondering greenhorns with tales of her fabulous beauty, bringing her strange tribute of shawls and work-boxes and trinkets of mother-of-pearl and tortoise-shell.

The one man with whom her arts had failed was Danish Max. Indeed, since his arrival at the "Golden Anchor" the siren had not known a moment's peace. Mystery seemed to enshroud him.

"Where did he come from?" she asked one of his shipmates, having vainly endeavored to satisfy herself from his own lips.

"That's where you've got me," was the reply. "None of us knows. We tried all the passage to draw him out, but he wouldn't be drawn. Why, Bill there undertook one day to sass him, but he took Bill by the neck an' shook him like you'd shake a kitten; an' Bill ain't no chicken, as everybody knows."

"But what's his other name? 'Max,' you all call him."

"Yes; an' that's all the name he'll own to. I don't believe he's no Dane, myself. He talks English as good as I does. Some says he's a dook in disguise; but whatever he is, you won't find out from him, for he's as close as a clam."

Graver doubts even than these were rife about the Dane, and Judy became nervous with excitement. The word went around that she was setting her cap at him. At first Max timidly retreated before her. But one morning, when he had thrashed a drunken coal-heaver who had offered her insult, his shyness suddenly disappeared. After that he began to hover about the house like a tame pigeon about its cote, and there was no mistaking her joy. She strove hard to wring his secret from him.

"It's so strange you have only one name," she said to him one afternoon as they sat together, she sewing and he placidly watching her from his fireside corner.

"Yes, it is strange, isn't it?" he returned, without emotion.

"Don't you find it a drawback sometimes?"

"Not so long as it doesn't keep me from admiring you."

"Oh, you're always saying things like that! But honest, is it true you're a Dane?"

"I'm a citizen of all countries," said Max, gravely, with the faintest twinkle in his serene blue eyes.

Judy bit her lip. This was a fair sample of all their conversations. She had come to worship every glance of his great, soft eyes, every note of his deep, thrilling voice, every gesture that marked him out from the ordinary herd about him. And he? Well, he had been polite and gracious, and that was all.

(To be continued.)

## THE STREETS OF CHICAGO.

CHICAGO is now generally acknowledged to be the typical city of this country. It has the push, the energy, the industry, the commercial tact, the business nerve, genius, and pluck. It is the second city in population in the United States. But, above all, it is the World's Fair city. And not one of the 1,200,000 souls in this second metropolis ever fails to let a stranger know that the city is going to have "the biggest world's fair" ever given. There is no gainsaying the fact that the Columbian Exposition of 1893 has already given a new impulse to every line of trade in the city. The merchants and business men of all classes are working the world's fair "ad" for all it is worth.

On the principal business streets of the city are some remarkable scenes of life, the counterpart of which is found in but few cities in the world. In some respects they are not duplicated anywhere. A stranger who should wander away from the placid precincts of Philadelphia or some other easy-going town in the East and find himself in the vicinity of State and Madison streets in Chicago is likely to be struck dumb with amazement. When he has become thoroughly aroused from his lethargy he will awaken to the fact that he is being pushed, shoved, elbowed, and lifted off his feet in the most unceremonious way by a surging mass of humanity. Apparently, the acme of activity of Chicago and the top notch of nineteenth-century progress, as well as literal and metaphorical push, are found at the corners of State and Madison streets. Here the two principal retail streets of the city cross each other. It is said that the largest number of vehicles that passes any one point in a single day in the city of Paris is 60,000; but at State and Madison in Chicago it has been estimated that no less than 100,000 vehicles pass in one day. Along State Street, running north and south, are the leviathan dry-goods emporiums of Marshall Field, Charles Gosage & Co., Schlesinger & Mayer, Mandel Bros, and a half-dozen others of lesser size. Then there are other mammoth establishments that do not confine themselves exclusively to dry goods, such as Siegel, Cooper & Co. and The Fair, who sell almost everything from a bolt of imported silk down to a skillet, dishpan, or dose of quinine. The Fair, at State and Adams, occupies a whole block. On this site is going up a magnificent sixteen-story steel building which, when completed, will be the largest building in the world devoted to the retail dry-goods trade. It will surpass the Bon Marché of Paris. Here is the peculiar sight of one portion of the old building being occupied by the store while the other portion is torn away and a section of the new building is going up. This section of the new building will soon be occupied while the remaining portion of the old building is torn away and the other sections of the new one are being built. State Street has been left from eighty to one hundred feet wide, to give room for the throng of traffic that squeezes through it daily.

Activity begins on State Street at seven o'clock in the morning, when the army of shop girls, salesladies, and clerks crowds the sidewalks. Every day in the week except Sunday seems to be a shopping day in Chicago. Any day a huge building is plastered from roof to basement with muslin signs that tell of some "remnant sale below cost." As a consequence the shoppers seem to be out in full force every day, rain or shine. Cabs, coupés, carriages, victorias and other handsome equipages bring out the flower of fashion seeking bargains every afternoon. Fashionably dressed women push through the throng of pedestrians on the street. The glitter of pigeon-blood velvet, robin's-egg blue, pea-green, mauve, canary-yellow, écaru, sea-green, and what not are intermingled in kaleidosopic brilliancy as the ladies are sprinkled through the crowd like roses scattered by the wind. But the wealth and glare of fashion is in strong contrast to the



ordinary plebeians who are also after bargains and "remnants." Women with a baby in one arm and a half-dozen bundles in the other and a tired toddler holding on to an apron string, go to make up the crowd. Occasionally a wizened old woman, with begrimed face, ragged dress, an old shawl over her head, and carrying on her back a large bag containing rags, cigar-stumps, etc., picked up from the street, wanders this way and elbows some curled darling of fashion, and, strange to say, the flower-vender and fruit-dealer are allowed to have their stands on the precious space of this thoroughfare. At two o'clock in the afternoon any week-day the crowd has grown to such proportions at State and Madison streets that a crush and jam almost stops pedestrianism, and the street traffic and cable cars are whirling at a terrific rate around two corners of the street crossing, and a horse-car line passes around one of the others, while the surging crowd bounces between the cars and passing wagons and frees itself at the risk of life or limb. Policemen earn their salaries here twice over in preventing blockades and the loss of life. It is not the spot for a sleepy person. The tide of humanity at this point seems to be on the run.

Along Madison Street, west of State Street, for four miles are solid rows of small retail stores and office buildings. Cable cars whiz through nearly the whole length of the street, loaded down with passengers, one-fourth of whom are compelled to stand and dangle at the end of straps for miles. The down-town section of the city is half surrounded by the river which runs north along Canal Street to Lake Street and then east to Lake Michigan. The pulse of the wholesale and retail merchandise trade is felt in this narrow limit.

Dearborn Street, running north and south, crossing Madison one square west of State, is taken up principally by the larger banks and loan and trust companies. Clark Street, the next west, is the rendezvous of the fakirs, gamblers, and dime-museum freaks. It is locally known as the "gamblers' rialto." La Salle Street is occupied by the insurance companies and real estate brokers and bankers. Fifth Avenue, Franklin and Market streets, crossing Madison east of the river, are largely given up to massive wholesale dry goods establishments.

One famous street in the down-town section is South Water Street, which runs east and west along the river to the lake. Three large auction houses on this street sell hundreds of carloads of all kinds of California fruit each week. For four squares back from the lake the street from sun-up to sundown is one jam of express wagons, delivery carts, and small grocery wagons that back in and pull out before the large commission houses. Under the awnings on the sidewalks are piles of fruit and vegetables from every clime. Pedestrians can only pass each other one at a time, and then only by dodging rolling barrels and flying boxes. Shippers that sell fruit on this street have the crops in California bought before they are grown. It is one of the busiest markets in the world. Much of the fruit for the New York market passes through this street.

The other noted market of the city is the Haymarket Square. This region is only a supply point for the local trade, however. It lies west of the river on Randolph Street, between Des Plaines and Halstead streets. While South Water is a narrow street and does the larger business, Haymarket is broad and roomy. A bronze statue of a policeman with uplifted right hand stands at the east end of the square. On the marble pedestal is inscribed in golden letters: "In the name of the people of Illinois I command peace!" This is a memento of the great anarchist riot and stands on the spot where the deadly bombs were thrown. To-day this monument is considered a mascotte by the farmers who sell produce, and they fight for a chance to stand their wagons under its shadow.

A. C. CANTLEY.

IN FASHION'S GLASS.

[Any of our lady subscribers who are desirous of making purchases in New York through the mails, or any subscribers who intend visiting the city, will be cheerfully directed by the editor of the Fashion Department to the most desirable establishments, where their wants can be satisfactorily supplied; or she will make purchases for them when their wishes are clearly specified.]

MANY of the new bodices for summer recall portraits of Diane de Poitiers, with their yoke-like collars and sleeves with full puffs at the top, and fitting closely from the bend of the elbow down to the wrist. The lower part of the sleeve is properly made of embroidery, and so should be the collar. For a young miss this is a particularly graceful fashion, as was shown in one recently created. It was made of delicate pink gauze, with round yoke, lower sleeves, and band at one side of the skirt of Venetian embroidery laid over pink satin.

It is the present ambition of every high-class modiste to avoid all seams possible in bodices, and by sheer skill to contrive the material to shape itself to the form. However, this can only be successful with slender, shapely figures, as these seamless bodices have ever a tendency to broaden the waist. The material is cut bias, and is drawn over the fitted lining, while the closing is arranged at the left side, or is hidden under folds in front. The elastic softness of crepe lends itself specially to this new fancy. Manufacturers have this season proven themselves artists indeed by their productions of flowered cottons, embroidered crepes, and striped zephyrs, which display such a wondrous harmony in colors and designs. Many of these dainty stuffs are cut on the bias and are literally folded around the figure over a deep yoke of some coarse make of lace. Another effective manner of treating these soft fabrics is to gather the bodice at the neck and waist, allowing the material to frill out around the hips, and to attach a rather wide ribbon under each arm, allowing it to cross in front and tie at the back in a big bow at the waist, with long ends to reach the hem of the skirt.

Very trim cotton dresses, and inexpensive, too, are made either of butcher-blue or pure white linen in plain skirts and jackets, which are effectively worn over soft shirts of cambric with colored lawn frills. The old-fashioned brown holland looks well made in this way, and to a half-fitting single-breasted jacket a lining of plaid zephyr is an addition. The Eton jacket is favored for an out-door wrap, and frequently is sleeveless. It is made of black, white, almond, or drab cloth, and is very popular with tennis costumes, which are now so generally made of foulard or India silks. One of this sort, a particularly stylish one,

too, is illustrated this week. The skirt is made of a rich moss-green foulard figured with white open rings, and the full bodice is of cream-white China silk, with a Swiss belt of moss-green velvet. When tennis gowns are made of cloth or flannel they are invariably unlined or without skirt foundations, which lessens the weight exceedingly. Cords of medium thickness are used extensively for trimmings on these dresses, and are made to match the material in color. Outing gloves of chamois, in white and in the natural color, are worn a great deal in playing tennis,



LAWN-TENNIS COSTUME.

as they cling to the racket handle, and add no restraint to the muscles of the player's hands. They may be bought for seventy-five cents and a dollar a pair. They are also readily cleaned by washing, while on the hands, in hot water and castile soap, and after rinsing in clear water are rubbed nearly dry with a clean towel. They are then removed from the hands and hung in the air until dried thoroughly. Care must be taken to rinse out the soap completely, or the chamois will dry stiff and hard.

The order of the day with milliners is for wings in all shapes, sizes, and materials, both natural and manufactured. There are small wings of transparent metal or tinted mother-of-pearl, large

wings of smooth feathers, wings set slantwise from front to back, and wings standing erect in the midst of masses of flowers and foliage. A broad-brimmed hat of white crinoline is turned up at the back and draped with a scarf of white chiffon, in which two buttercup-yellow wings nestle confidently. A bonnet with an open crown surmounted with a coronal of handsome gold galloon studded with jet is trimmed with rosettes of pale green chiffon, and has fixed just on its brim, at the front and back, two transparent gold wings. Virot, of Paris, said recently to an interviewer: "Take a large hat and small capote and you will be in the mode; take a small hat and a large capote, each may become you, but it will be entirely out of date."

Ella Star

THE MILLENNIUM.

VARIOUS VIEWS OF PROFESSOR TOTTE'S REMARKABLE SERIES OF ARTICLES.

We make room for a few of many letters received regarding Professor Totten's remarkable series of articles on the Millennium recently printed in FRANK LESLIE'S ILLUSTRATED NEWSPAPER:

THINKS IT ALL NONSENSE.

OMRO, WIS., June 29th, 1891.

To the Editor:—I am a subscriber to your weekly, and, of course, have read Professor Totten's Biblical predictions, and must say that, for this intelligent age, it is simply nonsense. For all his high standing, his mathematics can only deal with reality and not with the future, and when he deals with such questions he comes down to where we all are. We simply know nothing about it. Such predictions must go with the superstitions of the past, just where they should and must go—into the wastebasket of time, where hell-fire, witchery, and all such old-time vagaries are put to sleep. I was glad you saw fit to publish it, for it only sticks one more nail in the coffin of the crank. Your weekly is a gem in any family.

T. R. TAYLOR.

THE MILLENNIUM—A QUESTION ANSWERED.

BRIDGEPORT, CONN., June 25th, 1891.

To the Editor:—For the sake of the reading public, and in the interest of William Rader particularly, I would like to say a word or two regarding the "parable of the mustard-seed" which he asks Professor Totten to explain. Professor Totten needs no one to rush to his rescue, nor of my bolstering. I have met the gentleman in conversation, have read his articles as they appeared from week to week in your paper; also his books, "Our Race," with deep interest, and I believe in the professor. Is he of Israel? So am I. From what I know of the man he is too busy a person to turn aside from the work he has in hand to explain for Brother Rader's benefit the parables, and as Brother Rader wishes light, evidently, and as "our light is none the less for lighting our neighbors" (at this time), I will offer the following as such. In Luke xiii., 19, we read: "It is like a grain of mustard-seed, which a man took and cast into his garden; and it grew, and waxed a great tree; and the fowls of the air lodged in the branches of it." Our Saviour never used in his teachings any superfluous or meaningless words or language. Now, then, turning to Matt. xiii., 4, we read: "And when he sowed, some seeds fell by the wayside, and the fowls came and devoured them up," and later on, and in the nineteenth verse, the Saviour gives his explanation of the wayside sowing in the following language: "When any one heareth the word of the kingdom, and understandeth it not, then cometh the wicked one, and catcheth away that which was sown in his heart. This is he which received seed by the wayside." Now, then, if the fowls of the air, used as a figure, symbolize the wicked one in one parable, it cannot bear a different interpretation in the other, and who does not know and realize that the church, as it is organized in this our day, is full of unbelief and skepticism? Surely the mustard-tree has become a great tree, and in its branches lodge a vast multitude of fowl. The Saviour knew what he wanted to say and said it. It seems to me had he intended to teach the grand and glorious triumphs of Christianity over the world he would have spoken after this manner: And beneath its wide-spreading branches innumerable flocks found cool and refreshing shade, quiet and peaceful rest. Is there rest in the organized church to-day? Where is the evidence?

Very respectfully yours, JAMES A. PENFIELD.

PROFESSOR TOTTE UPHELD.

To the Editor:—We congratulate you on the publication of Professor Totten's Millennium articles. They are attracting widespread attention because every man who is alive to the situation feels their truth. God inspires men to-day, as he did in the past, and we know that what Professor Totten says is absolutely true. The social fabric of the "new heaven and the new earth" is now being woven in the "secret place of the Most High." We testify to the accuracy of Professor Totten's prophecies. "Silent Unity,"

JUNE 23d, 1891. CHARLES FILLMORE, Secretary.

LIFE INSURANCE.—FACTS FOR ALL.

IN the United States Court at Chicago, recently, Judge Blodgett rendered a decision of interest. The court held that an exemption clause in an insurance policy, relieving the company from liability for life insurance in case the insured died of poisoning or suffocation, was valid. The suit was dismissed in a case where it was sought to recover the amount of insurance because the insured was suffocated by gas in a hotel.

The so-called bond schemes have won a partial victory in the New Jersey courts, but the victory is not to their credit. They have secured a decision to the effect that the insurance commissioner has no control over them because they are not insurance concerns! These are the schemes which offer to pay bonds in the order in which they are taken out. Fortunately, most of these swindles are rapidly dying off. One of them recently came to grief at Binghamton, N. Y. A sharp fellow organized the Mutual Economy Society, which agreed to pay \$100 in three months for \$26. In less than a month—so large is the crop of fools this year—there were 3,000 persons who had paid \$5 apiece to become members. The State Insurance Department did not give a permit for the business, and it was removed to Philadelphia; the money paid in was deposited in a bank, which shortly failed, and every dollar of the society's funds was lost. It was then reorganized on the six-months plan, and now it is said that the organizer has disappeared with \$16,000.

My comments on the Flour City Life Association of Rochester, of late, must have revealed to my readers an impression that the company was not trustworthy. A recent statement from Rochester announced the indictment of several of its officers for official misconduct. It is said that thousands of dollars have been diverted from the mortuary fund and applied, in open violation of the law, to the salary and expense funds; that death claims have been settled for less than half their face value, while the full amounts have been charged against them on the books; that the names of fictitious persons were entered on the books; and that some of the members were favored in the levying of assessments. This is a pretty bad statement. I imagine that those of my readers who took policies in the Flour City because they were cheap wish they had followed my advice, paid a little more, and taken insurance in some old-fashioned, strong, and vigorous New York City company.

The Hermit:—In your last epistle I see you speak of cash surrender value of policies which are forfeited. Also that you recommend forms of policies as issued by the New York companies. Would you please give us your opinion of the "convertible" policy of the Mutual Benefit Life Insurance Company of Newark, N. J., giving, as it does, guaranteed cash surrender value, extension of insurance, loan or paid-up policy? Don't you think that this company writes the most liberal policies of any company, and is as safe as any New York company? Look at the dividends it pays, and its age. We policy-holders of the Mutual Benefit "live and die for those we love." What is your opinion of the United States Mutual Accident Association? E. A. F.

The Mutual Benefit Life Insurance Company I consider a very conservative and old-fashioned sort of concern that has been outstripped by others, particularly in the obtaining of new business. I do not think it compares in standing with the great New York companies. The United States Mutual Accident Association, I believe, is sound.

CLEVELAND, OHIO, May 29th, 1891.

The Hermit:—I have been much interested in your articles on life insurance. I notice that for some reason you continually praise the Mutual Life, Equitable, and New York Life as against any other company. Now, I have a policy in the Northwestern Mutual Life Insurance Company of Milwaukee, taken on the tontine plan at the age of sixty-two, the premium on which was \$85.04 annually for ten years. A friend of mine took, at the same time, a similar policy in the Equitable on which the premium was \$86.58 at same age. My cash surplus or dividend at the end of the ten years was \$449.35; his \$300.53. Now, I paid in \$15.42 less money than he did and received \$148.82 more, making a total of \$164.22 on \$1,000 saved by taking it in the Northwestern, over what my friend received from the Equitable. I ask you to explain, if possible, why the Equitable does not give as large returns as the Northwestern on tontine policies. J. K.

If "J. K." will give me the number of the policy in the Equitable to which he refers I can undertake to look the matter up. His letter looks to me like the letter of some agent or emissary of the Northwestern Mutual. I am not afraid to print it, however, and I shall not be afraid to tell the truth regarding the two policies if he will give me an opportunity to do so. I wish that all my correspondents would be careful to state their facts as fully as possible.

"C. S. C.," of Cheyenne, Wyo., wants my opinion of the Covenant Mutual Benefit Association of Galesburg, Ill. This is a co-operative or assessment concern which commenced business only four years ago, but does it on an excellent plan, and is very successful. While its rates are low, and it is a fairly good company, it cannot offer the security and strength of the great old-line companies of New York City, like the Equitable, the Mutual, the New York Life, and the Home Life, nor does it begin to compare as an assessment company, in the amount of its business, with the Mutual Reserve of New York.

"X. Y. Z.," of Akron, Ohio, asks me regarding the solvency of the Manufacturers' Accident Indemnity Company of Geneva, N. Y. This is a company that was organized in 1887, and did a total business last year of \$174,000. Its disbursements were \$152,000, and the expenses of management the rather large amount of nearly \$102,000. It is not a very large association, as my correspondent can see, and is one of a number of assessment companies of a similar class which are eagerly soliciting business. I think I would prefer a policy in a larger institution.

The subsidized organs of certain insurance companies are still desperately at work trying to undo the good "The Hermit" has done. I have paid my respects to some of them; there are others that will hear from me later.

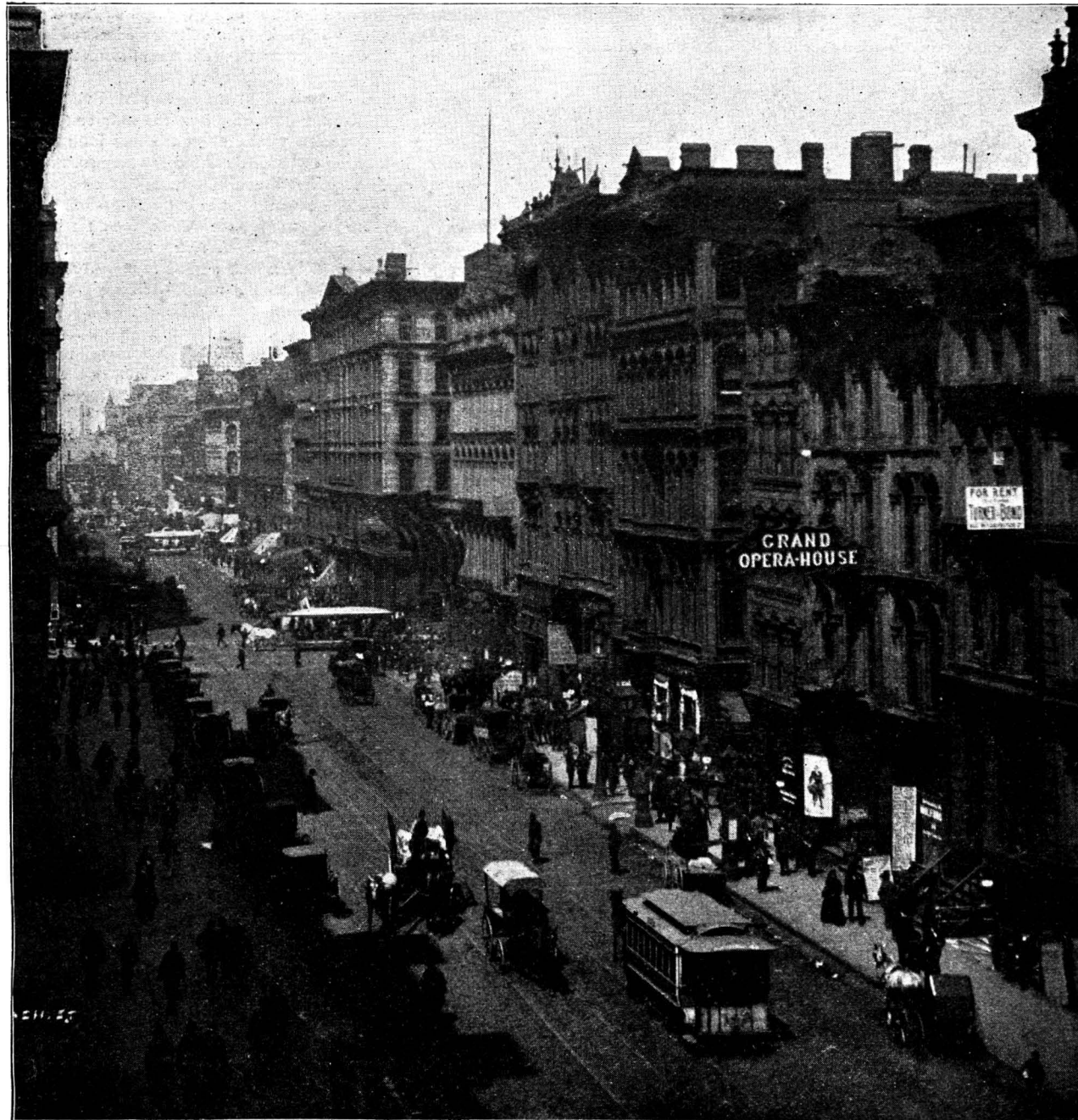
The Spectator, of which it is enough to say that it is an insurance paper depending for its very life and existence upon the pap it gets from the insurance companies, lies deliberately about "The Hermit" when it says that he "makes up" answers to correspondents regarding the standing of insurance companies, and that "The Hermit" pretends to reply from week to week to questions "that originate in his own brain."

I simply submit the statement to my readers. They know very well whether or not it is true, for I have taken pains to give the initials and the addresses of those who have written me. When they appreciate the fact that the Spectator is lying about me, they will know just how much to trust the Spectator's statements regarding insurance companies that help to support it. I have warned my readers against insurance agents, and I number the Spectator with them. That is all it is, and a low-priced one at that.

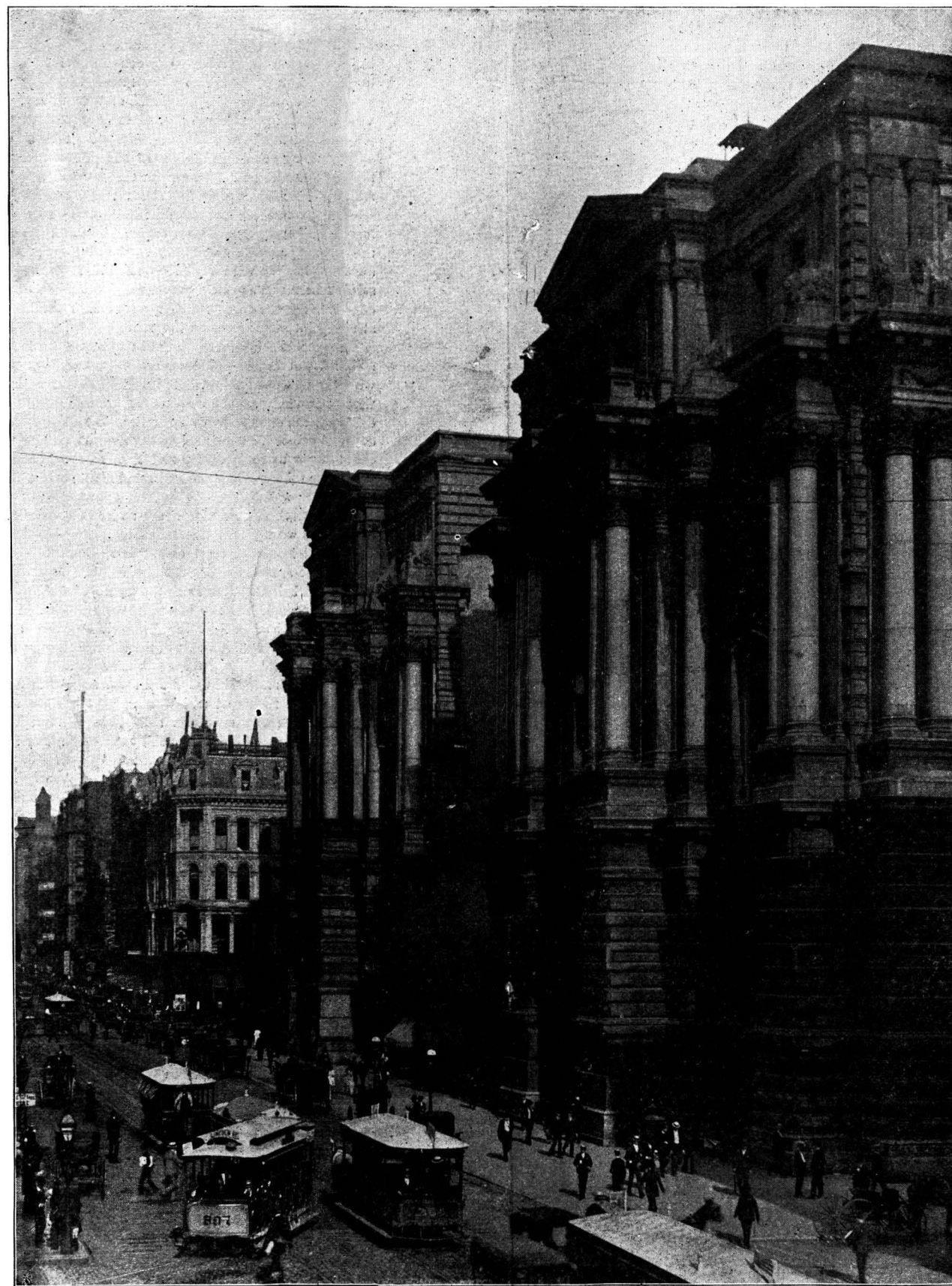
The Spectator, and all the other little brood of cackling insurance weeklies and monthlies, are maintained and supported by insurance companies. Nobody ever sees them outside of insurance offices, to any extent; they have no influence in moulding public opinion, that I ever heard of, and I ask my readers to compare their standing and position with that of FRANK LESLIE'S ILLUSTRATED NEWSPAPER. The Spectator had better keep out of my way. I may be old, but I am tough enough to fight.

The Hermit

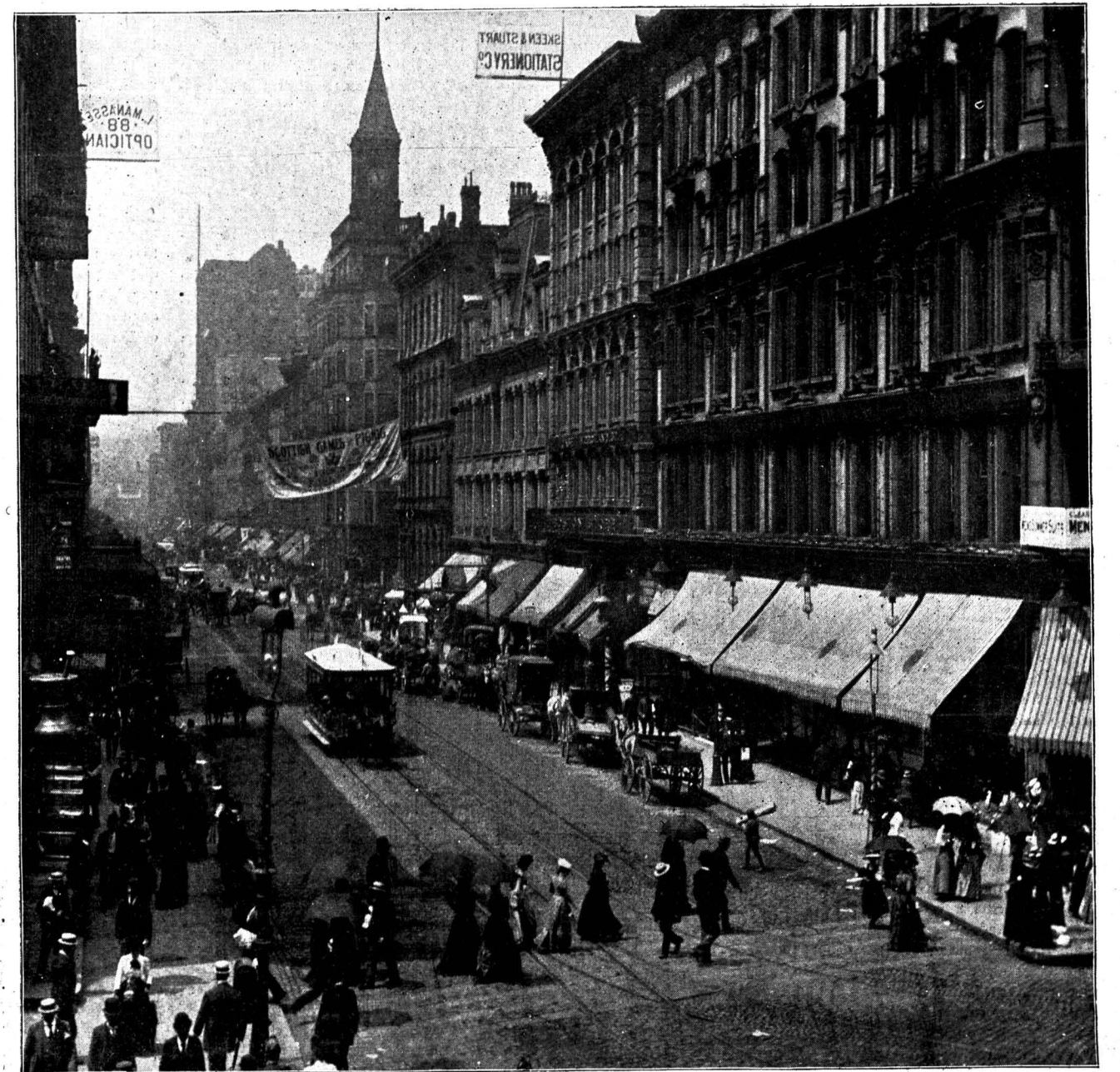




VIEW ON CLARK STREET.



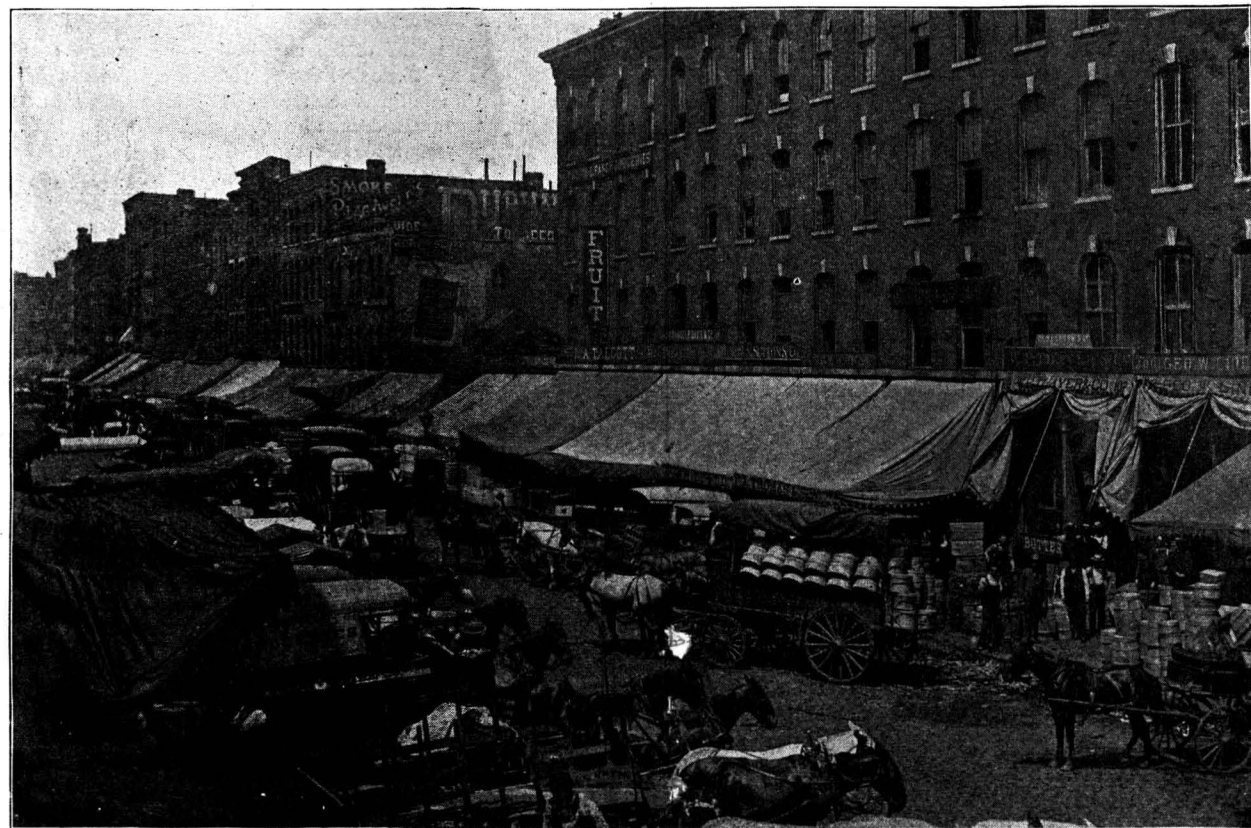
LOOKING EAST ON WASHINGTON STREET FROM LA SALLE STREET—CITY HALL IN THE FOREGROUND.



LOOKING EAST ON WASHINGTON STREET FROM STATE STREET.



STATE STREET ON SHOPPING DAY.



SOUTH WATER STREET, THE GREAT SUPPLY MARKET OF THE CITY.



HAYMARKET SQUARE, SCENE OF THE ANARCHIST RIOT OF NOVEMBER, 1886.



## OUR ALASKA EXPEDITION.

THE PERILS OF A WILDERNESS JOURNEY.

CONTINUATION OF THE NARRATIVE OF THE "FRANK LESLIE'S ILLUSTRATED NEWSPAPER" EXPLORERS.

IV.

AFTER securing the moose at the lakes it became necessary to try and find some of the Kittschunstalk Indians and secure their services as packers for the overland trip. We were about to abandon the creek and take a bee-line across the mountains, first to the Tanana River, one hundred and twenty-five miles distant, and then on overland to Mount Wrangel County. There was a disquieting report at the gulch that the Kittschunstalks had temporarily left their village, some forty miles away, and had gone on a fishing excursion to the Tanana. As these were the only natives living anywhere in the region it was of the utmost importance that they should be found, even if messengers had to be dispatched to the Tanana. It was impossible for the few men in my party to carry on their backs the provisions, instruments, guns, ammunition, and camp equipment necessary for the long and perilous journey. It was also out of the question to get miners to go as packers, while dogs suitable for that purpose were very scarce and could not be purchased. There were some good dogs in the gulch that could, however, be borrowed, and I finally dispatched De Haas and Schwatka with four of these animals carrying provisions and blankets to make a flying trip in search of Indians. They started on the 19th, and on the fourth day they returned, having traveled ninety miles without discovering the village. In this extremity, as I could not turn back, and delay would imperil the success of the undertaking, I decided to borrow all of the available gulch dogs, five in number, hiring some one to go with us to bring them back, and then to strike out with such portion of the outfit as could be carried by the men and dogs, and depend upon our guns to avert starvation.

The five dogs were each provided with a pack-saddle made of heavy canvas, and consisting merely of two bags or pockets slung across the animal's back, a pouch falling on either side. Ropes were used to lash the saddles, better harness not being obtainable.

On the morning of July 21st the expedition started toward Mount Wrangel, leaving the last mining outpost behind. Ahead stretched a vast wilderness inhabited only by wild Indians and wild beasts. Each man in the party, including myself, carried as heavy a pack on his back as he could stagger under, and each led by a string or chain a puffing and panting dog loaded with thirty-six pounds of provisions. Price and Schwatka, as the strongest men, labored under enormous burdens. From the outset the dogs acted outrageously, hanging back as though they rather enjoyed being choked. One got loose, but was recaptured after a chase. At William Leggett's cabin we lightened our cargo, everything we could possibly dispense with being discarded. One thick double blanket was allotted to each man, while a light muslin "fly" for the party was retained as absolutely necessary in case of rain. To further assist the party I had, during the short stop, secured the services of Leggett to help us pack as far as the Tanana. The new recruit was young and strong, having only the winter before made a journey over the snow with a one-hundred-pound pack.

Resuming our march, we ascended the mountain that lay before us, and traveled along the crests of the ranges trending southward, keeping as far as possible above the timber-line.

Well-beaten caribou trails crossed and recrossed the moss and bush-covered heights, often affording excellent pathways. Blue-berries were moderately plentiful. We were now well into an unmapped region. The scenery was grand in its wild desolation and magnificent expanse. It required but a faint stretch of the imagination to fancy that we were wandering in some deserted world, traversing, perchance, the peaks and ranges of the cold, lifeless moon. Thick banks of drifting steel-colored clouds obscured the heavens, the low-lying masses of vapor oftentimes dipping down to the dreary peaks and knots that rose in countless numbers from heaving, irregular billows of rock, like the frothy caps upon an angry sea. Afar, in the circling horizon, the multiplying ridges faded away imperceptibly into the clouds. A hundred miles or more to the southward could be seen a vista of snow-robed peaks, probably mountains of the Tanana. The silence of utter desolation brooded over the land. It was only by turning one's eyes downward and peering into gulches and valleys that the dwarfed forests could be dimly discerned, giving a touch of living nature to the scene.

On July 23d we came in sight of the upper waters of Forty-mile Creek and began skirting its basin, keeping, however, upon the bald ridges. No game of any kind appeared. The caribou trails were still plentiful, but the caribou themselves were away somewhere in the higher mountain ranges of the interior, and would not return until fall.

The next day we went into camp at noon on a small wooded creek, and Price and Schwatka began packing the supplies onward some seven or eight miles, taking light loads. On their first trip Kittschunstalk village was discovered nestled in a wooded gulch a short distance from Forty-mile. Not an Indian was to be found about the place. In fact, the village consisted merely of a couple of bark houses, several tent frames, and a few log caches elevated upon posts. I was disappointed at finding the natives all absent, and yet hardly surprised, recollecting the report we had heard at Franklin Gulch. To get guides or packers before reaching the Tanana appeared now to be out of the question, and it only remained for us to advance in the best way we could.

On July 27th, the expedition followed up the basin of Forty-mile, keeping well to the ridges but passing through scrubby timber. A brush and pole fence was soon encountered which we knew to be one of the wings of a caribou corral. This fence somewhat resembled the rail fortifications with which American farmers encircle their fields. It was doubtless the property of the Kittschunstalks. Caribou fences in central Alaska are extensive affairs, running for many miles across the country and converging into U-shaped corrals. The deer cross the country in the fall in immense droves, and running against these fences

follow them down to the corral, where the natives make a "surround" and have a carnival of slaughter.

There was a well-beaten trail along the fence, and we followed it toward the south. At noon the deserted Kittschunstalk village was reached and our supplies found safely cached in a tree near by.

The march was resumed that afternoon, and we traveled some six miles, keeping near the caribou fence, and about sun-down reached a wide and picturesque depression through which Forty-mile threaded its way in two forks, one crossing to the west, while the other wound away to the south. Tall, luxuriant grass, looking deceptively like wheat or oats, completely covered the undulating plain. Little ponds dotted it here and there and patches of evergreen trees, scattered irregularly about, added to the pleasing effect of the landscape. Round and about on all sides rose the unending mountain ranges, growing blue and indistinct away to the east and south.

Several Indian cabins, clustered together in the midst of the expanse of grass, appeared not unlike log farm buildings, but they were without occupants.

It was on the 28th day of July that we essayed to cross Uncle Sam's magnificent grass farm and found to our cost that deception sometimes lurks under comely appearances. The deception in this case was from two to three feet deep and composed of swamp water and black muck, which formed the basis of the lovely hay-fields. Progress was so difficult that, on the following morning, I decided to make a bee-line for the mountains in order to extricate the party from its disagreeable position and to be once more able to overlook the country. Ahead of us, on the right of the valley, rose a lofty dome of rock that appeared to be connected by a ridge with the mountains beyond. For this dome we steered our course, passing first through a stunted forest growth, then through a broad belt of thick bushes, and finally emerged, panting and exhausted, upon the unobstructed mossy heights.

The view obtained well repaid us for the climb. Off to the south lay revealed an immense basin speckled with countless ponds, large and small, between which the diminishing Forty-mile twisted in bewildering convolutions, finally losing itself in the far-away. We were entering the region wherein lay the sources of the stream. The basin "Cobra's Head" seemed to be pear-shaped and about twenty miles in width at its broadest point. Our fertile swamp farm of the day before was the upper portion of it. In the direction of the Tanana loomed up the snow-capped range previously observed, but now more rugged and distinct. Descending the southern slope a burned forest district was entered, where meadow grasses grew luxuriantly and the soil was firm and rich. Here, indeed, was an ideal hay-farm. Blue-berries were abundant. Beyond lay a green spruce district in which we ran across a trail well beaten and leading south. This we followed, believing that it led toward the Tanana and was one traversed by the Kittschunstalk Indians. As the sequel shows, we were right in this conjecture.

In the heavens that night appeared the first star of the season, heralding with weak light the decadence of summer.

Five grouse were bagged on the following day and were found to be in fine condition. We had remaining at the time only eight pounds of flour, fifteen pounds of rice, twenty pounds of oatmeal, three pounds of pease, and tea and salt. Out of this scanty stock Leggett was to receive his rations for the return trip from the Tanana to Franklin Gulch, and we were to travel hundreds of miles upon what was left. The prospect was not a pleasant one. The lazy star of the day before had suggested the approach of the Arctic winter, and now another hint was dropped into the water-pail. Ice froze in it during the night. "Make haste while the sun shines!" was nature's advice, as expressed through the star and the water. E. H. WELLS.

### THE GAME OF LAWN TENNIS FOR WOMEN.

THE great event of the lawn-tennis season of 1891, from a feminine standpoint, has just taken place. The tournament to decide the lady championship of the United States was held upon the grounds of the Philadelphia Cricket Club at Wissahickon Heights, just outside the city of Brotherly Love, and resulted in Miss Mabel E. Cahill being declared the most expert lady tennis-player of this country for the ensuing year.

The scene upon the grounds during the four days' contest was the prettiest and most picturesque of any similar event in this country, with the exception of the annual Newport tournament which takes place in August at the Newport Casino. Wissahickon is one of the many charming suburbs of Philadelphia, and is a favorite summer resort for the months of June and July. The grounds of the cricket club consist of about eight acres of perfectly level and well-cultivated turf, and on this the courts were carefully laid out. Two club-houses afford the necessary shelter, one for the ladies, the other for the men; at the former dainty refreshments were hospitably served to the players and spectators. With this background of cool, green turf set off by the club-houses, and the foreground crowded with Philadelphia society people, each feminine member of which was dressed in her most fetching gown and summer bonnet, we have a remarkably attractive picture and one very fitting to the occasion. In the midst of this throng and excitement, a score or so of young girls are competing for the honor of being considered the best tennis-player in America for this year.

From an æsthetic and artistic standpoint the whole picture is certainly most pleasing, but one is very apt to ask himself that much-discussed question: "Is the game of lawn-tennis an unalloyed benefit to women?"

As a means of healthy exercise and open-air pleasure, there can be no question but that the game, as played purely and solely for the fascination of it, and without the excitement and nervous strain of a tournament, is a decided benefit; but the playing of what is called "tournament tennis" by girls is, as a general rule, open to some serious objections. Most people have but a very slight idea of the endurance and constitutional stamina required to play a three or five-set match, as the case may be, in the midst of the excitement and applause which usually surrounds these match games. Girls of more or less nervous and delicate constitutions, but who have showed skill in practice at

tennis, will enter and compete in these tournaments without the slightest preparation in any way for the unusual tax upon their physical and nervous resources. Incited by roselate visions of "that exquisite scent-bottle," "that lovely toilet set," or other like feminine *bric-à-brac*, she plays not for love of the game, but for the satisfaction of winning the boudoir ornament and defeating the other girl. Ten to one, in the excitement of the moment she overexerts herself, and if the immediate effect is not injurious, the ultimate result will be. The winning girl may have "that cologne-flask," "that cake-basket," or "that love of a hat-pin," but she may have a strained system to pay for it; and the damsel whom she defeated in the first or second round may be the more fortunate of the two.

If a Yale or Harvard boy intends to enter some athletic competition he prepares therefor. He *trains*. What does this much-used word *train* mean? It means that he lives according to the most approved hygienic laws. It means that he doesn't diet on peach soufflé, ice cream, and lobster farcée just before a match, or dance the cotillon until late the day or two previous to the contest. The game of tennis requires above all a cool, steady nerve, and it is a well-known fact that an improper diet will disorganize the nervous system about as soon as anything else. When he gets through his violent exercise, whatever it is, he doesn't sit around on the ground until he is chilled, but, heated as he is, you have often seen him immediately array himself in the thick, woolen garment he calls a "sweater," and at once change his clothing and put on dry things. This keeping up the bodily heat at the close of the exercise cannot be too strongly impressed upon the feminine aspirant for tennis honors. Too often I have seen young ladies at the cotillon or on the tennis-court, heated as they are, go to an open window and sit in a cold breeze in the attempt to cool off. If more attention were paid to these matters of diet, keeping up the bodily heat, and to securing plenty of sleep, we should not have so many maidens prostrated after their efforts on the tournament tennis-court; and mothers would not so often or so strenuously object to their daughters taking part in these ladies' tourneys.

Another paramount objection seems to be the natural publicity into which the contestants are dragged. In the public press and the illustrated weeklies their names and pictures are often seen. I must confess that the demand for this information is but natural on the part of those interested, but who cannot be present at the tourneys. In these days of cigarette pictures and tobacco advertisements no girl can tell where the successive copying of a single published photograph may eventually end. The only remedy for this publicity seems to be to keep out of tournaments entirely.

Now, a few words as to the late ladies' tournament itself. The entries for the ladies' singles showed a list of the most noted and expert players that we have here in America. Among them were Miss Adelaide L. Clarkson, of the Seabright Lawn Tennis Club; Mrs. W. Fellowes Morgan, of the Short Hills Lawn Tennis Club; Miss Grace W. Roosevelt, of the New Hamburg Lawn Tennis Club, a sister of Miss E. C. Roosevelt, the ex-champion; Miss Fannie K. Gregory, of the Meadow Club of Southampton; Mrs. A. H. Harris, of the Philadelphia Club; Miss Mabel E. Cahill, the noted expert of the New York Lawn Tennis Club; Miss B. C. Wistar and Miss A. R. Williams, of the Philadelphia Club; and Miss L. D. Voorhees, of the Bergen Point Lawn Tennis Club. These names, together with those of Miss E. C. Roosevelt, the champion, who did not play until she was challenged by the winner of the tourney; Miss A. L. Burdette, Miss Bertha L. Townsend, the champion of 1888 and 1889, and Miss S. Homans, made a collection of feminine players of a known excellence seldom before brought together.

To describe in detail the excellent strokes of each lady would take many times the space at my disposal. Be it, therefore, enough to say that out of all the entries in the singles there finally emerged two young ladies, Miss Mabel E. Cahill and Miss Grace W. Roosevelt, who were to compete for the first place in the tournament and the honor of challenging Miss E. C. Roosevelt for the championship. Miss Cahill won, but in a match honorable alike to both victor and vanquished. Miss Cahill then challenged Miss E. C. Roosevelt for the final test of supremacy, and we come to the last scene of the tournament.

In this championship match both ladies played as pretty tennis as I have ever seen between women in this country. Both were remarkably cool and collected in the midst of a large audience, who were much more excited than were the contestants. Both ladies played well back in their courts, but Miss Cahill placed a trifle closer and put more pace on the ball than did her opponent. The battle was hard fought and coolly played to the very last stroke, and by nobody was the victor more warmly congratulated than by the lady whom she defeated.

In apparent contradiction to my opinion, as expressed in the beginning of this article, I have hardly ever seen a more healthy, charming set of maidens than I saw at Wissahickon, but I am inclined to think one of the most potent reasons was that they knew how to take care of their healths under the extra strain. The "War of the Roses" is over for 1891, and a very charming battle it certainly was.

The national champions in doubles this year are Clarence Hobart and Valentine G. Hall. They will meet the winners of the East vs. the West at Newport. J. W. Carver and J. A. Ryerson were last year's champion Western pair, and showed what strides tennis has made in the "wild and woolly" West the last few years. FREDERICK B. CAMPBELL.

### THE "GLORIANA."

WE give on another page a picture of the wonderful forty-six-foot yacht *Gloriana*, built by Herreshoff for E. D. Morgan, winner of the prize in the Atlantic Club's annual regatta, and the successful competitor in all subsequent races in which she has sailed. The *Gloriana* was not built on conventional lines. Her bows, especially, are a new and radical departure from the accepted theories. The rank of Herreshoff among naval architects has always been high, but in the construction of this boat he has attained the leadership among builders of yachts, and Fife and Burgess, the two designers who have become world famous during the last few years, are relegated to a second place. In the



Atlantic Club race the *Gloriana* beat the *Mineola*, on which Mr. Burgess had lavished his undoubted genius, by eight minutes, while the *Nautilus*, of which great things were expected, was beaten by seventeen minutes. The performances of the *Gloriana* in later races fully confirm her initial achievements, and justify the belief that she is the best boat of her class now afloat.

JOHN A. McCALL,

COMPTROLLER OF THE EQUITABLE LIFE ASSURANCE SOCIETY.

THE STORY OF A BUSY LIFE AND A PROMINENT YOUNG MAN'S SUCCESSFUL CAREER.

NO man in the State of New York takes higher rank as a safe and conscientious expert in life-insurance matters than the Hon. John A. McCall, comptroller of the Equitable Life Assurance Society. His career has been remarkable. He is still a young man, and has achieved success in life without adventitious aids, and solely by his industry, integrity, and by his intense application to a line of work for which he seemed to have a special adaptation, I might almost say genius.

He was born in the city of Albany, N. Y., March 2d, 1849. He had the benefits of an education at the commercial college of that city, from which he was graduated in 1865, and accepted a clerkship in the Albany Assorting House for State Currency. At this point a little incident changed his career and started him in his successful life-work. He was in receipt of a salary of about nine hundred dollars a year, and a friend who had been struck by his bright and winning way, his industry and integrity, recommended him to fill a vacancy at a book-keeper's desk of the Connecticut Mutual Life Insurance Company's agency at Albany, at a trifling advance over the salary he had been receiving.

This was his first association with the insurance business, and from the outset he was instinctively led to regard it as a work for which he was singularly fitted. Subsequently he was associated with Levi Parker & Co. in the insurance and real-estate business at Albany, remaining with them until, at the request of Senator Bleecker Banks, of Albany, he was tendered a clerkship in the State Insurance Department, of which the Hon. George W. Miller was then the head. He served in the actuarial branch from the first of March, 1870, until Mr. Miller's resignation in May, 1872, and then was placed in charge of the statistical work of the department report by the acting superintendent, the Hon. George B. Church.

Rapid promotion followed Mr. McCall's splendid work, and in the fall of 1872 he was appointed examiner of companies by the Hon. O. W. Chapman, and on the resignation of the latter in 1876, when the deputy superintendent, William Smyth, of Owego, became acting superintendent, he at once made Mr. McCall his deputy; and it is a noticeable fact that this responsible department remained in his hands, though he was known to be a Democrat, through the administration of two Republican superintendents—John F. Smyth and Charles G. Fairman.

Mr. McCall's prominent identification with the Insurance Department of the State was contemporaneous with the sensational exposure of gross frauds and irregularities in both the life and fire insurance business, and it was his marked success in unraveling these frauds, and in mercilessly exposing them to the scrutiny of the public, that attracted the attention of the greatest and best insurance managers in the country. Everywhere his reports exposing the shortcomings of companies were received with highest praise, and it was as if a new light had dawned upon a darkened firmament. Before his scrutiny every fraud was laid bare and every iniquity brought to the bar of public contempt.

Among the fire-insurance companies which were investigated by him in the early days of his career were the following: North Missouri, of Macon, Mo.; Alemania, of Cleveland; Atlantic and Pacific, of Chicago; Franklin, of Wheeling, Va.; Hibernia, of Cleveland; Humboldt, of Newark, N. J.; National, of Philadelphia; Penn., of Philadelphia; City, of Providence; Globe, of Chicago; Mississippi Valley, of Memphis; Clay, of Newport, Ky.; Citizens', of Newark, N. J.; People's, of Philadelphia; and the Paterson, of Paterson, N. J. These companies, which had been successfully passing the examinations of supervising officials of other States by building up assets upon bogus mortgages and "raised" State stocks and Government securities, dropped into oblivion under the scathing exposure of their methods by Mr. McCall.

With the life insurance companies the condition of affairs was even more startling. From the time of his first examination of life companies in 1873, eighteen such companies in New York State and fifteen in other States were closed by the heavy hand of the law and prevented, by his reports and on his recommendation, from continuing the issuance of policies. It is unnecessary to speak of the efforts made to stay the work of Mr. McCall and to prevent public knowledge of the condition of some companies which had in their directorates men of wealth and great political influence. The pressure they brought to bear was tremendous. In every instance it was firmly withstood. Mr. McCall was beyond the reach of friend or foe. He had but one purpose, and that was to vindicate the law, to uphold its majesty, to expose the wrong-doer, and to secure the right of the policy-holders.

His examinations of the American Popular, Security, Universal, Globe, and Knickerbocker companies were thorough and complete. They resulted in the utter demoralization of the concerns. The disclosures in the case of the Universal Company were made against the strongest pressure brought to bear to stop them. But Mr. McCall's firmness and discretion, as well as the facts he so strongly marshaled to sustain his accusations, won for him a complete victory. His report was published complete in the State paper—a most unusual proceeding and a most extraordinary evidence of public approval. The Superintendent of Insurance paid an unusual compliment to Mr. McCall by making the following statement in his annual report concerning the Universal exposé:

"An investigation such as that just completed requires patience, assiduity, and experience, combined with integrity without a flaw, and

these, the superintendent may, not with any impropriety, here state publicly, have been shown to be possessed by the gentleman, the deputy superintendent of the Insurance Department, to whom he has intrusted the responsible duty of carrying out and executing this and other investigations."

But the end was not yet. Mr. McCall was not satisfied with an exposure of the corruption of the life-insurance companies that had fattened upon the credulity, the confidence, and the ignorance of the public. He went to the extreme of the New York law and secured the indictment for perjury of the officers of several companies, including the American Popular, Continental Life, Manhattan Fire, Security Life and Annuity. As the result Dr. T. S. Lambert, president of the American Popular; President R. M. Case and Vice-President T. R. Wetmore, of the Security, were found guilty. The two former were sentenced to State's prison for five years, and Mr. Wetmore to a year's imprisonment in the penitentiary. The effect of this extreme and unusual action was most wholesome. It was a strong and last warning to a host of offending officials, and Mr. McCall deservedly received the praises of the public and the press for his prompt and fearless action.

The Legislature by resolution demanded the publication of Mr. McCall's reports on the Knickerbocker and Globe Insurance companies, which had been regarded by the Superintendent of Insurance as private documents; and the publication of Mr. McCall's scathing criticisms of the management of the companies, then for the first time made public, maintained and strengthened the popular impression that he could be relied upon in every instance to tell the truth.

As a specimen of his outspoken plainness of speech, I quote what he said of the Knickerbocker:

"The company was organized in the year 1853, prior to the passage of the general life and health insurance act of that year. From the date of organization down to 1874, but a single change was made in the presidency of the company, Erastus Lyman being the first president and Charles Stanton the second. The administration of each of these parties was principally characterized by the most stupendous frauds in the history of life insurance. The funds were illegally loaned and fraudulently taken, and the company, when placed in charge of Mr. Nichols, as president, had become almost a hopeless wreck."

He reported on the management of the Globe as follows:

"The results of this investigation conclusively show that, vested with the entire charge of affairs of this company, as its officers have been, their trust has been willfully and shamefully abused, to their own pecuniary benefit and to the great injury of the policy-holders."

There is one fact to which I desire to call special attention, and that is, that after Mr. McCall's appointment as examiner in 1872 no failure of any fire-insurance company transacting business in this State occurred involving the loss of a penny to policy-holders, and in every subsequent instance in which a life company passed into the hands of a receiver it was either on his report or where he had recommended that it should be closed. The managers of large and well-conducted insurance companies were rejoiced to know that there was at least one man of commanding ability and integrity to whom they could look at a time when dishonest and corrupt methods were so generally prevalent in the insurance world. In January, 1883, they united in a petition to the Governor, urging the appointment of Mr. McCall to the head of the Insurance Department of the State. A higher testimonial than was paid him in this petition has never been received by a State officer. I quote from their petition as follows:

"The undersigned, officers of life and fire-insurance companies organized and operating under the laws of the State of New York, recognizing the immeasurable importance, not only to the great interests they represent, but to the public at large, of an honest and intelligent administration of the State Insurance Department, respectfully and earnestly urge the appointment by you of John A. McCall, Jr., to the office of Insurance Superintendent. Since his connection with the department, and especially since his promotion to the position of deputy superintendent, Mr. McCall, by indefatigable industry, enlightened endeavor, and uncompromising fidelity to duty, has given abundant proof of his pre-eminent fitness for the office named."

It is characteristic of the modesty of Mr. McCall, that as soon as he was made aware of the circulation of the petition, though he thoroughly appreciated the evidences of esteem which it conveyed, he instantly telegraphed from Albany requesting that its circulation be discontinued, and that nothing further should be done in the matter. This was followed by a letter in which he said to his friends:

"I agree with you thoroughly, that the officers of the various companies should not put themselves in the position of appearing to dictate to Governor Cleveland the appointment of any particular individual as Superintendent of the Insurance Department, and for that reason I have refrained from soliciting from the companies, or any one interested in their management, any aid in the direction mentioned. I believe that the Governor should be allowed to make his choice without any effort on the part of any corporation or individual to force the selection of any person. I have not made any canvass for the place, and I am entirely indifferent as to what may be done regarding the matter. I am rejoiced to know that I have the friendship and goodwill of the insurance fraternity, and that, to me, will more than requite for any disappointment I may sustain in not being promoted. I have prevented the circulation of the petition to which had been obtained the signatures of a number of prominent officers asking for my appointment, believing that if the position should be offered to me it should come unsolicited, and entailing no promise of place, patronage, or official action that would be detrimental to the interest of the department to fulfill. I note your kind offer to interview several of the Democratic leaders of New York in my behalf, and while I am thankful for the interest you have shown, I believe that you will agree with me that I should make no effort, directly or indirectly, to obtain the place, in the sense of committing myself to any programme that would have it understood that the appointment was a political reward."

In spite of Mr. McCall's protest, the leading bankers and business houses of New York City joined with the best representatives of the insurance business to urge his appointment, and Governor Cleveland made it. During Mr. McCall's administration in the office, no company by its failure in this State caused a loss to a policy-holder. His certificate of examination was honored in every State in the Union, and he inaugurated the system, which still prevails, of making no charge for examinations and permitting no fees to be charged to the companies of this State by his department on any account whatever. Yet there was paid into the State Treasury during his administration, over and above all the expenses of the Department, from the legal income of the office, over \$76,000.

His annual reports were widely circulated, and his views as the head of the Insurance Department of New York were quoted in insurance circles as standard decisions, and I might add that they still hold as such. Twice he was unanimously chosen president of the National Insurance Convention of Supervising Officials, and his addresses before that body, in which he recommended as the first duty of a commissioner the protection of the interests of the policy-holders, received general and cordial approval.

After the election of the Hon. D. B. Hill to the Governorship, he tendered a re-appointment of the office of Superintendent of

Insurance to Mr. McCall, but the latter, having accepted the important and lucrative place he now holds as the comptroller of the Equitable Life Assurance Society, declined the tender. It was very reluctantly that the Governor accepted Mr. McCall's resignation, and in his letter to the latter Governor Hill thus feelingly expressed himself:

"Until now, notwithstanding rumors of your intended retirement, I had hoped to have associated with me, in the administration of State affairs during my entire term of office, you, who have so acceptably risen through every position in the department over which latterly you have presided with such signal ability. Your selection as superintendent in 1883 was urged by, and was most satisfactory to, the great financial interests over which your department has the supervision, and your appointment met the unqualified approbation of the people of the State, whose faithful servant and trustee you had already shown yourself. Your management of the department has conclusively proved that this confidence was well placed. And, to the credit of the State, it may to-day justly be claimed that the Insurance Department of New York is the best organized and most efficient in the country. On behalf of the people of the State, the insurance interests generally, and myself, I express regret at the decision conveyed by your letter. At the same time I cannot fail to appreciate the sagacity of the great corporation which calls you to fill one of its most important offices. I congratulate you that this change will bring a pecuniary reward and a permanence of position to which you are fully entitled. To the duties of your new office you bear with you the best wishes of the people of the State, and especially of the party to the honor of which your able and honest administration during these last three years has contributed in no small part."

Mr. McCall's place in the direction and control of the office management of the Equitable is almost supreme. He formulates all financial reports made by said society. He has been intrusted by its president with the greatest powers for the examination and verification of all agency and other reports, and is held primarily responsible for the safe custody of its securities and the direction of the company's internal affairs. He is also a director of the company, and his knowledge and ability are devoted exclusively to the great corporation in which he is an officer.

Severely exacting as these duties are, imposing obligations of the gravest import, requiring the most careful consideration and yet the promptest decision, Mr. McCall bears his burden with the same lightness of heart and cheerfulness of disposition that have always characterized him.

He is of imposing presence, with a face lighted by a happy smile, and has a quick and ready style of speech. He has a comprehensive grasp of the situation, a most intimate knowledge of public events, a wide acquaintance with public men, and is thus an ideal man for the important office he fills. It is not surprising that the Equitable is as proud of its comptroller as the comptroller is of the great life insurance company which confides so many of its vital interests to his care.

J. A. S.

WALL STREET.—STILL WAITING.

THE financial situation abroad does not improve. A serious fall in Russian securities is the latest evidence of financial straits in Europe. There is, therefore, no proof that we shall not ship more gold, nor is there any evidence yet to justify the belief that every effort will be made to keep the gold taken from us.

The bright side of the week, however, must not be overlooked. The first car-load of new wheat has been received at Philadelphia, and the first bale of new cotton has been sold at Houston. East-bound shipments from Chicago to the seaboard are increasing, and the New York Central, Union Pacific, Atchison, and other roads all report an increase of net earnings during May.

"F. B." writes from Chatham, N. Y., for information regarding the first mortgage bonds of the Walkkill Valley Railroad, which has been reorganized. I advise my correspondent to write to Ashbel Green, president of the road, No. 5 Vanderbilt Avenue, New York. If he does not answer let "F. B." communicate with me.

"Constant Reader" writes from New York to know if I can tell him where to put his money as an investment. At the present prices the best opening for a young man with money to invest, and who wants to put it into Wall Street properties, is in bonds. Some bonds can be bought at very low prices, and with an upward movement in the market, will be bound to rise. I advise my correspondent to consult some first-class banking-house and not to speculate.

CINCINNATI, July 2d, 1891.  
Jasper.—What do you think of Alton common at 25? I was tempted to buy at 22, as you urged it, but glad I did not now. What caused the decline? The preferred holds well, I see. What do you think of Northern Pacific preferred at 64, and Lead at 17½. Union Pacific at 43, and Atchison at 32? Must congratulate you on your general good judgment.

I am still told that Alton common is a purchase at 25. There have been but few transactions in it, and it is not an active stock. I have said before that it should only be bought by persons who are able and willing to hold it for a year or more. Northern Pacific preferred has acted very queerly, and while many say that it is destined to rise, I am afraid to touch it on its merits. It is a heavily encumbered property. Of Lead Trust I have spoken heretofore. This is also tremendously over-capitalized, but it has more tangible assets behind it than a good many railroad stocks selling at the same price. Union Pacific and Atchison both are speculative securities, and the friends of both have, for the last three months, strenuously insisted that they are bound to advance materially with the first upward movement of the market.

"R. S." writes from Brooklyn to "Jasper" to learn the present value of four shares of the Smithtown and Port Jefferson Railroad Company, issued in 1872. This company has long since been leased to the Long Island Railroad, and I advise "R. S." to address a letter to the president of the latter company, Mr. Austin Corbin, corner of John Street and Broadway, New York.

"S. S." writes from Kalamazoo, Mich., to "Jasper" for information regarding some mortgage bonds of the New York and Greenwood Lake Railway Company. These bonds were long ago in default. The Hon. Abram S. Hewitt, of this city, is president of the company, and will, no doubt, give accurate information regarding their value.

"Spectator" writes from Scranton, Pa., to know if "Jasper" would advise the purchase of San Antonio and Aransas Pass six per cent. bonds at around 62, and more particularly in view of the statement that the Missouri, Kansas and Texas Railroad is about to purchase the property. I would not advise the purchase of these bonds. The road is heavily bonded, and the Missouri, Kansas and Texas has not taken it yet, and perhaps will not take it.

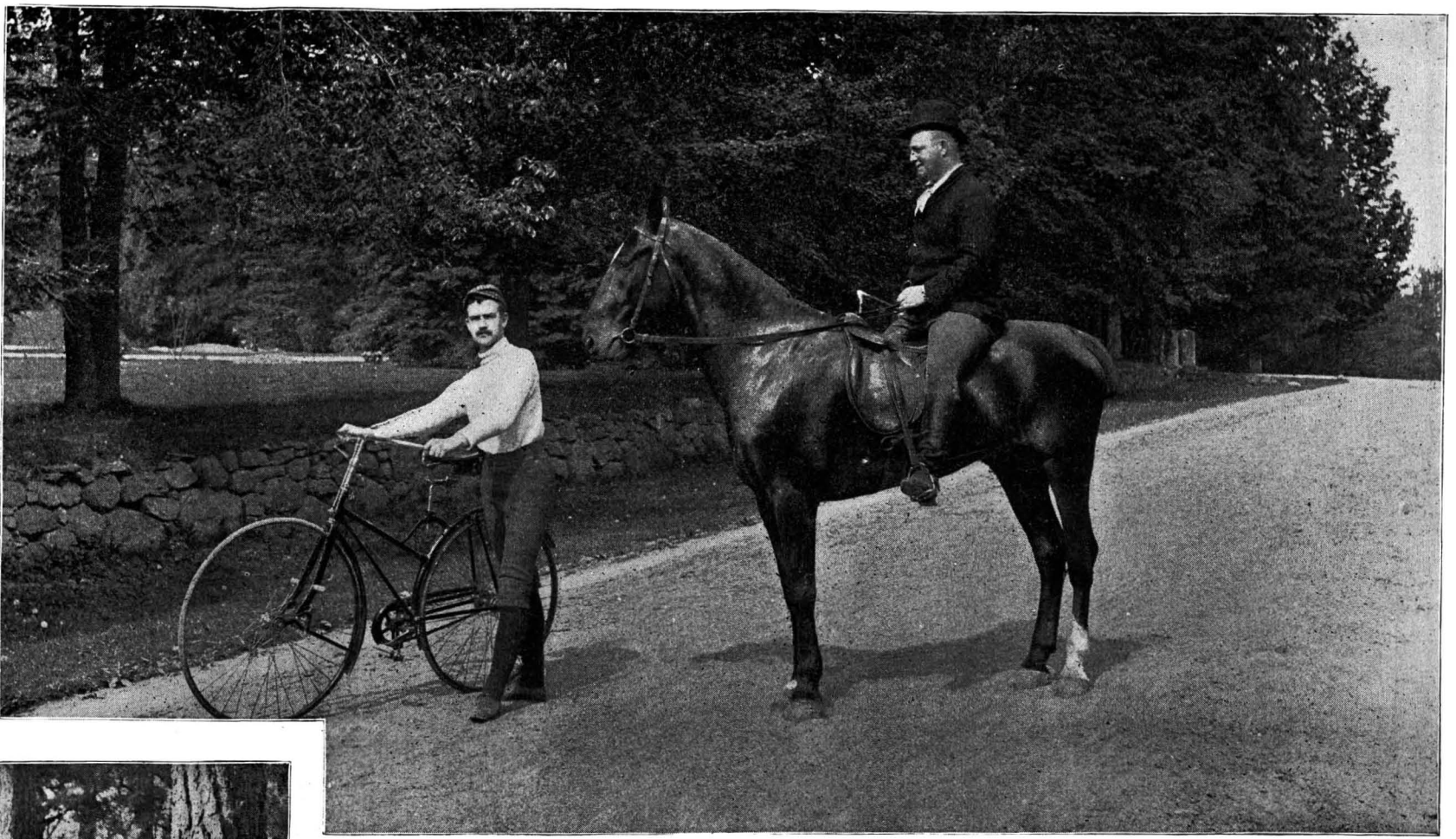
"Spectator" also asks what I think of Louisville, New Albany and Chicago stock at present prices. The recent change in the management of this road, I think, will benefit it; but the stock is not looked upon with much favor by investment seekers, and it is too inactive for speculators to deal in it. I have no doubt, however, that on a rising market it would participate in the upward movement.

Jasper

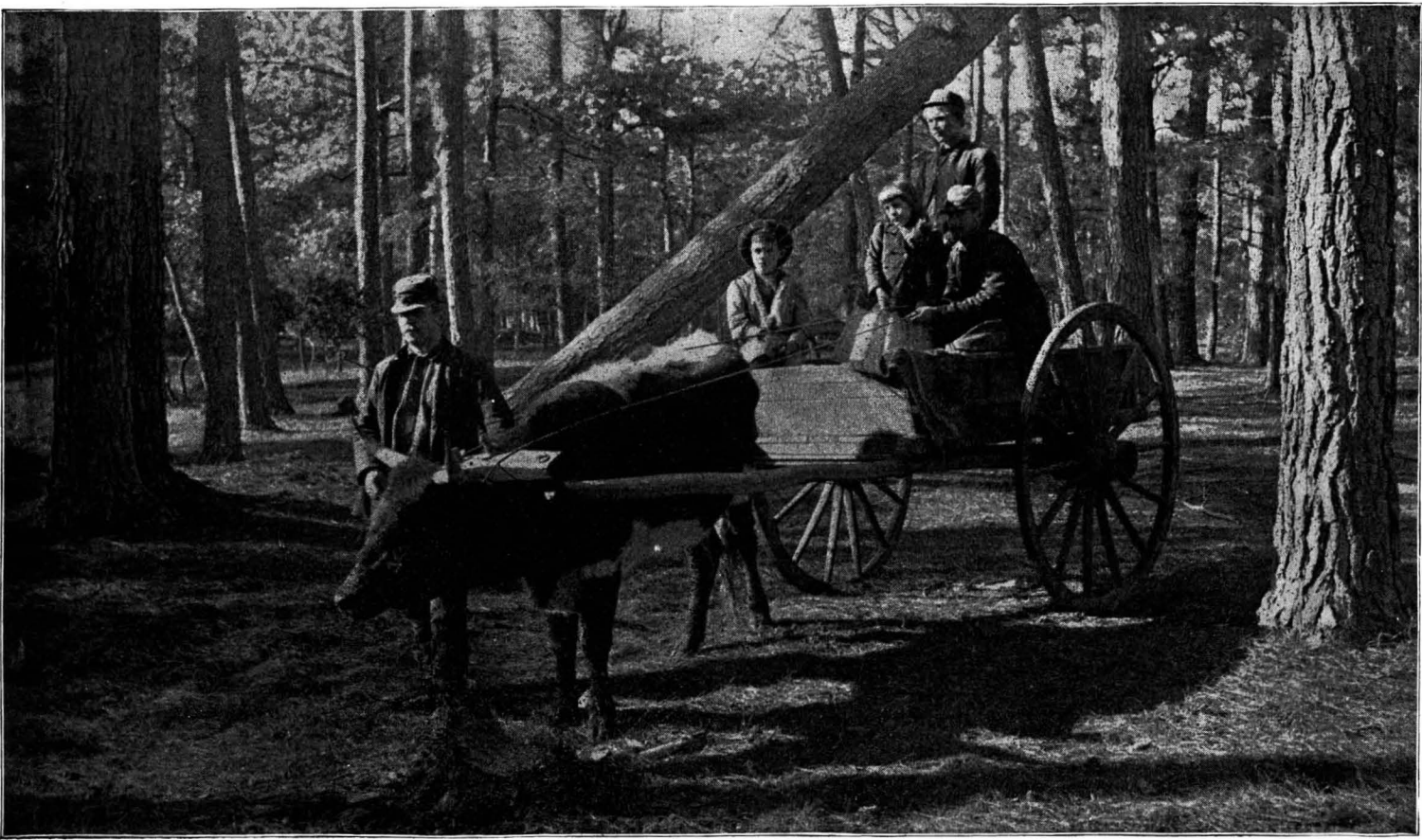




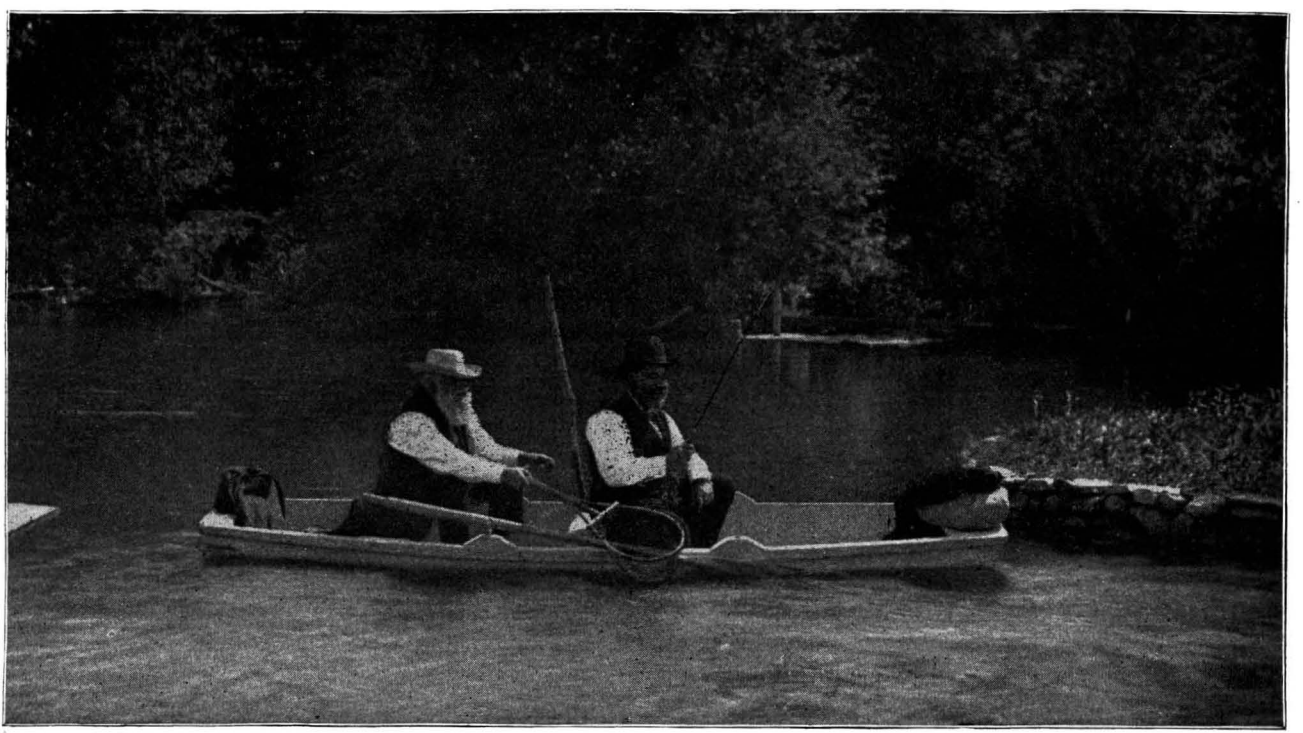
MOUNT ST. VINCENT HOTEL, CENTRAL PARK, NEW YORK: PHOTO BY J. W. BARTLETT, M.D.



THE ARTISTS' HOLIDAY—(E. W. KEMBLE AND F. REMINGTON).



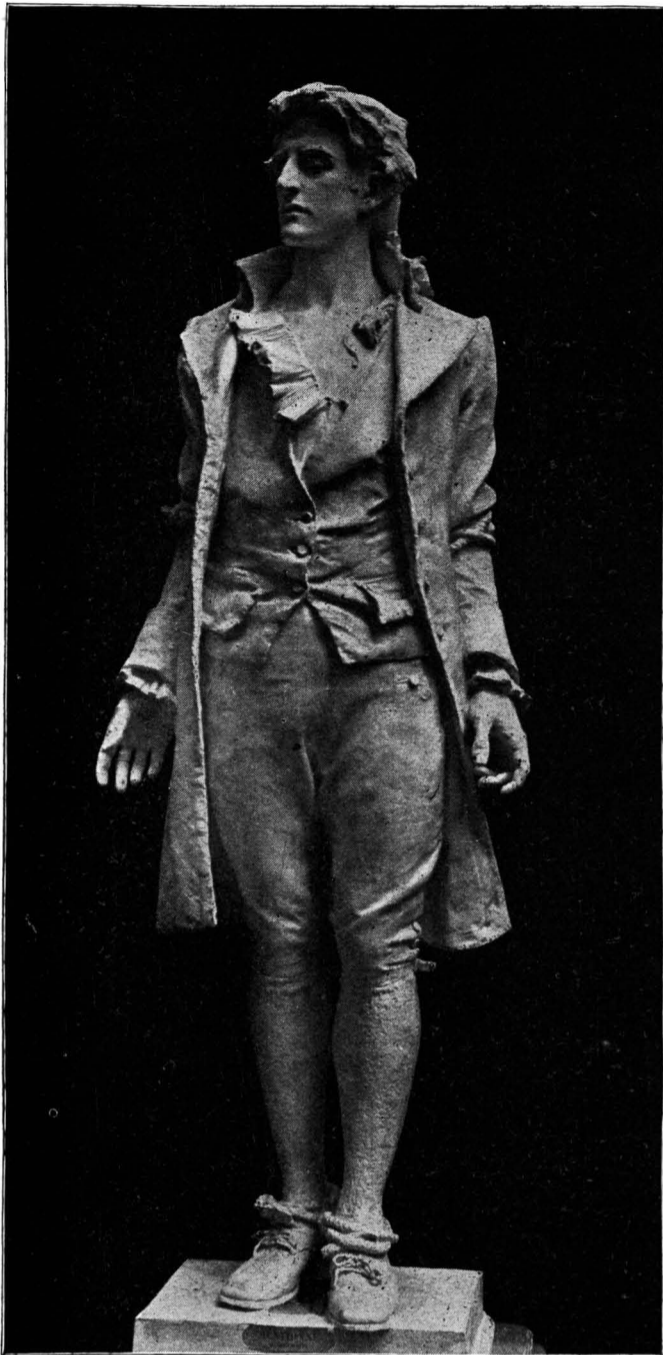
GOING TO THE LANDING, BROADWATER ISLAND, VA.: PHOTO BY F. H. TAYLOR



ON LOTUS LAKE: PHOTO BY M. FORTESCUE, NEW YORK.

OUR THIRD AMATEUR PHOTOGRAPHIC CONTEST.—SPECIMENS OF THE PICTURES SUBMITTED IN COMPETITION.





THE STATUE OF NATHAN HALE, TO BE ERECTED IN CITY HALL PARK, NEW YORK CITY.

THE NATHAN HALE STATUE.

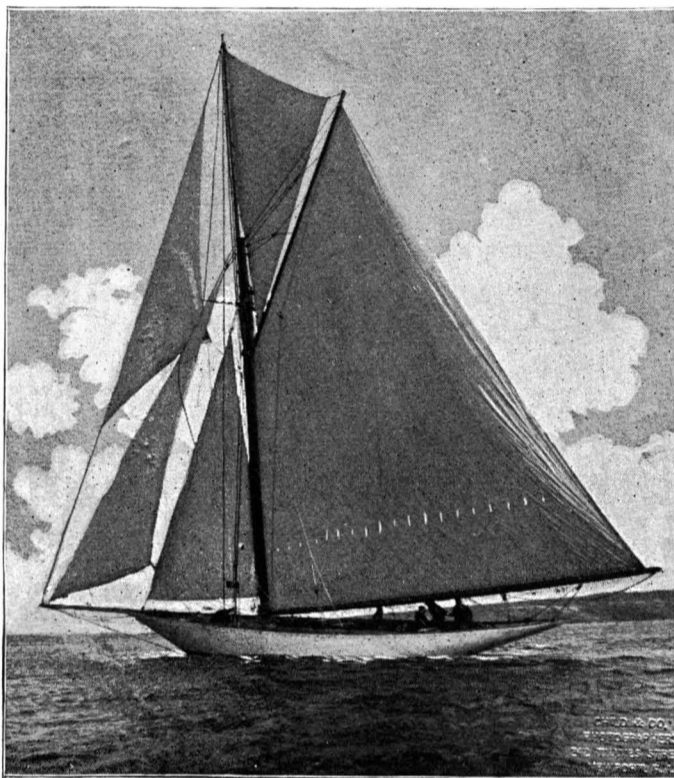
THE United States is less thoughtful of her heroes than England or the Continental Powers. It was not long after the execution of Major André by Washington that the British Government caused an imposing memorial to be placed in St. Paul's to commemorate the patriotic and unselfish ending of this gentleman-soldier's life, and the events surrounding his taking-off furnished the most dramatic climax of the American

Revolution. Americans for generations have lingered before that testimonial, some wondering if the awful sacrifice by the Hudson was justified by any principle of war—not to say of humanity. And while thus musing there often arose the query—"And what of Nathan Hale?" Major André and Nathan Hale were on opposite sides of the equation—that was all. Thus, when the Sons of the Revolution, Frederick S. Tallmadge, president, and James M. Montgomery, secretary, shortly after their organization to perpetuate the great deeds of the war of separation and independence, looked around for a first conspicuous hero to send down to the ages in bronze and granite, they bethought themselves of the unremembered spy who was executed in Beekman Street uttering those last memorable words, "I regret that I have but one life to give to my country."

Invitations were at once issued to the leading sculptors of the country for a design which should typify the last moments of Nathan Hale. Seven or eight of established reputation responded, and after two sharp contests the award was made to Mr. Frederick McMonniess, a pupil, protégé, and friend of St. Gaudens. The design of McMonniess was undoubtedly superior in all respects to all others submitted, and received the second medal at the Salon of 1891. When the pose, treatment, conception, and pathetic rendering of this unique subject in



NEW YORK.—MR. DUDLEY FARLIN, THE NEW STATE FOREST COMMISSIONER.—[SEE PAGE 416.]



THE WONDERFUL FORTY-SIX-FOOT YACHT "GLORIANA," WINNER IN THE ATLANTIC CLUB AND OTHER RACES.—[SEE PAGE 412.]

sculpture are surveyed; when the manifold difficulties of depicting a noble fellow just from college, imbued with a feverish ardor to serve the cause of the Colonies against the hated British foe is considered, and when the artist must fight against the portrayal of the repulsive act of an execution by hanging, it will be seen that McMonniess has steered between all of the embarrassing obstacles with a marvelous degree of success. Of the other models submitted some represented the spy bound about with cords, and again in the attitude of heroic supplication, and one in particular dangling at the noose. Inasmuch as this statue is to be placed in City Hall Park, at the northwest corner, on a decorative pedestal designed by Stanford White, it is happy that all that is painful—if such can be so—should be eliminated from posture and expression to the passer-by, and, above all, to the youth of the city. It is doubtful if such a subject ever before taxed the ingenuity of a sculptor—that is, to deal with death by hanging and yet surround the end with poetry and patriotism. The Sons of the Revolution have already raised about \$5,000 toward the fund of \$15,000 for the completed memorial, and there remains little doubt that the amount will be forthcoming as needed. The sculptor, although but twenty-seven years of age, has an international reputation, and is an artist of the first rank—so conceded by his associates.



THE "FRANK LESLIE'S" ALASKA EXPEDITION.—EXPLORERS IN CAMP NEAR FORTY-MILE CREEK.—[SEE PAGE 412.]



NEW YORK'S NEW FOREST COMMISSIONER.

THE new Forest Commissioner of New York, appointed by Governor Hill, Mr. Dudley Farlin, is a prominent citizen of Albany. He was born in Warrensburgh, N. Y., on the outskirts of the Adirondacks, and was educated in private and public schools. At the age of eighteen he left his native town for a tour in Australia. In 1875 he entered the employ of the Delaware and Hudson Canal Company as assistant general freight agent, subsequently became the general freight agent, and held that place until the first of January last, when he resigned to devote himself to his very extensive interests in the oil business, particularly in Ohio. He is president of the Manhattan Oil Company, the Kentucky and Tennessee Oil and Mining Company, the Merchants' Oil, the Albany, and a few other electric light companies. His picture, which is printed in the paper this week, shows the remarkable resemblance his face bears to that of the late Roscoe Conkling. Like Mr. Conkling, Mr. Farlin is noted for his unflinching devotion to his friends. In every good work, in every public enterprise in Albany, he has been actively associated, and he has been specially interested in the completion of a beautiful new building for the Railroad Young Men's Christian Association at the capital. Mr. Farlin was married in 1862 to a lady residing in Tennessee, and his life—domestic, social, and mercantile—has been in all respects crowned with success. Probably no citizen in Albany is more widely known and generally appreciated than Mr. Farlin, and yet none has been more unobtrusive, none has sought to escape publicity more than he. Governor Hill was exceedingly fortunate in his choice of Mr. Farlin for a place on the Forest Commission.

AN ITALIAN FUNERAL.

IN Mr. Durkin's spirited picture of a child's funeral in the Italian quarter of New York on page 407, we have a glimpse of an Italian custom which will be in the nature of a revelation to many of our readers. We are apt to bury our dead, except where they have been conspicuous for some great public service, with quiet solemnity. We do not accompany them to the grave with the blare of drums or the tumult of instruments of brass. With the Italians, however, the opposite is the case. The spectacle of a procession winding its way through the streets bearing a little child in a white hearse to its burial, with a band filling the streets with noisy clamor and attracting all the hoodlums to view the passing pageant, is scarcely calculated to inspire one with a liking for this imported custom. It certainly jars upon our American ideas of the fitness of things, since it tends to make such occasions rather matters of ostentation than of sober mourning.

SALVATION OIL will cure lumbago and back-ache. Try it at once. Price 25 cents a bottle. Attention.—Look to your interest, save doctor bills by using Dr. Bull's Cough Syrup.

LADIES never have any dyspepsia after a wineglass of Angostura Bitters. Sold everywhere.

THE Fall River Line steamers, Puritan and Plymouth, are now leaving New York at 5:30, instead of 5 P.M., as heretofore.

BROWN'S HOUSEHOLD PANACEA. "THE GREAT PAIN RELIEVER," cures Cramps, colic, colds; all pains. 25 cents a bottle.

Mrs. Winslow's Soothing Syrup

has been used for over fifty years by millions of mothers for their children while teething with perfect success. It soothes the child, softens the gums, allays all pain, cures wind colic, and is the best remedy for diarrhoea. Sold by druggists in every part of the world, twenty-five cents a bottle.

When Baby was sick, we gave her Castoria, When she was a Child, she cried for Castoria, When she became Miss, she clung to Castoria, When she had Children, she gave them Castoria,



HUMORS of the BLOOD & SKIN Cured by Cuticura

HUMORS OF THE BLOOD, SKIN, AND SCALP, whether itching, burning, bleeding, scaly, crusted, pimply, blotchy, or copper-colored, with loss of hair, either simple, scrofulous, hereditary, or contagious, are speedily, permanently, economically, and infallibly cured by the CUTICURA REMEDIES, consisting of CUTICURA, the great Skin Cure, CUTICURA SOAP, an exquisite Skin Purifier and Beautifier, and CUTICURA RESOLVENT, the new Blood and Skin Purifier and greatest of Humor Remedies, when the best physicians and all other remedies fail. CUTICURA REMEDIES are the only infallible blood and skin purifiers, and daily effect more great cures of blood and skin diseases than all other remedies combined. Sold everywhere. Price, CUTICURA, 50c.; SOAP, 25c.; RESOLVENT, \$1. Prepared by Potter Drug and Chemical Corporation, Boston, Mass. Send for "How to Cure Skin and Blood Diseases." Pimples, blackheads, chapped and oily skin prevented by CUTICURA SOAP. Backache, kidney pains, weakness, and rheumatism relieved in one minute by the celebrated CUTICURA ANTI-PAIN PLASTER. 25c.



DELICATE, FRAGRANT, LASTING.

Its fragrance is that of the opening buds of Spring. Once used you will have no other.

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254 Broadway, New York City. LIFE AND ENDOWMENT INSURANCE. Deferred and Immediate Annuities. Holds \$127 Assets for every \$100 of Liability.

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Gives a beautiful finish, which will not peel or crack off, smut or crock by handling, does not lose its lustre by age; dust will not stick to work finished with it. IS NOT A VARNISH. Contains no Turpentine, Benzine, Naphtha, Alcohol or other injurious articles. SOLD BY ALL HARNESS MAKERS.

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Advertisement for MODENE. HAIR ON THE FACE, NECK, ARMS OR ANY PART OF THE PERSON QUICKLY DISSOLVED AND REMOVED WITH THE NEW SOLUTION MODENE. AND THE GROWTH FOREVER DESTROYED WITHOUT THE SLIGHTEST INJURY OR DISCOLORATION OF THE MOST DELICATE SKIN. Discovered by Accident.—In Compounding, an incomplete mixture was accidentally spilled on the back of the hand, and on washing it afterward it was discovered that the hair was completely removed. We purchased the new discovery and named it MODENE. It is perfectly pure, free from all injurious substances, and so simple any one can use it. It acts mildly but surely, and you will be surprised and delighted with the results. Apply for a few minutes and the hair disappears as if by magic. It has no resemblance whatever to any other preparation ever used for a like purpose, and no scientific discovery ever attained such wonderful results. IT CAN NOT FAIL. If the growth be light, one application will remove it permanently; if the heavy growth such as the beard or hair on moles may require two or more applications before all the roots are destroyed, although all hair will be removed at each application, and without slightest injury or unpleasant feeling when applied or ever afterward. MODENE SUPERCEDES ELECTROLYSIS. Recommended by all who have tested its merits.—Used by people of refinement. Gentlemen who do not appreciate nature's gift of a beard, will find a priceless boon in Modene, which does away with shaving. It dissolves and destroys the life principle of the hair, thereby rendering its future growth an utter impossibility, and is guaranteed to be as harmless as water to the skin. Young persons who find an embarrassing growth of hair coming, should use Modene to destroy its growth. Modene sent by mail, in safety mailing cases, postage paid, (securely sealed from observation) on receipt of price, \$1.00 per bottle. Send money by letter, with your full address written plainly. Correspondence strictly private. Postage stamps received the same as cash. (ALWAYS MENTION YOUR COUNTY AND THIS PAPER.) Cut this advertisement out. LOCAL AND GENERAL AGENTS WANTED. MODENE MANUFACTURING CO., CINCINNATI, O., U. S. A. Manufacturers of the Highest Grade Hair Preparations. You can register your letter at any Post-office to insure its safe delivery. We offer \$1,000 FOR FAILURE OF THE SLIGHTEST INCURY. EVERY BOTTLE GUARANTEED.

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Advertisement for SUMMER TOURS. No more delightful trips can be made than those afforded the public via The Northern Pacific Railroad. This line, famous for its Dining-Car Service and Elegant Equipment, takes the tourist to the Yellowstone Park, Pacific Coast, Alaska, and through the Grandest Scenery and most progressive sections of seven States, viz., Wisconsin, Minnesota, North Dakota, Montana, Idaho, Oregon, and Washington. THE NORTHERN PACIFIC now offers the public double daily passenger train service between St. Paul and Minneapolis on the east, and Helena, Butte, Spokane, Tacoma, Seattle and Portland on the west, with through sleeping-car service from Chicago to Montana and Pacific Coast Points via both the Wisconsin Central Line and the Chicago, Milwaukee and St. Paul Railway. District Passenger Agents of the Northern Pacific Railroad will take pleasure in supplying information, rates, maps, time-tables, etc., or application can be made to CHAS. S. FEE, General Passenger and Ticket Agent, St. Paul, Minn. Write to above address for the latest and best map yet published of Alaska. Just out.

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# CATARRH

Is a most loathsome, dangerous, and prevalent malady. It is a blood disease, usually of **Scrofulous origin**, and for which local treatment is useless. Before health is possible, the poison must be **eradicated from the system**, and to do this

## SUCCESSFULLY

the disease must be treated through the blood. For this purpose no remedy is so effective as Ayer's Sarsaparilla.

"For the past eight years, I have been severely afflicted with Catarrh, none of the many remedies I tried affording me any relief. My digestion was considerably impaired, and my sleep disturbed by phlegm dropping into my throat. In September last I resolved to try Ayer's Sarsaparilla, began to use it at once, and am glad to testify to a great improvement in my health." — Frank Teson, Jr., engineer, 271 West Fourth street, New York City.

"My daughter, 16 years old, was afflicted with Catarrh from her fifth year. Last August she was

## TREATED WITH

Ayer's Sarsaparilla, and after three months of this treatment she was completely cured. It was a most extraordinary case, as any druggist here can testify." — Mrs. D. W. Barnes, Valparaiso, Neb.

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A STRIKING SCENE IN THE PLAY OF "THE MERCHANT."

## A COMING SPECTACULAR DISPLAY.

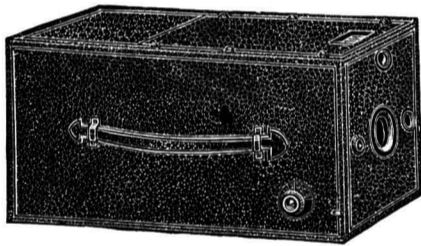
THAT astute young manager, Alexander Comstock, intends to produce his farce-comedy, "A High Roller," at the Bijou Theatre, New York, August 3d. It will be mounted with a spectacular display such as has never before been attempted, a very strong company, including twenty prominent comedians and twenty soubrettes, headed by the exceptionally original artist, Mr. Barney Fagan. The comically complicated plot is the work of three famous dramatic authors—Clay Greene, Augustus Thomas, and Max Freeman. The scenery, designed by that master-artist, W. H. Day, will represent a magnificent steam yacht at sea, showing both the saloon and the deck, and revealing a beautiful working panorama as the vessel journeys on its way. R. H. Mayland has perfected a number of marvelous mechani-

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Walton, Ray Walton, Lulu Barkley, and May Willie.

The Madison Square Theatre, which holds an honorable position in the production of American plays, has been kept open by Mr. Palmer this summer with "The Merchant." This drama has employed the capabilities of some of the best and most popular players. The sentiments of "The Merchant" are wholesome and the incidents are touching because they reveal in dramatic fervor the truths of modern social life. The theme is vital with the spirit of the day, and in technical qualities it is considered that "The Merchant" is one of the few American plays that hold our native drama in the high plane of excellence it has reached within the last few years. The play goes on the road the coming season and is booked in the first-class theatres of the country. The interests of the press during the long run of "The Merchant" were carefully looked after by Mr. Philip A. Macdonald. THE STROLLER.

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Advertisement for The Star Banjo, featuring an illustration of a woman playing a banjo and text: 'The STAR BANJO. Is made on entirely new principles and produces the most desirable QUALITY of tone combined with the greatest volume and carrying power, making it the finest instrument extant for stage or parlor use. PRICE LIST MAILED FREE. LYON & HEALY, Chicago.'

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Shows the ROYAL to be a cream of tartar baking powder, superior to all others in leavening power (U. S. Dept. Agricult'g Bulletin 13, p. 599).

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