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NEW YORK.—APPALLING DISASTER IN PARK PLACE—FALL OF BUILDINGS WITH DREADFUL LOSS OF LIFE.—[See Page 71.]

FRANK LESLIE'S ILLUSTRATED NEWSPAPER.

110 FIFTH AVENUE, NEW YORK.

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	Editor.
BERNHARD GILLAM	Art Department.

NEW YORK, SEPTEMBER 5, 1891.

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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.

HOULD Clergymen Exchange Pulpits" will be the subject of the leading editorial in next week's issue of Frank Leslie's Illustrated Newspaper. The Rev. John P. Newman, a bishop of the Methodist Episcopal Church, and one of the most eloquent pulpit orators in the land, has, by request, written the contribution for us. It will interest laymen quite as much as the clergy.

HOW THE SOUTH WILL SETTLE THE NEGRO QUESTION.

AVING recently returned from a ten weeks' trip in the South, I am asked to tell the readers of this great and independent journal what I, a Northern Democrat, think of the outlook for a pure and untrammeled ballot, a free vote, and a fair count in the South.

That there are some Southern States where the people do not all receive their full political rights is necessarily conceded by every candid Democrat. In a greater or less degree this is also true of some Northern States. The question is not of this fact, but whether a natural evolution is proceeding toward a higher and better state of things in which there shall be no unjust discrimination against the negro.

"How shall our great cities govern themselves?" "How shall we manage our foreign immigration?" are two great questions pressing for solution at the North. These two questions have grown up among us like a couple of pet "grizzlies" captured from the mother in earliest infancy; very gradually developing amazing strength and monstrous claws, till they have become exceedingly dangerous, while we remain oblivious of any serious risks and neglect to take the most obvious precautions to insure the general safety.

"How shall we avoid negro domination?" has been the one great question for the South since the war. It came upon the people suddenly, a hideous and terrible monster of enormous proportions. "Fire issued from its nostrils, and the lashing of its tail shook the earth." What if vivid imaginations magnified tenfold the dangers of the situation? Its terrors are none the less real. What though a Tammany tiger has done three times as much damage in one of our cities as all of the destruction by the fiery dragon in all of the Southern States, and what if we regarded it not? Is our apathy a test of courage, and the terror of the South a proof of cowardice? The unreasonable action of the South and the neglectful non-action of the North are the natural results of the different models in which important questions have arisen.

As time has passed each Southern State has slain her own dragon. He is dead as the frozen monsters of Siberia, and all would be well if the people could only convince themselves of the fact. Time and the onward course of events will convince them in the end, and then the political rights of the negro will be doubly assured.

I spent most of my time in North Carolina. Its mineral resources are undeveloped, its cities are very few and small, ninetenths of its population are strictly rural, and the proportion of the colored population to the white is not excessive. In the violent reaction which followed reconstruction days penal laws were passed that would disgrace any statute-book, and they still remain. It may be that in the minds of some persons these laws were intended to re-enact a large measure of chattel slavery through a barbarous convict system; but if so, the practical effect was not obtained, for the penal statutes, the convicts, and onvict system have had little effect upon industrial economic conditions. If a judge sentenced a negro to five years' penal servitude for appropriating a neighbor's chicken, it is quite certain that he would have few opportunities to repeat his legal crime, because very few people would prosecute for petty offenses before him. Thus the very barbarity of the statutes has increased the impunity of petty offenders. If, therefore, small crimes have decreased, it is because of a real moral growth among the negroes, and despite the severity of the laws which paradoxically promote them.

To me the general testimony of Republicans and Democrats alike was that the elections are fairly conducted. Some instances of fraud by trick and device were mentioned, but I am decidedly of the opinion that the elections are quite as fair as in an average Northern State where the secret ballot has not yet been adopted. Nor can it be said this is because the result of the elections is a foregone conclusion from the great preponderance of one of the parties. There were three Republicans from North Carolina in the Fifty-first Congress.

Whether white or black, nearly all of the farmers of North Carolina are very poor. Poverty may be fairly called their principal crop. I need only mention the Farmers' Alliances of both

races to indicate a strong tendency of these people to draw together in the common interest.

Knowingly or unknowingly, from good will or from the force of circumstances beyond their control, all of the elements of progress fight for the political rights of the negro. Street-car lines are introduced in the little cities. On these there can be no distinction of race, because it would not pay either to exclude the blacks or to run separate cars for their accommodation. The steam railroads successfully resist attempts to make them provide separate accommodation for the two races, for they make it clear that such separate accommodation for the blacks means less accommodation for the whites, and generally inferior service. Such things tend to an equalization of racial opportunities, and consequently to political freedom, with a gentle, almost imperceptible, but an ultimately irresistible force. Progress is slower than floating down the Mississippi on a raft; but it is progress, and it is certain to arrive at the journey's end.

There is, for instance, the old element that has learned little and forgotten little in all the long years since the war. It is always in the way. It owns large tracts of lands that it cannot improve and will not sell as long as it can hold them. It restricts the growth of every ambitious little town by keeping it within the narrowest limits and fighting necessary taxes. But the sons of these very men are often drawn off by poverty and ambition to shift for themselves. They learn something. And when they come back to inherit the ancestral acres some of them see the value of town lots and taxes, and they are ready to inaugurate campaigns for local improvements, with the aid of every man, white or black, who will give a vote for the cause.

There are as yet very few good schools in North Carolina. It is difficult to persuade a majority of the voters that it is quite fair to tax to any substantial extent the lands of a rich bachelor to provide funds for a common school. But there are those who see that better schools mean better prices for town lots, and they consequently favor schools as a profitable investment. In this respect also the movement, though very slow, is in the right direction. In despite of the poor facilities afforded it, the colored race is making very substantial progress in education. No educational test for the franchise that the whites could possibly tolerate for themselves would long keep out any considerable body of blacks.

The wages of unskilled labor are not far from one-half the price in New York. The standard of living is therefore very low. Railroad fares are high, so that there is a double check on migration. Nevertheless there seems to be a constant tendency of the more intelligent of the Virginia negroes to Maryland and farther north, of North Carolina negroes to Virginia, and I took personal note of a considerable number of South Carolina negroes in the North State, while I met no indication of a reverse tendency. This movement is not rapid, but it is important, and it means higher wages, better living, and fuller opportunities. I listened to one speech in which the "incubus" of the negro was referred to at some length, but I came to the conclusion, from the tendencies that I saw, that the time is not very distant when wages will be largely increased, and towns in North Carolina will vie with each other in offering school facilities and other inducements for the negro to retain his dwelling-place among And all of these inevitable material advances of the future will make for the safety of the negro's political rights.

Ballot reform, so auspiciously begun, will soon spread to every Northern State. Maryland and West Virginia now have it. Virginia and North Carolina are bound to follow in the same direction. South Carolina has lower wages and less consideration for the negro than North Carolina, and this brings the inevitable emigration from all the uplands. When this proceeds so far that the depletion is severely felt and negro domination no longer feared, South Carolina will somewhat tardily follow the contiguous States that she has so often led, and secure full political rights to all classes of her people.

West of the Alleghanies, Kentucky and Tennessee are much more progressive than North Carolina. Tennessee was one of the first States to adopt a tentative measure of ballot reform, and Kentucky has now embodied the principle of the Australian ballot in its constitution. These States must needs continue to go forward. The great mineral resources of Georgia and Alabama are being developed by Northern men. Even the new constitution of the State of Mississippi is a step in the right direction. Nobody now thinks of Missouri except as a Western State, and far-off Texas is, without exception, the most progressive of all the States in the South.

My conclusion, therefore, is that we may consequently expect in the whole South, and in a reasonable time, all of those improvements of political and material condition, without distinction of race, which are necessary to the development of her population and resources, and their subsequent maintenance in substantial equilibrium of advantages with those of other parts of the Union.

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RECIPROCITY'S FOREIGN FOE.

GREAT BRITAIN fears American reciprocity more than it does the American protective policy. It proposes to fight as hard as it can against any extension of our trade that threatens to iconardize British interests

The reciprocity agreement effected under the operations of the McKinley bill between the United States and the Spanish Government gives us a great advantage in selling agricultural products, lumber, coal, and many other commodities in Cuba and Porto Rico. This we gain in return for the privilege extended to these Spanish possessions of finding a free market for their raw sugar and coffee in the United States. The British Government now makes the claim that the Spanish Government has no right to discriminate in favor of the United States, because its treaty guarantees that it will give equal privileges to Great Britain that are offered by its treaties with "the most favored nations."

But we are in a position to offer Spain what Great Britain cannot offer, namely, the removal of restrictions on imported

sugar. Great Britain, a free-trade country, has nothing to offer in return for reciprocity with Spain. It is, therefore, not on an equal footing with the United States. Our barrier of protection gives the United States a special opportunity to secure reciprocal trade advantages in return for a removal, in part or in whole, of the tariff upon protected commodities.

The splendid advantage to us of this compensating commercial system, as the facts are comprehended, will be fully appreciated by the American people; and when Great Britain comes to understand them it will see that its "most favored nation" treaty clause is of no advantage in this controversy. For the first time in a commercial controversy Great Britain has met its master.

SOWING THE SEEDS OF TRUTH.

RESIDENT HARRISON'S recent speech at Albany, the capital of the greatest State in the Union, embraced, perhaps, his most significant recent utterance on the money question. His simple, direct, and sensible statement of the case was heard with profound attention, and was received with hearty applause. We wish that every workingman and every farmer in the United States could read it. It summarizes the facts in very few words, but with a master hand. President Harrison said:

"There has sometimes been, in some regions of the great West, a thought that New York, being largely a creditor State, was disposed to be a little hard with the debtor communities of the great West; but, my fellow-citizens, narrow views ought not to prevail with them or with you, and will not in the light of friendly discussion. may be selfishness, but the law of statesmanship should be broader and ore liberal. I do not intend to enter upon any subject that can excite division; but I do believe that the general Government is solemnly charged with the duty of seeing that the money issued by it is always and everywhere maintained at par. I believe that I speak that which is the common thought of us all when I say that every dollar, whether paper or coin, issued or stamped by the general Government, should always and everywhere be as good as any other dollar. I am sure that we would all shun that condition of things into which many peoples of the past have drifted, and of which we have had in one of the great South American countries a recent example—the distressed and hopeless condition into which all business enterprises fall when a nation issues an irredeemable or depreciated money. The necessities of a great war can excuse that. I am one of those that believe that these men from your shops, these farmers remote from money centres, have the largest interest of all people in the world in having a dollar that is worth one hundred cents every day in the year, and only such. If by any chance we should fall into a condition where one dollar is not so good as another, I venture the assertion that that poorer dollar will do its first errand in paying some poor laborer for his work. Therefore, in the conduct of our public affairs, I feel pledged for one that all the influences of the Government should be on the side of giving the people only good money, and just as much of that kind as we can get."

It is inconceivable that, with a proper understanding of the financial situation, any large number of sensible persons should favor the free and unlimited coinage of silver and the consequent debasement of our currency; but a large number of toilers on the farm and in the workshop have little or no opportunity to inform themselves regarding financial affairs and therefore readily fall a prey to demagogues, after the Farmers' Alliance and greenback pattern, who go upon the stump with crude and ill-digested notions of economic questions and with quack remedies for all the evils that afflict mankind.

President Harrison has done the greatest possible service to the business interests of the country by speaking frankly, bluntly, plainly, wherever he has been—North, South, and West—concerning financial and economic topics.

As the chosen head of the nation he has been listened to with special interest and general respect. Where no one else would have had an audience, he has been heard by thousands, and his words have been dropped in many places where the seeds of truth were sadly needed and seldom planted.

President Harrison in the White House has been a strong and forceful personality. Out of the White House he seems to come nearer to the hearts of the people and to touch them with a statesman's magnetic touch.

GET TOGETHER.

N a preceding issue of this paper we urged the Republicans of the State of New York, if they had any wish for or hope of victory this fall, to get together. We repeat the admonition now. There are no factional differences dividing the party. The differences are mainly personal, arising largely from local contentions, from altogether foolish and unnecessary rivalries, from petty quarrels beneath the dignity of men.

In Pennsylvania, we rejoice to see that the bitter fight of many years' standing between the two Republican leaders of that State has come to an end. Messrs. Magee and Quay have met like honorable men and good Republicans, have shaken hands, squared their differences, and agreed to unite in an earnest effort for the party's welfare. For nearly twenty years they have contended against each other, leading rival forces, but on the eve of an important State election, preceding a still more important national contest, they have found a way to reconcile their differences and to stand together for the party's success.

If men of commanding influence and power in Pennsylvania can settle their old scores so easily, why cannot the little local fighters throughout New York who are fomenting Republican dissensions forget the past and begin anew?

Where is the leader who will lead to secure this much desired result? Let no one place an obstacle in his path, whoever he may be.

THE ADVANTAGES OF DIVERSITY.

HE low price of cotton has led the cotton-planters of the South to suggest that they combine to reduce the area of cotton planted, and thus secure a rise in the price of the commodity. Of course, the moment the price of cotton rose, that moment the acreage planted would be increased and over-production would, no doubt, again speedily result.

What the Southern planter needs to do is to diversify his crops. What the South has needed most sorely has been a diversity of interests. It has been always too much attached to the cotton crop, and at last, as a natural result, it has produced more cotton than there is a demand for at remunerative prices.

The development of the material resources of the South has

made several Southern States manufacturing centres, and has led to an enormous development of local interests to the decided advantage of the South. The more diversified these manufacturing interests have become, the quicker the growth of the States. Within recent years the Southern farmer, too, has devoted more of his land to fruits, market-gardening, corn, wheat, sweet potatoes and other crops. Let the Southern farmer carefully survey the situation, abandon the idea that cotton is the only thing he can raise, diversify his crops, and he will find that in several other directions farming will be quite as profitable as in the raising of cotton.

The same suggestion might be made to Western farmers, who are devoting too much land to the cultivation of wheat and corn and neglecting other equally valuable and available crops. The prudent farmer, like the prudent investor, will see that all his eggs are not put into one basket. The investor who puts all his means into one security obviously jeopardizes his financial position. And so a farmer who devotes himself to a single crop, when misfortune befalls it, has no recourse but to submit to misfortune.

SHOULD PRESIDENTS TRAVEL?

Thardly becomes an honest and independent newspaper like the New York Sun to take exceptions to President Harrison's recent visit to Vermont. The Sun seeks to fortify its argument against such excursions by quoting what Thomas Jefferson said, when he was invited as President to make a journey into New England. The pertinent paragraph in the Sun's quotation from Jefferson's reply read as follows:

"Were I to make such a tour to Portland or Portsmouth, I must do it to Savannah, perhaps to New Orleans and Frankfort. As I have never seen the time when the public business would have permitted me to be so long in a situation in which I could not carry it on, so I have no reason to expect that such a time will come while I remain in office."

It will be seen that President Jefferson objected to making a journey to New England because of the time it required, and in his day, the Sun should remember, it took as long to go to Portland as it does now to go to St. Petersburg. If Thomas Jefferson could have left Washington in the morning and arrived at Portland the next day, or if he could have left Washington and reached New Orleans within forty-eight hours, he never would have thought of making the plea that such journeys required too long an absence from public business to permit him to make them.

We are living in different times from those of Jefferson. In these, as in other days, the people like to look upon their President; but in these, as not in other days, facilities for rapid transit are such that the people can have their wish gratified, and the Sun is the only paper of consequence in the land that takes the negative on this question.

GAMBLING DEFENDED.

T is said that since the young Emperor of Germany lent his indorsement to the barbarous practice of dueling at German universities, a larger number of students than ever before appear upon the streets of German university cities with cut, clashed, and disfigured faces. The youth of the Emperor and his impulsiveness may be accepted, in part, as an explanation of his indorsement of dueling. But neither of these excuses will apply in mitigation of a grave error committed by that refined and intelligent exponent of English sentiment, the London Spectator, in lending its approval to gambling.

In an article in the number of August 8th, on "The Enjoyment of Risk," the Spectator says that the delight of pure chance has much to do with the pleasure which children take in their games, which travelers find in Alpine ascents, and which the skater and tobogganer enjoy. It thinks that "in almost all cases of pure amusement it is the risk which is the attraction—a perfectly legitimate attraction in a pure amusement where the chance of loss is not more serious or less exhilarating than the chance of gain; a very legitimate attraction where the risk is far too great to admit of its being pure amusement."

Continuing in this strain, the Spectator says it cannot see how any one "who approves of blind-man's-buff or hunt-the-slipper, or any other childish game in which chance constitutes half the fun, can regard a round game of cards played for small sums of money by a merry party as intrinsically wrong." The Spectator, no doubt, makes this sophistical and specious plea because of a necessity that has recently arisen, and which compromised a distinguished member of the royal family—almost the most distinguished member. What the Spectator says will be productive of much greater harm than good. Such an expression of opinion in any high-class publication in the United States would be received with decided public disfavor.

AN ALLIANCE ERROR.

THE Farmers' Alliance has upheld its demand, on the stump and in the press, that the Government should loan money to farmers at a low rate of interest, by asserting that it has made loans to bankers at one and two per cent. Senator Sherman, of Ohio, who knows whereof he speaks, declares: "I know of no instance where money has been loaned by the Government to the banks at the rate of one or two per cent., or any other rate."

Senator Sherman further says, that under the National Banking act, a bank may be made the depository of public money received from internal revenue and public lands, but not from customs duties, and that during President Cleveland's administration, during the stringency in the money market, his Secretary of the Treasury, to relieve the stringency, did what was unauthorized by law, and what Mr. Sherman thinks was not good policy, namely, deposited in the national banks a large amount of public money other than that derived from customs. Every bank which receives these deposits has to give security of the best kind, that is, of United States bonds equal to the amount of deposits, and the money may be drawn by the Government on call.

Farmers of the Alliance stripe who think that the Government ought to make loans on farm-lands and farm-products should bear in mind that the collateral upon which loans to

banks have been made is of the kind that one can use at almost any bank in the United States. It is, in every sense of the word, "gilt-edged." Farmers who have such securities to offer do not need to borrow, or if they are in the market for a loan, they do not have to look far for it.

A PROPHET IN POLITICS.

W E doubt if any one of the unnumbered host of the interviewed in this country has a clearer conception of the political situation than Senator Carlisle of Kentucky. We find proof of this in the fact that he has a thorough realization of the situation in the State of New York.

While Mr. Carlyle is the ardent friend of Mr. Cleveland, he does not hesitate to express his views of the situation precisely as he finds it. In a few words he scatters to the winds some of the wild vagaries of crepusculous politicians and writers of the Wattersonian school. In a printed interview in the New York World he says first of all that "the State of New York will settle the question" at the next Democratic National Convention; that "New York and Indiana remain as heretofore the pivotal States, and their wishes will be listened to very respectfully by the convention. If the delegation of New York presents the name of Cleveland, he will be nominated. If New York and Indiana say that they will elect the ticket, even Hill and Gray might be the accepted candidates."

What Mr. Carlisle did not say, and what he might in truth have added, is that Mr. Cleveland, by no possibility, can have the delegates from New York without the consent of Governor Hill. The generally admitted fact that Governor Hill is himself a candidate therefore precludes the possibility of Cleveland's nomination.

"Hill and Gray" sounds very much like the most reasonable outcome of the political situation on the Democratic side—a situation, by the way, that is not nearly so badly mixed as some of Mr. Cleveland's friends pretend to believe.

TOPICS OF THE WEEK.

EXPERIMENTS in journalism are constantly being made. One of the latest is the publication of the American Land and Title Register, a monthly, at St. Paul, Minn., which is to be devoted to law, real estate, title, tax, mortgage, and kindred interests. One of its peculiar features will be the publication of the names of heirs to valuable real-estate interests in all parts of the country. This is an indication of the large number of persons in this country who are expecting to be struck by good fortune or, as Americans would call it, good luck.

At the recent meeting of the International Socialist Workingmen's Congress at Brussels, a delegate from New York said that, amid all the wealth of the United States, "misery increases so fast that 'the land of the free and the home of the brave' is, in reality, a hell." Coming from a socialist, this is a compliment. We trust that communists and socialists will always find the United States, so far as their interests are concerned, precisely the sort of place that the delegate mentioned. Decent people seem to get along very well in it, and no other country in the world is more attractive to the working masses.

The business men of Baltimore talk about making a combination and going into the field with a candidate for mayor. They have complained to the authorities regarding the miserable condition of the streets of Baltimore, and say that their complaints have gone unanswered. If Baltimore business men complain of the condition of their streets what should New York merchants have to say regarding the terrible upheaval of our leading thoroughfares? The condition of Broadway, as well as of some other principal streets in this city, is outrageous. By and by the business men and tax-payers of this city will rise in their wrath and drive out the crowd of freebooters who are in control.

The world's trade in 1889, according to good statistical authority, amounted to \$15,885,000,000. Of this two-thirds is beyond the reach of American competition. The remainder is to be found in Asia, Africa, Australia, and North America outside of the United States. One fifth of this is in South America, Mexico, and the West Indies. The commerce of this field may be largely possessed by the United States if we choose to engage in active competition for it. It lies at our very doors, inviting our enterprise and it will be our own fault, now that reciprocity is made possible, if we do not avail ourselves of the opportunity to appropriate it to ourselves.

It is to the credit of the believers in spiritualism, recently assembled in camp-meeting at Onset Bay, Mass., that they made short work of a medium whose fraudulent "materializations" had been uncovered. Mrs. Etta Roberts was the medium, and her first seances were startling. Suspicion was aroused, and investigation disclosed that she was assisted by a young girl who had climbed into the darkened cabinet by a back window. The directors of the camp-ground at once requested Mrs. Etta Roberts to leave the place. There have been a great many expesures of spiritualistic frauds, but this is the first instance we know of where the exposure was made by spiritualists themselves and at one of their great gatherings.

It is said that a strong feeling has been excited against the Dominion Government by the recent disclosures in connection with the charges of corruption in the Department of Public Works. The testimony before the committee charged with the examination seems to be complete and conclusive. There is confirmation of the statement that upon contracts aggregating \$3,000,000 the sum of nearly \$1,000,000 was paid on false measurements, and while Sir Hector Langevin, the Minister of Public Works, explicitly denies that he has ever been the recipient of bribes, the feeling against him is so strong that he has been compelled to resign his position. The specific charge is that in one case he was given the sum of \$10,000 as his share in a deal with a firm of contractors. Even the memory of Sir John

A. Macdonald is smirched by the disclosure that at the time of his death he was a large owner, in the name of other persons, of stock in the subsidized Canadian Pacific Railway. It has been bruited for years that certain cabinet officials in Canada were identified with corrupt jobs, and the charges have in some cases been so explicit as to leave little room for doubt of their accuracy. It is possible that the revelations now making may lead to several resignations, if, indeed, they do not produce a revolution in the politics of the Dominion.

It is exceedingly creditable to Governor Hill, unwavering partisan as he is, that he was so prompt and generous in tendering official and personal courtesies to President Harrison and his associates on the occasion of their recent visit to Albany. The Governor's brief speech of welcome was most felicitous in its expression and cordial in its greeting. Governor Hill did not hesitate to compliment the chief magistrate of the nation and also to compliment the President personally on his "high character and eminent public service." Neither the Democracy nor Governor Hill can lose anything by this just tribute to a deserving public officer. There are occasions when partisanship has no place in a public gathering, though it is the misfortune of some narrow-minded persons in both the great political parties that they do not always seem to appreciate this fact.

AMERICAN inventors will be interested in the information furnished by a patent lawyer in Berlin, that hundreds of American patents have been canceled in Germany, and the inventions made free to public use, because of peculiarities in the German patent law. This law provides that after a lapse of three years a foreign patent can be canceled if the patentee neglects to work his invention in Germany; or, if it is found conducive to the public interests, the free use of the invention may be granted to persons for adequate compensation. Some patents are also canceled because taxes are not paid. It strikes us that here is a fine field for retaliatory legislation by Congress. Let us have a patent law which will discriminate against foreigners in every country that discriminates against the American inventor.

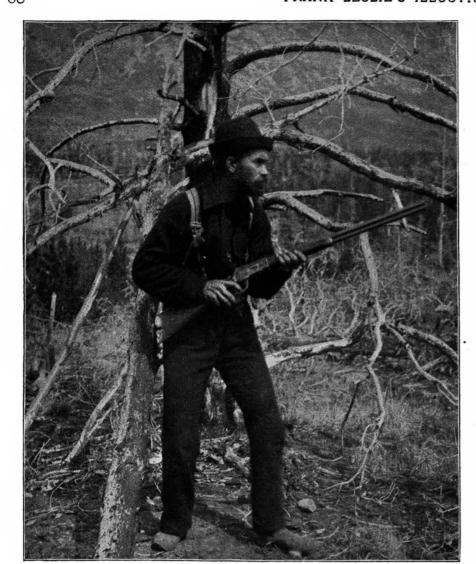
Whatever may be said of the idiosyncrasies of Colonel Elliott F. Shepard, the proprietor of the New York Mail and Express (and that he has idiosyncrasies he is willing, himself, to admit), it cannot be denied that under his management the Mail and Express has grown to be a stronger, more influential, and more popular newspaper than either the Mail or Express ever was during the struggling life of both. Proof of the prosperity of Colonel Shepard's paper is to be found in the fact that he is about to erect a magnificent building, which is to be its permanent home. The corner-stone was laid recently with appropriate ceremonies. We trust the Mail and Express will find in its new building a continuance of the prosperity that has blessed it in recent years, and that Colonel Shepard for many years to come will find in its interesting columns abundant opportunity to distress his enemies, gratify his friends, and please himself.

The East has no monopoly of the flowery field of oratory. New rivals for the honors of the day are springing up in the West and South. As a specimen of what an unpretending citizen of Duluth can do, we quote a paragraph from an address by Alderman C. A. Long, of that city, in presenting two medals for superiority in oratory and composition at a recent high school commencement. The address was eminently adapted to the occasion. Perusal of the following striking excerpt will make Mr. Ingersoll feel anxious for his laurels:

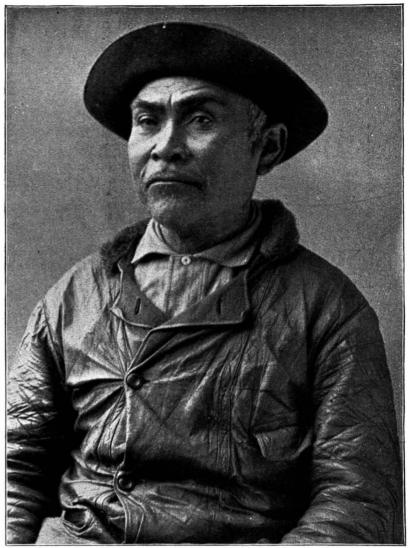
"Look into the field where you have won your first victory. Its vistas extend beyond the stars. It is the kingdom of the mind and owns thought its royal sovereign. Thought is the still current of a mighty river—a monster force that breaks all bonds, owns no fetters. Through her all moves upon the massive chess-board of the world their direction have, and from her sprang all the mighty children of the mind. Thought calls all the starry atoms of the sky by name and holds in giant grasp each twinkling sphere in space. Before the world was Thought, and all created things were born of her. Without her, light were still unborn, and the rosy radiance that rims a hemisphere on each recurring morn and girts with gold the highest mountain peaks, were shrouded still in blackest night for lack of her. It is the soul of speech, the spirit of all that was, or is, or is to be. In the political economy of the universe Thought is God's prime minister, and with Him co-existent. For it martyrs kissed the lips of pain, sang anthems to the music of their clanking chains, and laughed at firry death."

Senator Sherman says that the political battle in Ohio this year is a financial war and that it may settle the gravest question of the day, namely, the money question. He says it is a renewal of the fight of 1875, with the single difference that this year the fight is against the free-silver craze and sixteen years ago it was against the "rag-baby" or greenback lunacy. Senator Sherman speaks with regret of the fact that the people of the East at present do not seem to realize the gravity of the situation. He speaks of the absorbing interest felt over the greenback question by the whole country, and adds a few words that deserve special attention:

"Every man in this country who cares for its material welfare is doubly interested this year in the campaign of Ohio beyond his interest It has fallen to the lot of this State to be the battle-ground upon which those financial questions are to be fought out. But never have we been saddled with so grave a conflict as this year. Not more for the reason that we have both the financial and economic questions depending upon the result, but because of the lack of action and moral force which does not seem to be coming to us from the outside as it. should and did years ago. Let us be defeated in Ohio this year upon this free-silver question and how is it possible for us to elect a President in 1892? This is not the preliminary skirmish of that campaign, but its battle. But you ask me how free silver would affect the workingman and every interest aroused. It would cheapen the purchasing ower of his dollar. He could not compete with the merchant and the manufacturer, who could mark up his wares to meet the inflation standard every hour if he chose; while the man who labors would find it very difficult and tiresome, if not an impossible task, to get his wages advanced to a point that would meet the increased price of every commodity of life upon an inflated basis; and if he did, what better off would he be, and how much worse off the country? Therefore the man who is to-day getting \$1 50 a day, or \$1.50 for a bushel of wheat, would find that under free silver the purchasing power of that \$1.50 would very rapidly drop to \$1.25, and that the twenty-five-cent loss would fall, not on the merchant or the manufacturer, but upon the man who labors or who tills the soil,"







INDIANK, A GUIDE OF THE FRANK LESLIE'S ILLUSTRATED NEWSPAPER EXPEDITION TO ALASKA.—[See Page 75.]

THE PEOPLE'S BATHS.

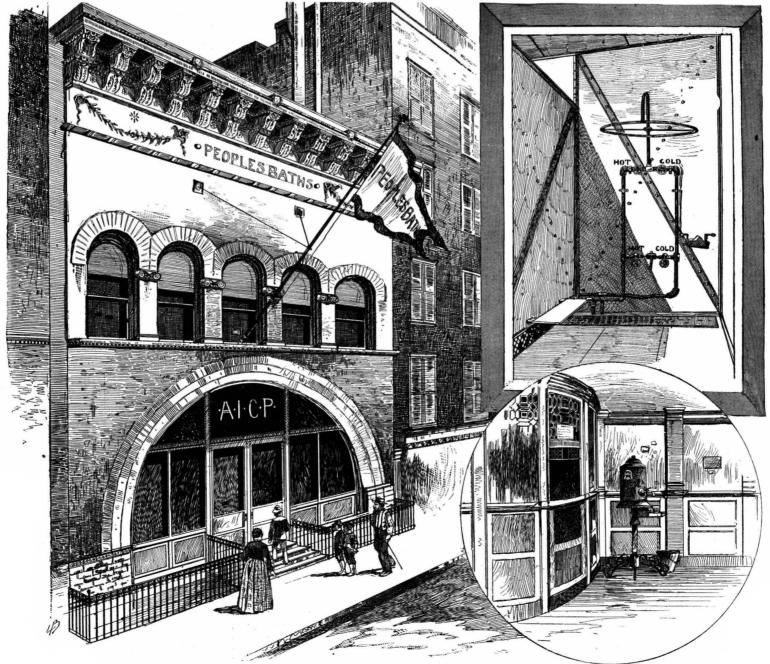
WE illustrate on this page the first public bath in New York City for use during the entire year, recently opened under the auspices of the New York Association for Improving the Condition of the Poor. This establishment, known as the People's Baths, is located at No. 9 Centre Market Place, near Broome Street, and is designed especially for the benefit of the tenement-house population. It differs from previous establishments of the kind in the fact that it is well arranged and in every

way attractive. Each of the bath-rooms is fitted with two seats, and a curtain of white rubber is hung on a rod in the wall, under which the clothing is placed, securing absolute privacy. The rooms have no plunge bath, but the more desirable shower and douche are provided. There are other rooms which contain tubs for those who wish to use them. Facilities are provided in the women's compartment for washing clothes. Down-stairs there is a drying-room in which garments may be placed on racks which slide into a hot-air chamber. Apparently nothing has been forgotten which would contribute to the convenience or

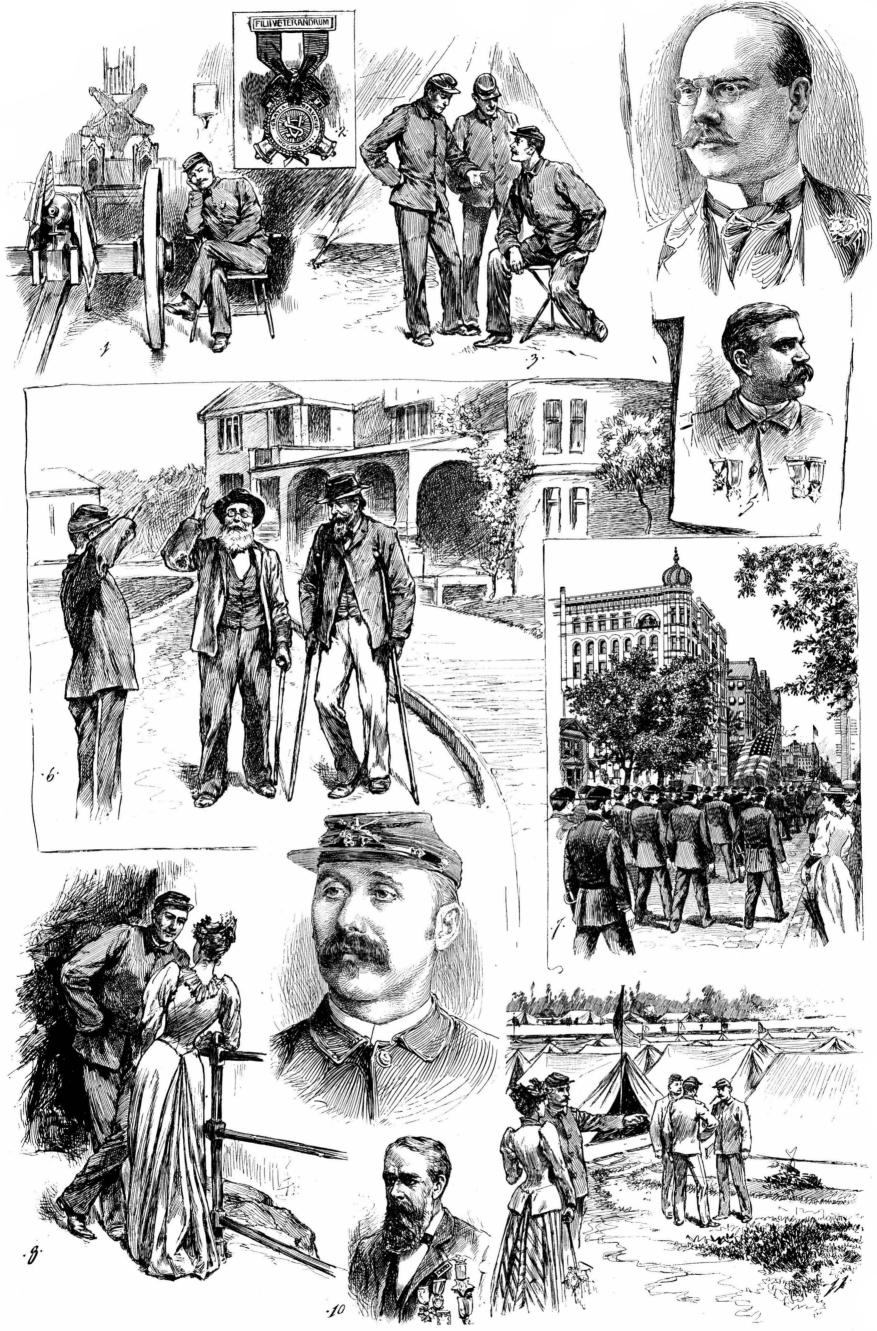
comfort of the bathers. Each bather, on the payment of the required fee of five cents, receives a towel and a cake of good soap, which he is permitted to take home with him after use. For those who cannot afford to pay the fee there are bath-rooms identical with these, except that they are down-stairs.

The baths have been largely patronized by the class for whom they were intended, and they are likely to prove a great benefaction. It is to be hoped that a great many others of a similar character may be provided in the near future at other points in the city.

A COMPARTMENT.



EXTERIOR. A CORNER IN THE OFF



1. A CORNER IN THE HALL. 2. THE BADGE OF THE ORDER. 3. A GROUP OF THE SONS OF VETERANS. 4. JOSEPH B. MACCABE, BOSTON, MASS., A LEADING MEMBER OF THE SONS OF VETERANS.
5. LELAND J. WEBB, PRESENT COMMANDER-IN-CHIEF, SONS OF VETERANS. 6. AT THE SOLDIERS' HOME: THE FUTURE SALUTES THE PAST. 7. THE GRAND PARADE.

8. BY MURMURING MINNEHAHA. 9. E. H. MILHAM, OF ST. PAUL, PROMINENT AT THE SONS OF VETERANS ENCAMPMENT. 10. MAJOR A. P. DAVIS,

FOUNDER OF THE SONS OF VETERANS. 11. MID-DAY AT CAMP WEBB.

TO A WATER-LILY.

S idly floatest in thy crystal dish, Nor reck'st the griefs nor joys of changeful life, Its glitt'ring triumphs nor disheart'ning strife, How oft my heart hath framed the ardent wish That it, like thee, might bask this life away,

Lulled to soft dreams by the sweet roundelay Of whip-poor-will, and eke the soft-breathed sigh Of gently crooning, balmy summer breeze,

That thro' the glinting leafy em'rald trees Wafts to our ears its mournful lullaby.

The mists of Lethe then would damp my brow-Forgot each tender glance, each false-lipped vow! K. C. TAPLEY.

MEG-MARGARET-MAGGIE.

BY EVELYN RAYMOND.



ES, I guess we kin accommodate ye. Jest step in an' I'll ask mother. She'll tell us purty suddent."

John Allen followed the old cottager into the little parlor, and was there left to enjoy the salt - water flavor of its furnishings while his host went in pursuit of "mother." She was long in finding, and the visitor had counted for the third time the specimens of dried fishes, mosses, and sea-weeds which adorned the chimney-piece, before the captain returned.

"I had ter leave ye a purty consid'able of a spell. Mother, she had jest run in ter Jane's ter talk it over.

It does allers upset her so. Jest 's if 't was a stranger.' The sailor sat down, facing the spplicant for summer board, and regarded him with unblinking eyes, meanwhile rolling over and over in his cavernous mouth a monstrous piece of tobacco.

To end this unpleasant spectacle, Allen said:

"I was told at the hotel that you were desirous of boarders, else I should not have intruded."

"An' they told ye right. But this mornin' come a letter from Meg-Margaret. That may alter things, an' I guess mother didn't feel capable of decidin' till she'd talked about it with Jane. Jane's our oldest. She's married an' got five. She'll be

To make the waiting less tedious, or to gratify his own pride, the captain took from the red-covered table in the centre of the room a "Pilgrim's Progress," whose leaves were bulged with loose papers not called for by the text. The book, open at the first picture, was laid across the guest's knees in a manner which indicated that all the unmounted amateur photographs with which the work was crowded would have to be examined.

Allen shivered; but, civility compelling, he began to look at the "views," and had not gone far toward the end before he perceived that all were portraits of one person. He looked up, inquiringly.

The captain stood stooping and looking over the visitor's shoulder with keenest interest, and, whatever he might have thought of the work, John Allen was not the man to disparage it to such adoring delight as shone in that weather-beaten old

"They're hern; all on 'em. Sophier took 'em, but Meg-Margaret gin her the machine. Purty, hain't they!"

Exclamation rather than interrogation; but the other replied,

"Very pretty. The face, I mean."

"That's what I mean, tu. An' it does beat all ter see how quick she done it! Them was all took last summer, an' Sophier's primed ready fer another lot agin she comes down this year. She wrote this mornin', an' that's what upset mother. We wasn't expectin' of her till August; but-mother's a-comin' now. I seed her through the winder.

"Sophier must be industrious," thought Allen. There was "Meg-Margaret" in every conceivable position which civilized woman could assume. Margaret in bathing-suit and in evening dress: Margaret in a hammock, under a tree, under an umbrella. feeding chickens, fishing, on horse-back, reading, sewing, dancing, making bread, writing-shades of George Eliot! Could any mortal female look like that when engaged in "literature"? Certainly she took it hard.

But the entertaining host had taken another treasure from the dresser, and brought it—literally wrapped in fine linen—for the guest's inspection. The napkin covering had a scent of lavender, but the contents were, or seemed, unworthy so much care. The treasure proved to be the most summery of summer novels; a book which, as critic for the Clarion, Allen had himself harshly reviewed. He marveled to find it there and thus. "Ah! 'A 'Sconset Romance.' Have you read it?"

"No, I hain't read it. I hain't no taste that way. But mother has-mother has a dozen times, I guess. It's hern!" "Hers?" asked Allen, feebly, nothing else occurring to him.

"Yes, Meg-Margaret's. Margaret Sudbury's own book, writ by her own hand." The information of which the captain had delivered himself was so weighty he was obliged to sit down.

So "mother" came in and found them. She had been prepared to say "no" to any boarder's application, but the sight of one who could appreciate Margaret's book changed her decision at once, and she led the way to show the rooms with an alacrity which seemed to discredit the assertion that she was a person who required to "talk things over" with anybody, even "Jane." She was the swiftest-motioned human Allen had ever seen. Her presence in the parlor had instantly imparted vivacity even to that graven image, her husband, for he got up, whistling, and put the "'Sconset Romance" back into sacred, fragrant hiding.

Allen feit as if he had taken a tonic.

"Yes; I like the room, I like the price. When can I come?"

"Right off. Got much stuff?"

"Only a valise and a typewriter."

"She's got one o' them. Carries it everywhere she goes."

Allen turned a groan into a smile; then he considered what it would be to have two machines clicking in one small cottage, and groaned again. Instantly he resolved never to use his while he remained at 'Sconset.

But "mother" had pricked up her ears.

"Be you sick? 'Cause if you be I couldn't take ye. Margaret's comin' home ter rest. She needs it. Anybody needs it who has writ a book."

The boarder silently agreed with her. Especially such a book, and in such poses as the photographs showed.

When Allen awoke, the next morning, he heard somebody

singing./ Then the captain's voice: "That's a lively tune, Meg-Margaret! An' ye look right peart. Glad ter get home agin?"

"Glad? Oh, popsey, I'm sick of living away!" Then she dashed again into melody. The old father was also musical. Once he had led the choir in meeting. He never heard a new air without sampling it. and he at once attacked "Annie Rooney." He hit it fairly well, too.

Meg-Margaret laughed aloud.

"H'm! Like ter hear me, don't ye, my gal? What tune is

"It's a classic."

" Oh!"

Allen laughed, also, as he raised the green shade and opened the unshuttered window upon a girl in a yachting-suit waltzing the old captain all about the little yard.

"There! Don't ye, Meg! Don't! I'm clean out o' breath!" "You will have to dance till you promise not to 'Margaret' me any more. It's absurd. Here, when I come home to be just Meg. Will you ever do so again?"

"No-no-I won't. Mother-mother-

"Bother 'mother '! You and I understand each other, popsey; and how would you like it if I began to call you 'Captain

"I-I'd spank ye!" answered the old man, promptly.

"And be just right. Give me a kiss, popsey. I am so glad to be at home. No, not that kind, you tobacco-chewing mortal -a 'Dutch' one. They don't smell." Catching him by his ear and his nose, Meg saluted her parent in the fashion designated. Irreverent as her words might be, there was evident good-fellowship between these two. Then she wheeled round and saw Allen.

"Horrors!" she cried, and fled. But no further than the breakfast-room. "Mother, who is that creature in the spare bedroom?"

"He's a boarder I've took."

"Oh, mother! And just as I was coming home. I'm so

"Humph! I thought it would be livelier for ye. Then ye wouldn't go moonin' round on the sands after dew-fall."

"Took him in ter 'keep comp'ny' with ye, Meg," chuckled the father, who had followed his darling into the house.

"Mother" paused in her swift dishing up of the breakfast. "'Meg,' father! I told ye 'twasn't becomin' ter call her that-

"Mother, don't! Ill-luck take the day I ever took up a pen or a typewriter. I won't write a word all summer.

"Mother's" only reply was to ring the bell, and Allen promptly appeared.

"My darter, Meg;" said the captain, after his hearty goodmorning.

"Margaret-Margaret Sudbury, the authoress;" corrected

"Hello, Maggie!" cried another voice, as Sophia entered. She was a dressmaker and lived at Nantucket, but she had run down to welcome "Maggie." The sisters embraced, and then Sophia had the boarder presented to her. She instantly conceived the idea of making him a "subject." His costume was simple and becoming. It did not look as state's-prisony as some of Nantucket's summer guests. And he was real "good-looking." She meant to "get off early, Saturday, and take him on

That was the beginning; but the end was not for some weeks. By promises exacted from the household, there was no "literary talk"; and Margaret did not discover what sort of creature was housed within her home. And it was all pretty plain sailing, both literally and figuratively. The captain attended to the literal part, and the young folks proceeded to fall in with mother's " plan and "keep company." Only, to her credit be it said, she had had no lovering business in mind when she spoke those fateful words. But her husband had-very distinctly. So when "mother" said to him, "Don't ye think it's wrong ter throw them young things tergether so much?" he unblushingly replied, "No!"

"But ye know what gen'ally comes o' sech goin's on."

"My stars! An' ye take it like that?"

"I'm a doin' it a pu'pose. I'm sick o' havin' Meg-Margaret livin' away from home, earnin' her own livin'. Nice a gal as she is 'd orter have a husband; an' I mean ter get her one if I kin. An', I must say, if I'd been in that young feller's place I'd 'a popped the question afore now. Whar'll ye find a trimmer little craft 'n Meg? Clean-cut an' purty on the outside, an' big an' clean an' roomy ter heart. All she's earnin' money fer is ter make us comfortable in our old days; an' fer my part I'd ruther see her comfortable in her young ones. I'll get her a husband if I kin.

Then this ancient mariner went out to craftily propose a sail by moonlight for the pair whose matrimonial interests he had so greatly at heart. He found them sitting facing one another on the two little settees of the back porch, spell-bound and dumb. They had each heard every word, and neither had power to move.

Margaret recovered first; and without a look toward any one she arose and went into the house, past her mother, and up to her own room. No one spoke to her or attempted to stop, her; there was that in her face which forbade it.

Five minutes later, when the cottage door closed, each of the three left behind had the same thought: "She has gone to walk it off on the sands."

And one of the three, the youngest, concluded that he would go and walk it off with her. His chance would be poor enough. perhaps: but it was a chance he had long since decided to take. and delayed-because unspoken love is sweet.

He did not find her. Nobody found her; but her trunk and her typewriter went away by that evening's boat.

A year later, John Allen was again off for his vacation, but he carefully avoided Nantucket. He went to the mountains, there to rest and to try to "forget." He was graver and sterner than he had been a year before; apparently he needed rest more badly. He was determined to put his 'Sconset romance forever out of mind. Men lived without a lung, and did much good work, too; why shouldn't he try the experiment of living minus a heart, yet accomplishing fine things? Of course there was no

On the evening when he arrived at the hotel where he intended to recreate, he noticed the servants. "Ah! this is one of those houses where college students are waitresses and waiters. I'll look into it and see if it won't make a column for the Sunday edition. That is, if I can manage to put the thing in a new light."

A guest sitting near him called: "Maggie?"

Allen started. It was a foolish habit he had acquired during the past year; when any change rung upon the name of Margaret roused his interest. But he did not look round. He mentally slapped the vacuum which his lost heart had left and went on eating flap-jacks; for which he should not be blamed. White Mountain flap-jacks are famous.

"Maggie, another plate of them, please. About twenty-four. I never ate such pan-cakes!" said the other diner.

Neither had John Allen. But twenty-four! That order would give a realistic flavor to the prospective column-and the journalist looked up. Though he didn't see the hungry guest. He saw, instead, a little figure in a print gown and white apron, moving away down the dining-room with an alert briskness native to only two people on this planet-"mother" and "mother's" daughter. He rushed after the figure, and caught it before it vanished kitchenwards. The student-waitresses stared, comprehended, and looked away.

Allen's hand fell on Margaret's shoulder with such an eager clutch that she screamed and dropped the plate she was carry-Then she turned pale, but her assailant did not allow her to faint. He tucked her arm into his and marched her out of the house and down into the "Glen." She was forced to go or "make a scene."

In the "Glen" he released her, or placed her on a rock and stood guard over her.

"Now, little girl, I've captured you! There'll be no more time lost. Meg-Margaret-Maggie, will you marry me?'

" No, sir."

"Why not?"

"I-I don't-once I was a 'literary woman.' You told me that you didn't like that kind."

"I don't. But you were never literary." "I was. I wrote a book."

"Yes. The 'Sconset Romance.' Well, I punished you for

that. I-no matter. You'll never write another.'

"I will if I like."

"You won't like."

"Pooh! Humph!"

"How did you happen to start on such a distressing'career?"

"Oh. I could always write. I wanted money."

"I thought so. You had no special hankering for fame?" "Bosh! for fame. I never thought of fame, even in my 'authoress' days. I had to do something to help, and that came

"Revenons à nos moutons. Maggie—Margaret—Meg, will you marry me?

" Why ?"

"I love you. For your retaliation. For my expiation. It was who killed your book—when I reviewed it in the Clarion.

"You-you mean thing! It nearly killed me, too."

"Criticism doesn't kill—people. If it did I shouldn't be here to ask you the third time to marry me. I know. I'm in 'literature' myself." "You? Oh, John!"

After a while, between kisses, he paused to say: "But I am -literary: and-realistic. The genuine 'Sconset romance beats the sham one by a long shot. I believe I'll write it up.'

But he didn't.

I did.

ENGLAND THROUGH YANKEE EYES.

URING my last visit to England I heard some amusing stories, some of them worthy of chronicling.

While I was there the Queen visited Derby to open a charitable institution, and, to show her appreciation of courtesies, knighted the mayor, a very worthy man who was married to a very worthy woman. The royal party, in the course of events, registered in the visitors' book at the town hall, a clean page being headed:

". Victoria."

Beneath this the wife of Henry of Battenberg, who was in "Beatrice."

The mayoress, whose turn it was to sign next, caused a gasp of astonishment from the royal party. She nervously nibbled her pen for a moment, deeply lost in thought, and then wrote:

She evidently thought that a mayor's wife, and especially one whose husband had just been hit a clip on the shoulder with a sword, was entitled to due deference, and perhaps not so far removed from the privileges of the great ones who signed before * *

I heard a clever story in Yorkshire. It appears that a young man from London had been invited to a big shooting-party. He made himself rather disagreeable, and on the morning of his departure asked Lord Arlington, another guest, what the proper thing was in tips.

"I'll tell you with pleasure," replied Arlington. "I give the head gamekeeper a quid, the boys five bob, the butler half a quid, the chambermaid half a quid, etc.;" but, he added, "if you will take my advice, my good fellow, if I were in your place I wouldn't give them anything. You'll never be asked here again, so what's the use of wasting money?'

In a Chester barber's window I saw a sign which read:
"Hair cut and whiskers trimmed, three pence; children two
pence."

 Λ blind beggar sits by the gate nearest the railroad station in York with the following placard hanging on his breast:

"Blind from inflammation, assisted by her majesty the Queen." This put a friend of mine in mind of a blind beggar who begs on the North bridge at Edinburgh. He appeals to the public sympathy with the following placard:

"Blind from my birth. I have seen better days."

* * *

There is quite a sermon in this one, told me by an old Scotchman who happened to be seated in the same carriage with me. A Dundee navvy, on awakening one morning, told his wife of a curious dream that he had during the night. He dreamed that he saw a big fat rat coming toward him followed by two lean ones, and in the rear one blind one. He was greatly worried over it, and swore that some great evil was about to fall upon him. He had heard that to dream of rats foreboded some dire calamity. In vain did he appeal to his wife, but she could not relieve him. His son, who, by the way, was a bright lad, hearing the dream told, volunteered to interpret it, and he did it with all the wisdom of a Joseph. Said he: "The fat rat is the mon who keeps the public house where ye gang to sae aften, and the twa lean anes are me and me mither, and the blind one is yersel', father."

While dining at the Constitutional Club in Bradford, up in Yorkshire, I was told a good story about the present mayor of that bustling city of spindles.

It appears that a mayor is elected annually by the Common Council from their own number, and as the mayor gets no salary, and has to spend about \$25,000 per annum to keep up the dignity of the office, only rich and influential citizens can get the position. It is customary for the mayor, the day after his election, to take his seat on the bench as magistrate, and it is a matter of long-established precedent that he shall discharge the first prisoner brought before him. They always select for the first case some one charged with a slight offense, generally a "simple drunk." In the case of the present mayor, however, he felt some delicacy about discharging a "drunk" the first "go off," having made his own fortune by the sale of intoxicating beverages, and being rather afraid the papers would ridicule him if he seemed to consider drunkenness a simple offense, to be let off with only a reprimand. He instructed the chief of police to be very careful in arranging the docket so that the first case should be a slight offender, but not a "drunk." The officer carefully went over the list, and passing over all the drunks and serious cases, picked out as the first culprit a man accused of using profane language in the public streets, which seemed a case which the mayor could discharge without causing public and adverse comment. The prisoner having been arraigned, the mayor looked very severe and inquired the nature of the language used. He was told.

"This is a very serious charge!" thundered the mayor. "What do you mean, sir, by using such language. What excuse do you offer, sir?"

"May it please your honor," pipes up the prisoner, falteringly, "I was drunk at the time and didn't know what I was about."

There was a tableau. The prisoner was discharged amid the audible smiles of the associate judges and the spectators, all of whom knew of the mayor's anxiety to avoid the very thing that was thrust upon him.

I have a friend in the civil service stores who has a fad for collecting the odd orders sent in by customers, some of which are quite amusing; and some of them, too, sent in by matrons who ought to know better.

A St. Charles Street lodging-house keeper sends for "desecrated" soap for dessicated soap, "Micky Rooney" for macaroni, and "distracted" beef for extract of beef. Others on his list are "dromedary" sugar for Demerara sugar, "Margary Ann" for margarine; dessicated soups are ordered as "domesticated," "masticated," and "desecrated." In ordering marrowfat pease my friend has had to smile over "Halifax," "mild fat." and "matter-o'-fact" pease. "Gordon's holler" cheese was O K when he sent Gorgonzola. "Mortal" soap becomes mottled soap. Worcester sauce is twisted into "worsted" sauce. It was rather hard to interpret half a pound of "taffy walker," but tapioca filled the bill, as it was not sent back.

My friend told me of a mistake he once made in sending an old maid a nursing-bottle instead of a bottle of "kid reviver," as she designated boot polish. He was young then. The following is an order received from Gladstone, which my friend obligingly allowed me to copy:

"Please send two large jars of orange marmalade—the best, two dozen schwepps soda, two skeins of button-hole twist—black; one half a cheese—Cheshire. Be careful with the last item, as I am very sensitive about the cheese I eat. I want it fresh and firm. The last you sent was capable of exciting a riot.

GLADSTONE."

Many times I have seen items in the American papers which said that the Queen of England traveled very plainly; that her private carriage was no better than any other first-class English carriage. I wish right here to sav that these reports are based upon no authentic evidence. An official of the Midland Road took me into the Queen's carriage as it stood in St. Pancras station, and I must say it is as fine as any Pullman car ever built .-- and that is saying a good deal. The walls of the saloon are of satinwood highly polished. The cushions are of white silk embroidered in gold thread. A garter containing her motto, "Honi soit qui mal y pense," surrounds her initials, V. R. Her large chairand it takes a large one, too-is at the back of the carriage and faces the engine. At her hand is a silver plate in which are electric annunciators, pressing which she can call her different attendants who occupy another compartment. Three other easy chairs are in her compartment, besides a satin-wood table about six feet long and three feet wide, upon which were piled the latest English, French, German, and American periodicals. The carpet is of velvet, and in a good state of preservation, considering it has been in use over fifteen years. The curtains at the windows

and a portière are hung on silver poles. The door-handles are solid silver, and the whole saloon has the appearance of solid luxury. Victoria, herself, selected the furnishings, which are said to pattern after the white drawing-room at Windsor Castle. The whole saloon with fittings cost between \$30,000 and \$35,000. The carriage is about half the length of an ordinary American railroad car. At first sight the carriage impressed me as being gaudy, but this idea wore away in a moment.

The railway official informed me that the Queen paid about \$1.90 per mile for traveling, besides first-class fares for every one in her party. As the official from whom I received my information was in a position to know, this explodes other reports that the Queen and her suite always travel free.

**
There is quite a difference in the English and American speech, though we are not aware of it to any extent until our attention is called to it. The nomenclature of business is apt to mix an American up, and in some instances is quite annoying. I have prepared the following table, giving some of the more important words and their uses in both countries:

AMERICAN. ENGLISH Telegram. Ticket office Wire. Booking office. Booking. Buying a ticket. Railroad. Railway. Railroad track. Permanent way. Rails. Metals Station Depot Switch. Points. Street car. Tram car. Goods train. Freight train. Cars. Conductor. Carriages Guard. Engineer Driver Fireman Stoker Locomotive. Engine Baggage. Luggage. All aboard. Ceats, please Matches Lights. Beer. Switching cars Drilling cars. Freight car. Goods van.

There are hundreds of other minor words which at first are confusing. In money we have the sovereign, which is also a quid, and in Yorkshire sometimes called a "thick 'un." A shilling is a bob; a sixpence, a tanner; a ten-shilling gold-piece is half a quid and a "thin 'un"; while a crown, or five-shilling piece, is a plunk or "big 'un." The half-crown is known as two-and-six, sometimes two and a tanner. The values of English money are very deluding to Americans. Two shillings for an article doesn't sound expensive, but it is four shillings of American money, and the article looked at from that point may be expensive.

* * *

While strolling about the tombs of England's kings and queens in Westminster Abbey I met one of the guides who totter about the place, and thinking I'd be a little funny myself, I said to him:

"Is Queen Victoria buried here?"

He took the question in all seriousness, and replied:

"No, sir; Her Majesty isn't dead yet, sir. She will be buried here when she dies, sir." F. W. Kinne.

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.]

O counsel the purchase of cloth materials, or any of the new homespun or woolen fabrics, in the midst of blazing sunlight, appears to be a most incongruous proceeding. Yet the calendar tells us that autumu is coming, and ere long the falling



MOUNTAIN COSTUME.

leaves and misty mornings will proclaim the fact from a picturesque point of view.

The shop windows, decked with all their novelties, announce the advent of a new season for costume, and further developments in shape and cut are waited for expectantly. An inspection of the new fabrics discloses a variety in every neutral shade, spotted, figured, or striped, and there is a long-haired worsted plush to be made up in combination with them. This is brought out in plain colors and will be used for skirts and panels.

I was specially attracted by a pattern of dark-green vicuna cloth, having alternate and irregular lines of tan color and black, and also by one in golden brown, interwoven with dull Indian colors and relieved with an occasional stripe of a deep chocolate hue.

An extreme novelty in materials are the French pleatings, as they are called. They are woven in simulation of accordion pleatings, some being as fine as the familiar Bedford cords. The groundings show some bright color which flickers between the pleats, the latter being of a neutral shade, which contributes a shot effect to the material. These are of the expensive order, as all new fabrics are at the beginning of a season.

The days of the seashore are about passed, and there is a general migration to the mountains, and warm days with cool mornings and evenings make it necessary for those who sojourn in the hills to have both warm and cold weather fabrics represented in their toilettes.

A costume particularly designed to wear in the mountains is illustrated. The sleeveless, navy-blue bodice is tabbed over another basque of white, striped with yellow and blue. The sleeves are of the stripe, also the underskirt, over it being a plain skirt of navy blue. Gold-spotted gauze and a brown wing decorate the little hat of blue felt. The Eton jacket is favored by many for mountain dresses, as it allows so much freedom of motion to the arms. A simple and inexpensive dress of this sort is made of dark blue serge, with a plain sheath skirt, and an Eton jacket of the same worn over a blouse of a blue pearl-gray China silk, having a soft, pleated frill down the front.

Many novelties are expected in the new wraps to be brought out this fall, but their shapes are as yet known to the favored few only. The reefer jacket will doubtless hold a prominent place with young ladies. As for hats, more than half has been told already of their beauties. Velvet-covered hats and bonnets will prevail, and frequently the shape will be covered with cloth to match the costume.

One recently designed is made of a pinkish fawn cloth. It is a medium-sized flat shape with a low crown, trimmed with velvet, and adorned at the back with a cluster of ostrich tips mixed with black. A bonnet of tomato-colored velvet has an inner fold of velvet covered with handsome jet. The crown is covered with open passementerie, and small black tips complete the trimming. A hat of pale gray felt is twisted and turned in all sorts of ways, with the back folded into a kind of frill. It is trimmed with pale-gray terry velvet ribbons, and gray and white swallows are artistically disposed over the crown. Jet will hold as prominent a part as ever in millinery, while gold will be highly favored for evening wear.

THE APPALLING DISASTER IN NEW YORK.

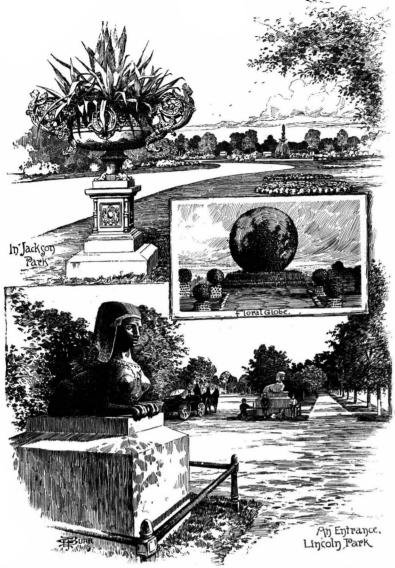
THE destruction of a five-story brick building, known as the Taylor building, in Park Place near Greenwich Street, New York, shortly after noon on Saturday, August 22d. was as instantaneous and complete as if it had been undermined and deliberately wrecked by the use of explosives. The great structure was filled with working people, numbering from 150 to 200 men, women, and children. It embraced half of several buildings extending 150 feet along the south side of Park Place. A small part of the premises was unoccupied, and the other part was tenanted by Liebler & Maass, lithographers, using heavy presses and tons of heavy lithographic stones; the South Publishing Company, W. Lindsey's type foundry, Tufts's soda-water apparatus factory, Louis Rosenfeld's paint and bronze powder store, F. W. Trippe's wholesale drug store, Λ. Petersen's restaurant, and some other occupants.

A rumbling, muffled explosion preceded the crumbling of the walls of the building. Several passers-by were overwhelmed by the falling brick and timber, and those in adjacent stores and dwellings looked out to see a blinding cloud of dust and to hear the shrieks and expiring groans of the victims buried in the blazing ruins. The firemen fought the fire which broke out and speedily stopped it, while hundreds sought to save the entombed; but the rescued were few. Most of the bodies brought out were lifeless. There were several marvelous escapes. The list of the dead swelled every hour, and the list of the missing was constantly increased. Estimates place the loss of life at from fifty to one hundred, most of them employés in the building.

The cause of the explosion is a mystery. It was at first ascribed to a boiler explosion, but it is ascertained that there was no boiler on the premises. The common impression is that a quantity of benzine stored in the drug store caught fire and exploded, and that the building (a frail structure, overweighted as it was with lithographic presses, stones, and other heavy material) succumbed to the explosive forces underneath. The fact that the fire insurance companies had looked upon the building and its contents as an undesirable risk should have led the authorities to the exercise of the greatest precaution in preventing just such an accident as that which happened.

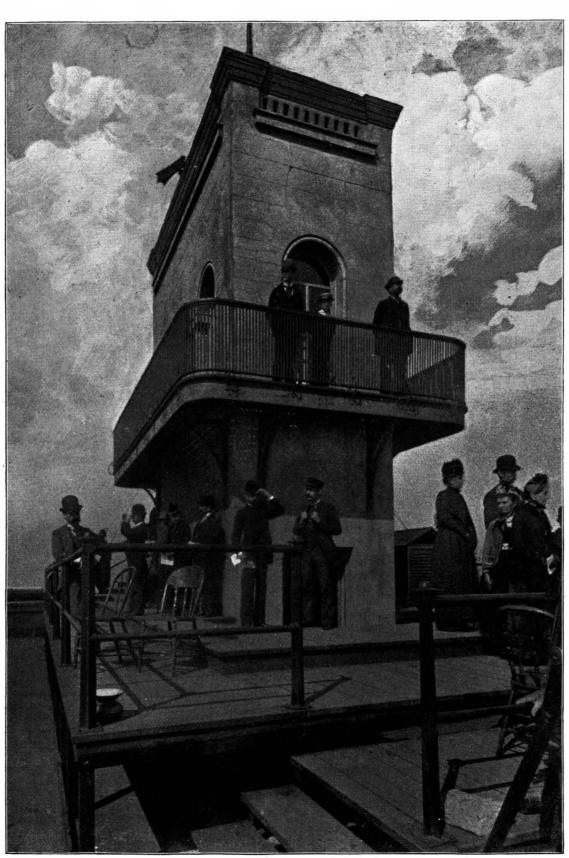
How many other buildings are similarly situated? How many paint shops and drug stores underneath populous structures, in this and other cities, offer opportunities for similar explosions and catastrophes equally sad, which a thorough investigation will disclose?

The pictures printed in this issue were taken immediately after the explosion by the photographic artists of Frank Leslie's Werkly, and by several of our best sketch artists. Those who witnessed the casualty will attest their excellence.

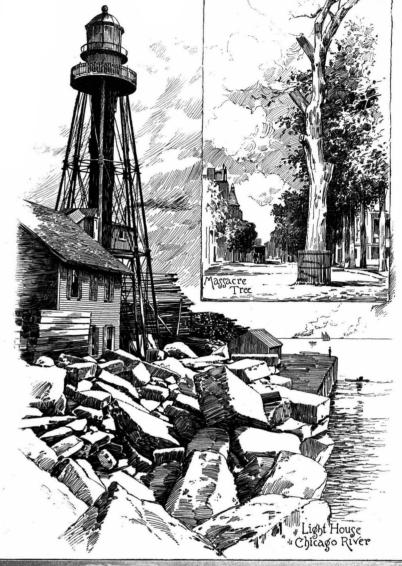




THE DREXEL FOUNTAIN, JACKSON PARK.



THE OBSERVATORY ON THE AUDITORIUM TOWER.





JACKSON PARK BEACH.

CHICAGO.—SKETCHES OF INTEREST IN THE WESTERN METROPOLIS.



"CROSSING THE LINE"-NEPTUNE INTRODUCING A SAILOR TO THE TROPICS.-DRAWN BY M. J. BURNS.

THE SONS OF VETERANS' NATIONAL ENCAMPMENT.

LOUD through the 'toxicant morning air rattles the rollicking reveille; high toward the dusky heavens, yet tinged with the tones of night, rings the homely clarion camp-call hurtled forth from lusty throats to the quaint, queer melody of the bugles:

"Oh, come to the stable, All ye who are able,
And give to your horses some water and corn; For if you don't do it The captain will know it,

And you will catch something as sure as you're born." HE sun mounts higher; the day has come in shining

strength; the camp is astir with blue-coated men: it is morning at the National Encampment of the Sons of

The tenth annual meeting of this now important organization began in this charming Northwestern city on Monday, August 24th. The order in this its decennial gathering is shown to be stronger, more influential, more fruitful for the future than at any time in its history. Let those who will carp at the order as a useless and inefficient organization; those who know it best see naught in it but that which portends weal for the nation. The shadows are lengthening along the dusty pathway of the aging men who one day marched forth to the mightiest war of history, lengthening hour by hour to the sunset of eternal peace. Who shall say that the sons of these noble men may not perpetuate in a fine brotherhood the name and the fame of their

The order of the Sons of Veterans was organized in 1881 by Major A. P. Davis, or "Father Davis," as the boys love to call him. Major Davis is a resident of Pittsburg, Pa. He is a man in whom the military spirit has ever burned brightly. He was born in Gardiner, Me., in 1835. In 1849 he sailed to California in search of the gold which was the magnet of so many lives. When the Crimean war broke out he enlisted as a subordinate officer in the French naval service, in which he remained to the close of the war. When the war of the Rebellion broke out he enlisted in one of the first regiments raised in the State of Maine. He rose from the ranks until, in 1865, he was given the rank of major, and was mustered out as such. He has endeared himself to the members of the order, as has his good wife, who is known among the Sons of Veterans as "Mother" Davis.

The thousands of young men who have marched the streets of this city this week, and the tens of thousands who, in all portions of the land, stand back of the national body which is here assembled, are so many tangible proofs of the stability and the permanence of this order; so many proofs of its right to live and be perpetuated.

For many weeks the local committees of the order in this city have been at work preparing for this national meeting. They have done their work admirably, as is attested by the thousands who are in attendance. Quite naturally the attendance has been larger from the West and the Northwest, but the Eastern States and those from the distant western side of the continent have sent liberal delegations.

The meetings of the commandery-in-chief were held in a hall in the central portion of the city, while the encampment proper has been located on a fine plateau near the city limits, within a stone's throw of beautiful Minnehaha, hard by the State Soldiers' Home, and within a short distance of Fort Snelling, one of the historic forts of this western half of the continent. The camp has been named "Camp Webb" in honor of Commanderin-chief Webb, who for the past year has been at the head of the order. The scenes in and about the camp have been full of interest. There has been the customary camp discipline, but this has in no wise prevented the boys from enjoying themselves. It has been something of an outing as well as an encampment.

The first session of the commandery-in-chief began on Monday afternoon, August 24th. Much preliminary work had been done by the council, or, as it might be termed, the general committee, which meets the week previous at each encampment to consider matters to come before the main body. One most important recommendation comes from this council—the changing of the nature of the order in such a manner that it shall not be a strictly military body; in other words, that the civic element shall have greater recognition. It is believed that better and more satisfactory work could be effected if the military were in a sense divorced from the civic. The plan which is presented contemplates the subordination, too, of the military to the civic. so that a man in good standing who is qualified for admission may become a member without adopting any of the military features, while those who so desire may take both branches. The year just passed, according to the report of the commander-in-chief, has been one of great moment to the order. It has now passed the embryotic stage, or, to change the figure, the tentative period. The membership, as shown in the reports, indicates a strong and vigorous growth. The order is spreading, too, in all directions, and though it naturally does not best flourish in the Southland, yet the camps are springing up even there, while in far Alaska and across the border Canadaward, camps have been established. It seems very probable that by the time the next encampment shall be held the order will have increased to a 200,000 membership.

The report of Commander-in-chief Webb, made to the commandery-in-chief, showed among many other interesting features the order's growth. At the close of the quarter ending June 30th, 1890, there were 51,923 members in good standing, though the actual membership, including a large number of non-affiliated, is about 150,000. Since that date 26,423 members have been added. During the year ended June 30th, 1891, 552 camps were organized with 10,320 members, and 14,004 were mustered into the order during the same time, making 24,324 members mustered into the order during the year. Since June, 1891, 86 camps have been organized with a membership of 2,099.

The days of this national meeting have been filled to the brim with pleasure as well as profit. On Monday the 24th, Mayor Winston in due form gave over the keys of the city to the invading host, and Commander-in-chief Webb in fitting phrase received them on behalf of the order. In the afternoon the active work began, about four hundred delegates being in attendance. So all through the busy week the work of the commandery-in-chief progressed, the business sessions giving way here

and there to pleasures and festivities. Prominent among the latter was the grand military ball which was given in the vast banquet-hall of the Masonic Temple, a stately building, one of the finest erected by this craft in America.

Sight-seeing was the occupation of many in their idle hours. and in and about the city there is ample opportunity for pleasures of this nature. Wednesday evening a camp-fire was given in a down-town auditorium, at which leading members of the order made telling speeches, while prominent Grand Army of the Republic men appeared on the platform with words of fraternal as well as filial greeting.

Great interest has been manifested in the prize drills for which handsome prizes were offered by the commandery-in-chief and the local committees. The spacious ball park in the central portion of the city has afforded a fine opportunity for this feature of the encampment. The wide, level stretch of ground and the commodious amphitheatre formed two very essential features of the prize drills. There were entries in these contests from St. Paul, Minn.; Tacoma, Wash.; Winchester, Ind.; Peoria, Ill.; Indianapolis, Ind.; Decatur, Ill.; Geneva, Neb., and Springfield, Ill. The drills were conducted in the strictest manner known to contests of this nature and the interest manifested was intense. not only on the part of the members of the order but on the part of the citizens of the city.

The Industrial Exposition of Minneapolis opened on Wednesday, August 26th, and by a special arrangement the Sons of Veterans participated in the parade of the opening day, adding a notable feature to the occasion.

Universal was the favorable comment bestowed in this city upon the Sons of Veterans. They are made up from the best blood of the nation. They are honorable, straightforward, patriotic-fit successors of the heroic men who won an imperishable name fighting for a nation whose institutions these young men stand ready to defend, even if by the sword. It has been a remarkably successful encampment, cementing the Sons of Veterans into still closer and stronger union; elevating the order still more in the estimation of that critical thing, the public; demonstrating anew that the order shall become, when the Grand Army of the Republic has passed into magnificent memory, the most important semi-military organization born in the sweet times of peace-peace possible only through the splendid strife of the days of the nation's war. W. S. HARWOOD.

MINNEAPOLIS, MINN.

LIFE INSURANCE.—TIT FOR TAT.

T is a pleasure, once in a while, to receive a commendatory letter, and I must acknowledge that I have been in constant receipt of such since I have been in charge of the insurance column of this paper. A recent unsolicited tribute may interest my readers, and I take the liberty of publishing it herewith:

MANDAN, NORTH DAKOTA, July 29th, 1891.

To the Hermit. Dear Sir :- I, for one, desire to express my appreciation of your efforts to educate the man who should insure his life. Your remarks regarding the assessment companies, and the great broad f speculative associations that are springing up and waning, are just about right. It may be that I have a little higher estimate of the worth of the Northwestern Mutual Life than you have, but I am not going to quarrel with you on that account. I have policies in the Mutual Life Equitable, New York Life, and Northwestern Mutual, because I believe in good insurance—in insurance that will insure. Keep on with the good work. My object in writing these few lines is because I am well aware of the fact that a few words of encouragement is pleasing at times.

Yours truly, R. M. TUTTLE, Manager Pioneer Publishing Company.

PICTURE ROCKS, PA. May 19th, 1891. The Hermit:-I would like to know, through your column, your opinion of the Keystone Building and Loan Association of Slatington, Pa.; also the People's Building, Loan and Saving Association of Geneva, N. Y. Would you prefer insurance in the Mutual Life of New York? I will be glad to hear from you, as I think a good deal of your writings. I subscribed for Frank Leslie's paper two weeks ago, only because I want to read your articles.

"J. W. S." evidently has little knowledge of the standing of the large insurance companies. So far as security is concerned, the Mutual Life is way beyond the other concerns mentioned. The Keystone and the People's Building Association are not to be thought of in the same day with the Mutual Life of New York by one who desires safe and sure life insurance

HIGH POINT, N. C., May 25th, 1891.

The Hermit:—I am much pleased with your weekly articles in the Frank Leslie's. Will you kindly give me your opinion of the Union Central Life Insurance Company, Cincinnati, Ohio? I have \$10,000 in the Equitable, \$5,000 in New York Life, \$2,000 in Penn Mutual, and \$2,000 in Fidelity, Philadelphia, Pa. I expect to take out soon \$5,000 more. Would you advise the Mutual Life of New York or Union Central? I am inclined to the opinion that it is best to distribute my policies

The Union Central, I believe, is the only old-line company-in Ohio. Mr. E. P. Marshall, its secretary, is an excellent business man, and there are others connected with the organization who are very competent. It must not be compared in standing, however, with the Mutual Life. For instance, its disbursements last year are reported as \$1,452,000. About half of these disbursements went for expenses, and nearly one-third of its total income vent to expense account. The total income of the Mutual Life was nearly \$35,000,000, while its expense account was not onefifth of this amount. Let "J. E. C." consider these figures as a business man, and he will see why the Mutual Life is to be pre-

Ferred.

Selma, Ala., May 27th, 1891.

The Hermit:—I desire to ask a few questions in regard to some of the insurance that I carry, remembering in your answer that I am not yet twenty-five years old. What is your opinion of a policy issued by the Mutual Life of New York, on the twenty-year distribution plan, not having the dividends declared, and an entire return of premiums, in event of death before the expiration of the distribution period? Give me your opinion on the return premiums, this class of policies, and its probable results. I have a policy of \$4,000 of this kind I also carry a \$3.000 in the endowment section Knights of Pythias. Give me your opinion of this, and state comparison with other institutions of the same kind, viz.: Knights of Honor, Legion of Honor, Royal Arcanum, and American Order United Workmen. My \$3,000 policy cost me \$23.00 annually, no more or no less. Also give me the comparison between the Mutual Life of New York and the Manhattan Life. I have a friend, agent for the latter company, who wants me to take a policy a friend, agent for the latter company, who wants me to take a policy with him, but I prefer the Mutual, as I think it is better in every respect.

J. F.

As a rule I do not like any "fancy" plan of insurance. The two systems of ordinary life and endowment are the most satisfactory, and, I believe, are preferable to any other. There are many, however, who like the return premium system of the Mutual, which gives increased insurance but makes you pay

more for it. As to the Knights of Pythias and other companies of that class mentioned, I should say that they were all pretty nearly on a level.

So many inquiries have accumulated that I am obliged to give some of them in a condensed form.

"L. K.," of Conneaut, Ohio, wants information regarding Mitchell, Watson & Co., of Chicago.—Ans. These parties deal in fire insurance on saw and planing mills. I know nothing about fire insurance. My study is of life insurance only.

"Anxious." of New York, asks for information regarding the Order of the Iron Hall, and particularly of the Life Division of that institution.—Ans. The Order of the Iron Hall is one of the large fraternal insurance concerns, and the Life Division is a new feature of the institution. While the Iron Hall has many influential friends, the order has been sharply criticised by the Insurance Commissioner of Massachusetts, and I do not hold that it offers abundant security, though it gives cheap life insurance.

been sharply criticised by the Insurance Commissioner of Massachusetts, and I do not hold that it offers abundant security, though it gives cheap life insurance.

"T. B. W.," of Troy, N. Y., says the Preferred Mutual Accident Company of New York last spring made him pay \$6 for a "supplemental policy," which they now advertise to give for \$4. He asked the company to return the \$2 he overpaid, and says they refused.—Ans. I do not like the present management and conduct of the Preferred Mutual Accident Company. A trick of the kind mentioned by "T. B. W." is not calculated to improve the prospect of the concern.

"R. B., Jr.," of Perry City, Ill., and A. W. Berggren, president of the Covenant Mutual Benefit Association, of Galesburg, Ill., both write to "The Hermit" to correct my statement in the issue of July 18th, to the effect that the Covenant Mutual Benefit is only four years old. President Berggren says that if I had taken the trouble to have consulted the report of the New York Insurance Department for any year since 1883, I could have ascertained that the Covenant Association was organized to commence business January 9th, 1877.—Ans. I wish to inform President Berggren that I obtained the information respecting his company from the current report of the New York Insurance Department. In the report for 1891, following the caption of "Covenant Mutual Benefit Association of Galesburg, Ill.," is the line: "Commenced business January 9th, 1887." This is obviously an error; but it is not an error on my part, and, therefore, I owe no apology to the Covenant Mutual.

Dr. Eustathius Chancellor, of St. Louis, writes me a pleasant

Dr. Eustathius Chancellor, of St. Louis, writes me a pleasant letter, indicating that some one, without authority, signed his name to a recent communication addressed to me, and which I alluded to as coarse and ungrammatical. Evidently Dr. Chancellor is neither. His letter indicates that he knows how to write like a gentleman and a grammarian, and I make my apologies to him for having been imposed upon.

The Hermit.

THE MILLENNIUM.

More Comments on Professor Totten's Series of Articles.

E print herewith several additional letters from our readers regarding Professor Totten's unique series of articles on the Millennium. We have others on hand which we shall print at a later period. Professor Totten writes us that he is preparing a new series of articles and that he will forward the first to us at an early date. We know that their perusal will give our readers great pleasure, as they promise to develop a new line of thought not an elaboration of the Millennial theory, but rather of the mysteries of an undeveloped science.

A POEM RECALLED.

To the Editor:—Permit me to draw your attention to an old poem on the end of the world. It is called "Darkness," and is by Byron. It begins:

I had a dream, which was not all a dream; The bright sun was extinguished, and the stars did wander darkling in the eternal space, Rayless and pathless," etc., etc., etc.

I think it would be of interest to republish it. Yours, Joseph B. Burroughs, M.D., Shortsville, N. Y.

DEFENDS PROFESSOR TOTTEN.

Joseph B. Burroughs, M.D., Shortsville, N. Y.

Defends Professor Totten.

To the Editor:—When I read such articles as that published from the pen of A. T. McMillan it does seem as though a little space may be found for defense. I do not invite nor intend to enter into a controversy, but feel called upon to rebuke that "spirit of evil" exhibited in his article; to quote one point which will summarize the whole: "The fruit of his (Totten's) ideas will be a few more ruined minds." I refute this statement entirely as casting opprobrium upon our Heavenly Father. The closer we get to Him through His Son incarnate in the written word, the more rife is the spirit of evil in condemning us as crazy; and the more pertinent the statements regarding the return of the Rightful Heir of this world to His inheritance, the greater the envy and opposition of Satan, His adversary, the father of liars; putting it into the hearts of men to combat the spread of the news of His coming kingdom. The prevalent theology of peopling heaven with men and women without bodies has indeed driven many crazy, and through agony and distress of mind many a poor mother in her distraction has killed her children under the religious delusion that she was sending them to heaven. Now, while Satan is primarily responsible for this lying doctrine, the clergy who promulgate it are not innocent of the crimes which men commit through their teachings. And, in the light of the Bible and of the increased knowledge of our day, is it not strange that more have not discovered that the Christ-and-resurrection-dishonoring doctrine of soul-life in heaven or some other place—toetween death and the resurrection—does not enter into any of the "thus saith the Lords" of the Bible; and still it is preached in the pulpits, sung in the hymns, and forms no small argument in the literature of to-day. Yet it is no part of the plan of redemption written in God's word. Perhaps, and for myself I have no doubt of it, the reason of so much opposition to Professor Totten's thesis is

OPPOSES PROFESSOR TOTTEN.

OPPOSES PROFESSOR TOTTEN.

To the Editor:—The two comments on Professor Totten's prophecies in Frank Leslie's of July 25th are, I think, typical of the thought of the times. The first championing that class who, though greatly in the minority, stand foremost in the intellectual field, and whose vision is wide and clear. The latter representing that large mass who, headed by the clergy, have been led into narrow paths, that do not permit of that extended view so essential to rational thought. How educated men of this day could harbor such ideas as were expressed by Professor Totten and your clergyman correspondent is surprising, but it shows how completely encompassed they are by the traditions and superstitions of the past.

Very respectfully, F. R. METHVEN.

A Promose Day November

A BETTER DAY DAWNING.

A Better Day Dawning.

To the Editor:—The recent series of articles by Professor Totten on the Millennium which have appeared in Frank Lessie's Illustrated Weekly are not to be regarded as the vagaries of a diseased brain, for all the discoveries of science and all the useful inventions of genius which have already been exhibited ought to be viewed as preparing the way for the Millennial era of the church. From scriptural predictions we have reason to believe that when this period advances toward the summit of its glory the external circumstances of the population of this earth will be prosperous, and greatly in advance of the people who inhabited this globe in the ages that are past. The useful inventions of philosophy and mechanics now prevailing must be regarded as having a bearing on this glorious period, and the practice of temperance, meekness, equanimity of mind, and love toward men, which Christians cultivate, tend to promote the improvement and the felicity of those who live during this era of Messiah's reign. The combined movements of the Christian world to disseminate the Scriptures throughout all lands, the shaking to its foundations the fabric of superstition and despotism, and the untiring efforts made for the melioration of mankind, seem plainly to indicate that the auspicious era is fast approaching when the glory of the Lord shall be revealed, and when righteousness shall spring forth before all nations.

Beandon, Vermont.

OUR ALASKA EXPEDITION.

THE STORY OF THE JOURNEY TO NUSHAGAK

IX

T was late in the evening of October 1st, 1890, that the Les-LIE Expedition reached the "Russian Mission"—a native village presided over by a Greek priest named Bellkoff. He was making no effort to improve the condition of his people, but evidently enjoyed life on \$1.500 per year received from the Russian Government. His missionary work was a farce. For more than twenty years the priest had lived in the village, and the result was that the people therein were less civilized than those of some other Yukon villages, where no Greek mission had been located. Elsewhere in the territory I found the Russian priests to be an idle, vicious set of men, whose highest ambition seemed to be to drink and carouse. Aneishim, who is a brother of the priest and the local trader, could speak some English. He acted as interpreter.

Acting upon a hint that our chance of reaching the Kuskokwim River by the creeks and lakes forming a portage depended upon our celerity, we started next day with two Mahlemute guides, gliding down the Yukon toward the mouth of the creek which marked the beginning of the portage. This creek was one hundred yards wide at first, and the water was of a singular reddish hue. On the following morning we struck a trail, and pursuing it crossed two or three lakes, and floundered through marshes, toiling across, until finally we entered a small but well-defined stream, along which we were enabled to pull at a somewhat brisk rate. This stream proved to be very crooked, and its navigation was attended with difficulty.

After making one or two other portages we reached a tributary of the long-sought Kuskokwim River. We had thus crossed the divide between the Yukon and the Kuskokwim (a distance of seventy miles) in three days. The Kuskokwim has never been explored for more than half of its length. It is believed to have its source near the Tanana and the Copper River divide. The river, where we entered it, two hundred and seventy-five miles above the mouth, was half a mile wide and had a four-knot current. That night the cold snap arrived. In the morning ponds and marshes were covered with ice.

As we drifted rapidly down the river during the next two days the weather was piercingly cold, and icicles hung pendant from our bidarkies. The handles of the paddles were covered with ice. We passed many villages and tried in vain to induce some of the inhabitants to accompany us, so that the Yukon guides might start for home. None of the villagers were willing to take chances with the ice.

It was a pleasant relief when we finally sighted Linn's trading-post upon the right-hand bank of the river and pulled in to the shore. A tall man, muffled in furs, advanced to the boats and bade us a cordial welcome. It was the trader, Linn. He took us up to his house, a small log structure, and there we enjoyed supper, civilized fashion, at a table. Soon afterward the resident Moravian missionary, Rev. - Killbuck, appeared and was introduced. He was a full-blooded Delaware Indian of fine education and polished manners. In nothing save his face-and perchance his name - could one detect aught of the North American red man. He spoke English with perfect accentuation, and was, moreover, a very companionable person. His age, presumably, was twenty-eight or thirty. Subsequently I was at the mission and found that he had a very interesting family. His wife was a white lady whose parents resided in Kansas, Three beautiful children grace their home. At the mission were two other white ladies, assisting in the work. The school had twenty-seven pupils, native children of the Kuskokwim, and was in a flourishing condition from the fact that there was no Greek priest near to interfere.

The three buildings of the mission were constructed of logs, and were located close to the "barabbarras" of the natives, and one-half mile from the trader's house and store.

The missionary and trader were not of one mind as to the possibility of my getting through to Nushagak before winter closed in. Both supported their opinions by what appeared to be good arguments. But I did not relish the idea of remaining at the post several months, and having decided to proceed, both Linn and Killbuck did everything they could to assist me. The missionary sold me his own three-hole bidarky, and Linn procured two guides, one of whom was a mission native named Oscar. At noon on October 8th, with both bidarkies heavily laden with supplies, we took our departure, and the next day were compelled to go into camp, the weather being very cold and a heavy rain setting in, making us uncomfortable in the last degree. About 5 P.M. we were alarmed to find that the angry sea was within eighteen inches of the bank, compelling us to hurriedly throw our provisions and equipment into the bidarkies and to get aboard ourselves. Here we sat amidst rain, howling gusts of wind, and inky darkness, without breakfast, waiting the coming of the waters, which, creeping up the bank, soon wriggled over it. Spray began dashing in our faces. Up, still up, rose the sea. It spread steadily inland over the wide expanse of grass. As soon as the water got six inches deep about us, enough to float the bidarkies, we seized the paddles and darted away before the wind on the short, choppy sea over the meadow land. There was no time to waste. As the water grew deeper the waves increased in height and fury. Our guides found a depression running across the country which gave us clear passage. On both sides the tips of grasses could be seen waving in the water in places where the roll of the land was sufficient to raise the stems above the flood.

Dashing along at a lively rate away from the river we reached a deserted Mahlemute village consisting of perhaps a dozen houses and caches. Several of the caches contained dried fish and other property, assuring us that the inhabitants were only temporarily absent. We hunted about among the barabbarras for a suitable shelter, and finally discovered a house that appeared—looking down through the smoke opening—to be dry inside. Once inside the place we made ourselves as comfortable as we could under the unfavorable conditions, the rain continuing to fall at intervals, while the wind kept up its fury uninterruptedly. On October 12th, notwithstanding that the wind was

still unfavorable, I determined to make a start, and succeeded in paddling down the coast, until, the sea having again become very rough, we made for the bank. During the night we secured some game, which added to our supplies. On awakening on the morning of the 13th, we found that snow had fallen during the night and that the weather had turned colder. Cold weather was close at our heels in the race for Nushagak.

How wild and weird, how strangely lonesome were the north-lands on those October days! Nature shivered before the pitiless blasts of oncoming winter. The silence of utter desolation brooded over the landscape.

As we swept round a bend in the Kuskokwim a large Mahlemute village came into view. Near it stood a small, one-story frame structure, which we knew to be Trader Siprey's warehouse. It was only used once each year for a short time when the Alaska Commercial Company's vessel appeared with supplies. Making a landing we carried our effects to the warehouse and proceeded to make ourselves comfortable. The structure was a rude affair of one room, with a latchless door and a broken window. But the roof was whole to shed the rain and the board floor was dry. We found a little stove with a few lengths of pipe in one corner. Half an hour's work sufficed to put the stove in serviceable condition, and we kindled a fire in it, using drift-wood obtained from the villagers. How we did feast, with a cook-stove to prepare our meals! For three days the weather continued tempestuous and we remained in the warehouse cooking elaborate meals and sleeping between times. The villagers brought us numbers of freshly-killed ducks and geese, accepting tobacco leaves in payment. One of our guides, Oscar, also increased the game supply by frequent excursions with the shot-gun over the tundra. He was a good shot and brought in many a goose and duck.

These Mahlemutes have no idea of cleanliness. Bathing is unknown among them. The marriageable girls, it is true, wash their faces and plait their hair, and that is the extent of their notions of propriety. The food is eaten half raw, and besides seal meat and fresh and dried salmon there is a special dainty prepared from fish-heads. These heads are not cooked but are buried, a dozen or so together, in a shallow hole, which soon fills up with dirty water. There the heads lie for two or three weeks until they attain to a condition more odoriferous by many times than that of a certain European cheese, and then they are excavated and eaten raw with seal-oil for a relish. This dish is common all over Alaska.

The bad weather abating on October 16th, we got under way again, although some snow was falling. In the afternoon we found ourselves fairly out of the river and into Kuskokwim Bay with the open sea rolling to the westward.

To attempt to follow out the daily record of our journey would prove unprofitable and tiresome. Into Good News Bay we finally paddled, finding some floe ice, but not enough to obstruct our small craft. The bay was a land-locked indentation of the sea, and measured about six miles across to its upper end. Chains of angular, fantastic peaks glittering under canopies of snow completely surrounded and gave to the bay the appearance of a polar inlet banked about by mighty icebergs. The air blowing down from these mountains was piercingly cold and we were completely benumbed when, soon after dark, we ran our bidarkies upon the beach near a small village and went into camp. Heavy masses of ice lay upon the sands, having been deposited there by the last tide.

On the following morning we secured another new guide, and taking with us the one brought from the last village, we started up a small river, one of a series forming the chain of the Nushagak portage. Oscar and Andrew were left behind to await the coming of Trader Linn, at Christmas time, with his dog-sleds.

E. H. WELLS.

THE CITY MAN IN THE COUNTRY.

 W^{E} give on another page some illustrations of the trials and pleasures of the city business man who summers in the country. These illustrations tell their own story, and their fidelity will be recognized by every one who has ever undergone the particular experience which they describe. Undoubtedly the overworked business man of the metropolis finds a real satisfaction in coming close to nature's heart, and derives a genuine benefit from the healthful atmosphere which he is permitted to breathe for a few hours every day; but when he is late for his train, and compelled, in consequence, to lose some important morning appointment: or when he is obliged to do the family marketing in town, carrying his own purchases to the train or boat, he is quite prepared to forswear any of the real or imaginary pleasures of country life. It may be doubted whether the glimpse of real domestic comfort which he sometimes gets of a Sunday afternoon, when he can quietly smoke his cigar under the grateful shade of his hired vine and fig-tree, fully compensates him for the frets and ills which characterize the summer outing. But then, every pleasure has its sting, and the man is perhaps all the better prepared to appreciate and enjoy his city home because of the untoward incidents which mark his temporary absence from it.

OUR PHOTOGRAPHIC CONTEST.

We trust our readers will not forget that the Amateur Photographic Contest now open to public competition will not close before the 1st of October, the date having been extended to that time for the convenience of those who desired to do out-of-door work during their summer vacations. The list of entries continues to grow, and the contest promises to be the best of the series.

The following entries have been made for the week ending August 24th, 1891: Miss J. M. Hanna, Ventura, Cal.; C. M. Stroud, Hastings, Minn.; Clark R. Rathbun, Fremont, Neb.; Mrs. George H. Quackinbush, Warwick, N. Y.; F. J. Bush, Kalamazoo, Mich.; Mrs. E. E. Blood, Waltham, Mass.; Edwin F. P. Neumann, Stevens Point, Wis.; A. Von Munn, Washington, D. C.; E. L. Coleman, Deerfield, Mass.; C. I. Moore, Morgan, Vt.; Harry W. Grant, Portland, Me.; Jos. A. Gafney, Brooklyn, N. Y.: Robert F. Schuller, Newark, N. J.; Howard S. Abbott, Chicago, Ill.; Edw. S. Dewey, Tampico, Mex.; Marta H. Philip, San Francisco, Cal.; Frederick Bulkley Hyde, Peekskill, N. Y.; Frank E. Page, Chicago, Ill.; A. Adsit, Burlington, Vt.; Harry R. Laurence, Milford, N. H.; Thomas H. Wyatt, Brooklyn, N. Y.

WALL STREET.—A WARNING NOTE.

IIAVE had a large number of inquiries of late, and from persons residing at a distance from New York, in reference to the solvency and status of certain building, loan, trust, and investment associations that offer extraordinary inducements, particularly to small investors. I have tried to reply to some of these inquiries, but it was obviously impossible to answer all the questions that were asked regarding concerns that had no standing in this section, and which were utterly unknown to the bankers and financiers of the East.

On general principles I have warned my readers to beware of any concern which offers to pay an unusually heavy rate of interest, or unusual returns for investments, small or large. Set it down as a rule that any man who has a well-developed, honest business enterprise that is earning good dividends can go to any large city and find abundant unemployed capital waiting for opportunity to make safe and profitable investment.

Every day the papers are full of disclosures regarding the swindling character of investment, trust, savings, loan, and other associations. Dispatches from Chicago recently have told the story of the National Capital Savings, Building and Loan Association, and disclosed that it was a swindle on a gigantic scale. Farmers, clerks, even laboring men in different cities, were induced to patronize this swindle, only to find that their money had been squandered, stolen or misapplied. One dispatch says that the men who were conducting this association swindled thousands of people from every State in the Union, and took from them nearly three hundred and fifty thousand dollars, giving nothing in return. Shares were sold for fifty cents each and a small monthly payment, with the promise that at the end of a stipulated period—not a very long one—a loan of \$1,000 to the member would be fully paid for by these investments and payments.

There was also a membership fee, an appraisement fee, and other fees of various kinds; and it is said that two prominent commercial agencies were misled into an indorsement of this tremendous swindle. In the East it did not operate very extensively. A majority of the victims were found in the West. It is safe to say that none of my readers were caught.

The failure of the American Loan and Trust Company of New York disclosed another singular condition of affairs. Some of the incorporators claimed to be men of standing and character, but the bait they offered to investors was in the shape of "bonds," preferred, regular, and installment. Eight per cent. interest was also promised, and it was said that investments were made in first-mortgage property in remote and inaccessible towns. New England and New York capital was especially sought in this enterprise, and as much of this capital had been profitably invested in real estate enterprises during the boom in the South, it was easy to catch a good many of the gullible kind.

A dispatch from Boston mentions that the Columbia International Investment Company is also under a cloud; and a dispatch from Cincinnati affects the standing of the Camp Washington Building Association. One of its officers is charged with being a defaulter to the extent of fifteen thousand dollars. I mention these facts for the benefit of the general reader. Keep out of anything that offers you more than a safe interest and a fair profit; and if you want to speculate, speculate in something that is quoted on the great exchanges—something that has a reputation as a speculative property; something that is out of the reach of a little gang of swindlers, and that, if manipulated at all, is manipulated by men of note and wealth.

The stock market has given many evidences of strength, and if there were no uncertainty in reference to the money market I would go on record as the prophet of a boom. The first announcement that gold is coming this way will be the signal for rallying the bulls. The fact that the railroads in the West are short of cars, that the wheat crop is pressing forward to the seaboard and going abroad as fast as it is received, is significant of the strength of our position. It indicates that our surplus of grain is badly needed abroad, and that good prices are to be maintained with a prospective rise in grain and produce which, if it is maintained in the face of heavy exports, must presage a rise in stocks and bonds.

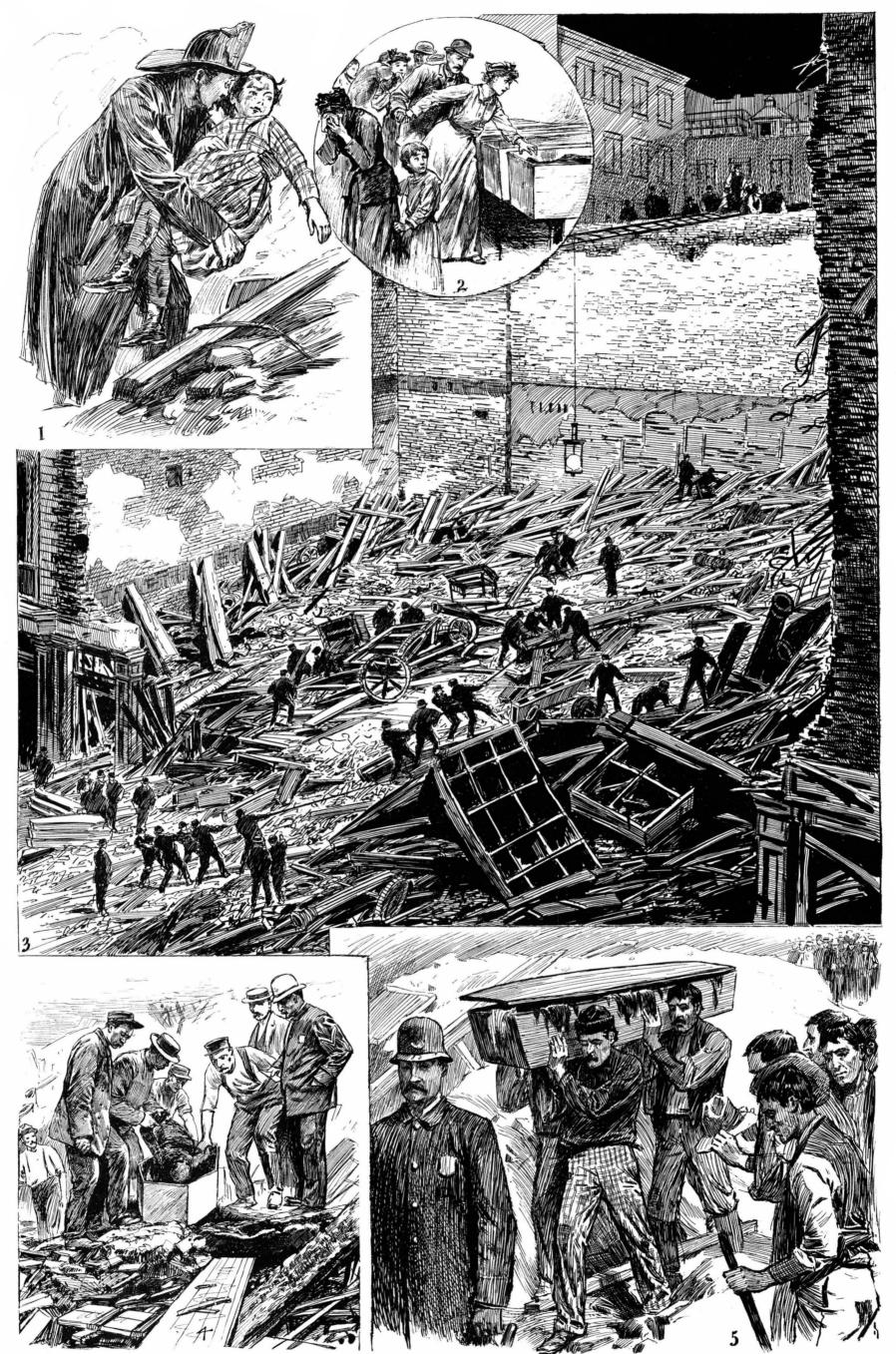
I urge my readers to keep their eyes on low-priced bonds of the better quality. There will be a good deal of money in them if the market continues to advance. I remember very well, a little over a dozen years ago, when the situation abroad and at home was much like it is now. Then our exports of wheat were almost quadrupled in a single year, and the stock market moved upward so fast that it was almost impossible to follow it. At that time, however, stocks had fallen to a much lower level than they have now, and there was much greater opportunity for a rise. But the clouds are being lifted from the market; Union Pacific has been placed upon its feet, Richmond Terminal has strengthened its position, other properties have been reorganized and placed in strong hands, and things are getting in shape for an advance, if the money question does not lead to trouble.

I know by my foreign advices that the great banks in France, England, and Germany are struggling to retain their gold, and seeking to devise some scheme by which to pay for our crops in something beside the precious metal. How long this struggle will continue, and when it will end, we shall shortly know.

"L. E. G.," of Troy, N. Y., asks if I have not been disappointed in Wabash, and says he has held one hundred shares of the preferred which he bought on my advice at the time of its greatest decline, and has been waiting for the advance that I said would come when Mr. Gould got ready. I reply that Wabash has been singularly strong during the past few weeks, and there are indications that the movement in it is about to begin. This is evinced by the favorable reports of its earnings which are being printed, and also by the fact that it has secured funds to construct an outlet to Chicago. When it gets into Chicago it will be in a position to demand a division of traffic with the trunk lines, and the stock and bonds will sell for a good deal more than they do at present.

Wabash is still largely held by Mr. Gould and Mr. Sage and others, and I have no doubt that some of the stock they have cost them a good deal more than it sells for to-day. Mr. Sage once told me that it was the rule of his life not to sell anything

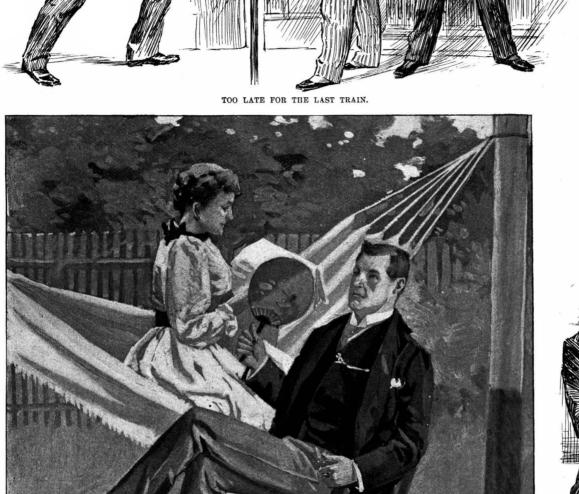
(Continued on page 78.)



1. THE ONLY ONE SAVED FROM THE RUINS. 2. AT THE MORGUE. 3. SCENE AT NIGHT—SEARCHERS AT WORK. 4. FINDING A BODY. 5. REMOVING A BODY TO THE DEAD-WAGON.

NEW YORK.—THE APPALLING DISASTER IN PARK PLACE.—[See Page 71.]





THE FAMILY MAN WHO MARKETS IN TOWN.



LATE RISERS, WHO ARE JUST IN TIME FOR THE MORNING TRAIN.



SUNDAY AFTERNOON: FREE FROM THE CITY'S FRET AND CARE.

TYPES OF WALL-STREET MEN COMING TO TOWN BY THE EARLY BOAT.



GOING OUT OF TOWN SATURDAY AFTERNOON.

SOME OF THE TRIALS AND PLEASURES OF THE CITY BUSINESS MAN WHO SUMMERS IN THE COUNTRY.—[See Page 75.]

WALL STREET.

(Continued from page 75.

for less than it cost him. If this rule holds in the case of Wabash, I have reason to believe that it is bound, eventually, to go higher.

Jasper, care Frank Leslie's Weekly:—I have \$1,000 I can spare. What would you advise at the present time for me to buy, purely as a speculation? If you know of anything liable to take a "boom" soon please advise me, and oblige. I want something more for advance than rate of dividend. Yours respectfully, TAMPA, FLORIDA, August 19th, 1891. F. B.

I hesitate to advise any one to speculate, and particularly to buy non-dividend-paying stocks. My preference would be to buy something outright that paid a dividend; something that sold at a low price, like Missouri Pacific or Rio Grande Western preferred, or Wheeling and Lake Erie preferred. If I were to speculate I should prefer to put a little money into some cheap bonds like Texas and Pacific seconds around 30, or the St. Louis and Southwestern seconds around 26 or 27. If Atchison were selling a few points lower I think that would be a good thing to buy for a speculation; and there are people on the Street who are advising their friends to pick up small lots of Missouri, Kansas and Texas, Texas Pacific, and Wabash

Jasper:—I read your articles in Frank Leslie's each week with much interest and some profit, having invested last fall, by your advice, in Chicago Gas \$36, and sold out at \$50. I now have about \$5,000 with which I desire to speculate on a margin, and would be pleased to have you advise me as to what stocks (4 or 5) are best to operate either long or short. What do you think of Linseed Oil at 22 to 25? Have they \$6,000,000 surplus cash on hand, as I have heard? How about Reading common? Yours, Anxiety.

New York, August 20th, 1891. New York, August 20th, 1891.

Linseed Oil may be cheap at 22 to 25, but I do not think it has anything like \$6,000,000 surplus. Reading has been selling at a low level, and an advance in it would be natural. The advice I have given to "F. B." in this column will be a sufficient answer to "Anxiety."



Beauty is only skin deep, but it will get a seat in the horse-car every time.—Binghamton

STOP-OFF AT CRESSON SPRINGS ON THE PENNSYLVANIA RAILROAD.

Cresson Springs, located on the summit of the Alleghany Mountains, on the main line of the Pennsylvania Railroad, is one of the most delightful mountain resorts in America. In addition to a magnificent hotel, the Mountain House, there are fine waters, romantic scenery, and pure air. One can with difficulty find a more attractive place for a few days' recreation. All the principal through trains of the Pennsylvania Railroad, including the Pennsylvania Limited, stop at the foot of the lawn, and all through tickets over the line admit of a stop-off at Cresson. This stop-off is limited in period only by the length of the season, or it may be for a day or two, at the pleasure of the holder. Western travelers or residents of the West, who after spending the summer in the East are returning home, will find this break in the journey a most pleasant experience.

Lewis G. Tewksbury, Banker, at 50 Broadway, New York, says: "The market maintains great strength under all the disquieting rumors. Crop prospects are bright and railroad earnings must im-prove."

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"THE GREAT PAIN RELIEVER," cures
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D. L. Taylor, Capitalist.
H. P. Mansfield, Real Estate.
L. H. Roberts, Real Estate and Insurance.
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W. H. Walsh, Real Estate.
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F. H. Bancroft, Quickstep Roller Mill.
Dan A. Noble, Real Estate.
Thos. Martin, owner of St. Thomas, West Trinidad.
Chapple Abstract and Guaranty Co., Abstracts and Loans Guaranteed.
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SALE OF BONDS.

\$50,000 Funding Bonds of Meagher County Montana. Montana.

THE Board of Commissioners of Meagher County, Montana, will on SEPTEMBER 7rH, 1891, at the office of the County Clerk of said County, in the Town of White Sulphur Springs, at the hour of 10 o'clock, A.M., receive sealed proposals and sell to the highest bidder for cash, Fifty Thousand Dollars of Meagher County Funding Bonds, for the purpose of redeeming maturing bonds and funding the outstanding indebtedness of said County. The bonds are issued in pursuant to Chapter (XL.) of the Compiled Statutes of Montana and amendments thereof; said bonds will bear interest per cent. at a rate not exceeding 7 per cent. and will be payable January 1st, 1902.

Proposals should be addressed to C. F. Wight.

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Proposals should be addressed to C. E. Wight, County Clerk, White Sulphur Springs, Meagher County, Montana, and marked "Proposals for Bonds," By order of the Board of Commissioners, Attest

C. E. WIGHT, W. E. TIERNEY,
County Clerk. Chairman.
For full particulars as to Form of Bond, Valuations,
etc., address H. B. PALMER, Fiscal Agent of
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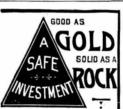
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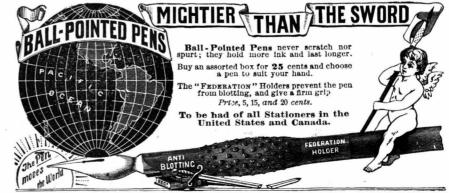
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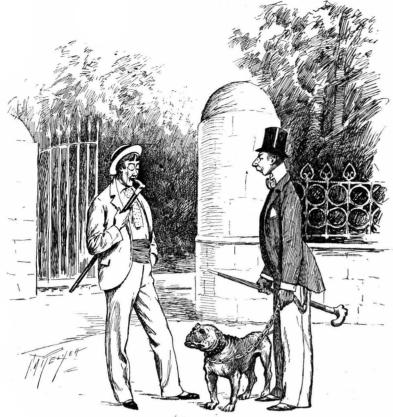


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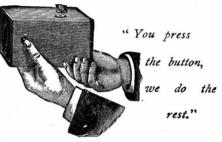
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