

J. PIERPONT MORGAN, KING OF FINANCIAL WORLD.



J. Pierpont Morgan, the new industrial king of the United States, has risen so suddenly into that position that it will be some time before the public generally will be able rightly to associate him with the power he really possesses. Mr. Morgan's name has been so long and intimately connected with banking that the old association will cling even in spite of his recent stupendous operations in railroad and his just completed acquisition, for himself and his capitalist partners, of the huge steel industries hitherto in the control of Andrew Carnegie. But Mr. Morgan has long been an important figure in the steel business, even if Mr. Carnegie's prime position in that field has served to obscure his rival's prominence. Hereafter the name of Morgan will connote railway empire in America and the mighty grind of iron and steel mills.

The new industrial ruler is a native of Hartford, Conn. His father, James Morgan, was a farmer boy who became a New England banker. The son was educated in Boston and in Germany and at the death of his father inherited a fortune of about \$10,000,000. These figures represented the Morgan equity in the banking house of J. S. Morgan & Co. of London and of Drexel, Morgan & Co. of New York. Pierpont Morgan married Miss Frances Tracy. He has three children, Louisa and Annie and J. Pierpont, Jr., who attends to the business of the banking houses abroad. As an example of business capacity of a remarkable kind, Mr. Morgan is unparalleled. No great mental product of modern industry can approach him. He is as capable as any of the Rothschilds in the money line and his recent achievements as an industrial organizer surpass any similar feats performed by other operators in this country or abroad. Numerous organizers necessarily did much preparatory work,



but the big achievements are his. The figures representing the wealth his mind directs in the railroad field are so vast as to be inconceivable. A row of ten figures will alone describe them in numbers of dollars. The Morgans were early associated with the Vanderbilts in the upbuilding and extension of the New York Central properties. In this work it was the master intellect of J. Pierpont Morgan which deftly manipulated those vast properties and brought them to their present efficiency. The name which was associated with them was the name of Vanderbilt, but the mind that mastered the giant problems was the mind of Morgan. Among the concrete results of Mr. Morgan's intellectual labors have been the reorganization of the Buffalo and the West Shore, and its lease to the New York Central; the reorganization of the Chesapeake and Ohio; the rearrangement of the Great Southern and the reorganization of the Erie, and his influence has

been felt by the Pacific system. Some of the achievements which he made incidentally to his money and railroad business are the present efficiency of the China and Japan carrying trade, the consolidation of the Western Union Telegraph and the American Bell Telephone companies; the combination of the cotton producing and steel industries, and his launching of the new Edison process of magnetic iron ore separation. Mr. Morgan is fond of the good things of life, although his most intense pleasures are derived from the exercise of his functions as a business man. He scatters wealth among charities with a lavish hand. He likes fine paintings and rare books. He has a copy of the great folio Shakespeare of 1623, and a Marston Bible. He is a good church member, smokes expensive cigars, likes steam yachts, good dogs, fine horses, and, in short, by no means spends all his time dreaming of new combinations in business or of the price of money in the great markets of the world.

AS THE SUN WENT DOWN.

After the din of the battle's roar,
Just at the close of day,
Wounded and bleeding upon the field,
Two dying soldiers lay.
One held a flaglet of thin gray hair,
One held a lock of brown.
Bidding each other a last farewell,
Just as the sun went down.

Chorus:
One thought of mother, at home alone,
One of a sweetheart fair;
Thinking of home, they lay side by side,
Breathing a farewell prayer,
One for the mother so old and gray,
One for his love in town,
They closed their eyes to earth and skies
Just as the sun went down.

THEY WERE SWEETHEARTS!

BESIDE a French window in a deep armchair sat a woman. It was evening, and a dazzling rain dampened the pane, but the woman stared straight ahead into the darkness and seemed unconscious of the immediate environments. None who knew her had ever seen her face lose its sweet placidity, nor had they heard her words make a discord in the music of speech. She passed among her fellow-creatures dropping bits of sunshine here and there as she went her way, looking toward the mysterious future.

And now, as she sat there alone, a great calm fell over her, for the mission which she had long sought had at last come into her life. What should she do? The woman's eyes closed and she leaned her head back against the velvet cushions of the chair. The ideal outlines of a face formed themselves on the curtain of her imagination—a face neither handsome nor imposing in appearance, but with coldly critical blue eyes and a sensitive tightening of the lips; a face one could love for his frank boyishness. The blue eyes smiled into the eyes of the woman, and she sighed over her mission because the face was there.

"Heaven give me strength," she murmured, an alien passion stealing over her face; "it is for him—for him."
Did she not see the sudden swinging aside of the door curtains, nor hear the confident stride across the threshold?

There was a pause, followed by a deep-voiced ejaculation of impatience as some one stumbled over a chair. The woman rose noiselessly and lighted the gas—then smiled as the glare fell on the young man standing before her with his hands thrust deeply in his pockets.

"I beg pardon, Evelyn," he burst out, laughing good-naturedly as his hand clasped hers. "What are you doing alone in this gloom? Don't I bring sunshine enough with me without your lightening up as I enter?" He threw himself into a chair. "What a night! Gloomy as the hours of midnight. I have the blues, Evelyn—may I tell you all my troubles?"
Evelyn Westland gazed down on the boyish face with strange wistfulness.

seemed like a gulf to her just then; he was in his prime, while she—she knew the sorrows of the world by heart. As he glanced up, she smiled and shook her head. "I am ready to listen, Severance; what has life been bringing to you? Sadness? It seems impossible, you have such a bright way of looking at care."

Severance caudled sighed. "You have been a good friend to me, Evelyn," he said, thoughtfully.
"And why shouldn't I be?"
"Why? Because I am wayward and careless and hot-headed; because I would you in a thousand nameless ways when I don't mean to; because you are good and sweet, and I am wicked and restless." He spoke fervently, but Evelyn only crossed over and laid her hand upon his arm.

"Hush; you speak foolishly. Tell me your cares, and let us leave your miserable points out of the question," smiling down into his serious eyes. "Do you know, only once in a man's life does he reach the stage of self-criticism—that is when he is in love. You see, I have guessed your secret; ah, Severance, I guessed it long since, only you were afraid to trust me with it. Am I right?"
"You are right!"
"What had come over the world just blacker than ever before. She felt then? To Evelyn it looked colder and blacker than ever before. She felt the blood slowly grow from her face, and a chill grip seemed to seize her heart. He is love! The boy friend who had always made her his confidante. His heart was no longer free to tell her its

trials, and yet she had no right to be jealous of the little bits of exchanged confidence. She was only a friend to him—and to her he was—
"A woman is a good guesser," she said, still smiling, though her lips were white. "Come over here by the window where you can be more comfortable; now, I am ready to listen."
Her voice was guarded, even as her eyes were in the light. Caulder glanced over to her and looked intently at her face for several minutes.
"It has crept upon the unawares," he began slowly, "and yet I might have known in time to prevent it."
Evelyn bent forward. "Is it so unhappy?"
He laughed bitterly—unlike the frank, free-hearted boy of yesterday.
"Unhappy? I do not know. I am wretched; I feel so lonely, Evelyn."
"Oh, Severance!" There was a tremor in her voice. Even in that hour a black shadow passed over her heart. All the sunshine went out of her life and she wondered if her loneliness was not deeper than his.



"WHAT ELSE HAVE YOU TO SAY?"

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When a girl is first in love, she buys very expensive note paper to write to him on, but after the engagement is an old affair, she writes her notes on margins of newspapers, or on the butcher's wrapping paper.
A boy's first trousers and a man's first love are soon outgrown.

REPTILES OF GUIANA

THEY ARE FOUND GALORE IN THE DUTCH COLONY.

Abundance of Snakes of Almost Every Hue and Variety—Many Harmless Ones, but Many More of Most Venomous Type Are Encountered.

"Speaking of snakes," said a mining engineer, "I do not think there is a spot on the face of this earth to equal Dutch Guiana in that respect. There they have large snakes and small snakes, red snakes and green snakes, amber-colored snakes and golden snakes, snakes harmless and snakes deadly, round-headed snakes and flat-headed snakes, and snakes ranging through the entire list of colors from mud gray to striped orange and red."

"If you are a tenderfoot in the country, before you leave Paramaribo for the gold fields in the jungle the natives will warn you against the snakes. On the way to the fields, 400 miles up the river in a canoe, you can shoot a dozen or more water snakes if you are watchful. Once in camp and accustomed to precautions, before you get into your hammock at night you turn it inside out to oust a possible parrot snake that may have taken kindly to your bed. During the night, if you are called upon to leave camp you pick your way along the single trail with a lantern held low to light every inch your feet traverse. In the morning when you come to the embers of your camp fire you will find a bunch of snakes curled up around one another to keep off the chill of the night in the warm ashes. And so it is, snakes, snakes, snakes. Throughout 40,000 square miles of jungle it is one continuous snake paradise.

"Barring death by jungle fever, more miners and prospectors are annually taken off by snake bites than by any other cause. Human life in that country means less than it does here, and so it is that mine owners do not compel their negroes to wear shoes, and so it is also that in the brushwood surrounding some of the older camps there are scattered mounds bearing neither name nor inscription, but pointed out occasionally by veteran miners as the place of 'So and So, poor devil, bitten by a snake.'"
"One of the most harmless and one of the prettiest snakes in Dutch Guiana is the parrot snake. It is a little three-foot arrangement, grass-green, pink-eyed, and among snakes, probably the most knowing. These little chaps are often found in camps. Their only objection is that they wriggle when you lie down on them. They become very tame if encouraged, and take readily to civilization and sugar. In return for their board they keep the camps clear of mice and spiders."
"But for each variety of harmless snake in Dutch Guiana there are five of the most venomous type. These are known by their flat, triangular heads, and by their sluggishness. A poisonous snake rarely moves out of the way of an intruder. He waits to strike, and, if he strikes, recovery depends on what antidote may be at hand. For this reason every white miner and every foreman over a gang of men carries in his hunting bag a bottle of concentrated ammonia and a tourniquet. The precaution taken by white men in that jungle against snake bites is to wear thick wooden socks and high-laced boots. Others in preference to wearing heavy boots, use leggings made of canvas lined with strips of whalebone. Through these protections it is impossible for a snake to strike deep enough into the flesh to insert venom. Many an old pair of boots scarred with snake bites is treasured as a memento by its owner. But it is when men grow careless and discard their protections that they are dangerously bitten."

"When a man has been struck no time is taken to suck the poison out of the wound. Nine times out of ten the wound is in the leg below the knee. The tourniquet is slung about the leg above the wound, and, after being drawn tight, without waiting to suck the poison from the wound, ammonia is applied. From time to time the tourniquet is loosened to allow part of the poison to work into the system, but no more than the system can take care of at one time. In this way the entire poison is gradually worn out by the system instead of getting in its full deadly force at once."

FOUND HIS COAT OF ARMS.

Western Millionaire Was Not Anxious to Inquire into Ancestral Record. A man who had been west for several years accumulating a large fortune returned to New York a short time ago with his family and resumed his residence in this city. Before he left New York he had had a vague idea that he was a man of family; that his ancestry was something to look back upon with pride, and that it entitled him to no mean position in society. Out in the wild and woolly occident, in his strenuous endeavor to increase his pile, genealogy was farthest from his thoughts. He had not long resumed his residence in New York before his wife and daughters began to go out. Through constant urging on the part of his wife and daughters he finally decided to look up his tree in the hope of discovering the family crest. A firm which dealt in genealogy and heraldry for an appropriate fee fitted him out with a tree rooted in royalty and budding out with the flower of the land, and also a coat of arms consisting of a sheep in golden fleece rampant with two eagles duplicate in an azure field. The wife and daughters bubbled over with delight and could hardly wait for the emblazoning of the crest. Paterfamilias was somewhat skeptical, however, and sought the counsel of a friend who advised him to look up his tree and verify it at the New York Historical society.

He set to work with a will and after several weeks' labor had traced back his ancestry for four generations, but as yet had found nothing in the way of nobility to be especially proud. The historian was becoming a bit testy at the incessant demand for records and historical works and one day, in reply to a request for something of an earlier date, almost snapped out:
"Why don't you try the records of the general quarter sessions court?"
"Good idea," said the man in search of ancestral knowledge, and he was

soon poring over the parchment-bound tomes. "This is the real thing," he said to himself after fifty pages of Stuyvesants, Van Rensselaers, Van Brunts, De Feysters, etc., recorded as judges, mayors, aldermen and jurors. He was confident that he would soon be at the root of the tree and his confidence was not misplaced.
When asked at home what success he had met with he replied:
"The really appropriate heraldic design for our family crest would be a galleon rampant with an ancestor pendant, and any quantity of crowns in an azure field."—New York Evening Sun.

GOOD Short Stories

An officer now a patient in No. 2 Officers' Hospital at Pretoria, relates this characteristic anecdote of Lord Kitchener: "The other day he stopped an officer in the streets of Pretoria who was wearing a single eye-glass. He said: 'Excuse me, but do you think it absolutely necessary for your sight to wear that glass?' The officer replied, 'Yes, sir; certainly.' Lord Kitchener said, 'I am particular to have officers with good sight only in Pretoria. You will report yourself for duty on lines of communication at the office of the R. S. O., at five o'clock.' Collapse of officer."

One night, when the attendance in a small town in the French provinces was especially bad, Sarah Bernhardt, bored by the small size of the audience and its stupidity, resolved to make the most of it. The play was "Camille," but, instead of speaking the lines as Dumas wrote them, Sarah made up the play as she went along, interpolating such opinions as, from minute to minute, she had of the audience. She called them unutterable things, and in a highly dramatic way. The innocents applauded these sentiments vigorously, upon which she called them something worse.

The late John J. Bagley, during his second successful campaign on the Republican ticket for Governor of Michigan, spoke one evening at Kalamazoo, and at the beginning of his remarks he alluded frankly to his lack of oratorical gifts. After he had finished, a man pushed forward, grasped his hand warmly, and said: "Governor, I have been a life-long Democrat, but at the coming election I shall vote for you." "Thank you," replied the Governor, much gratified; "may I ask the particular reason for your change?" "Because you are the first speaker on either side in this campaign that I have heard tell the truth. You said when you began that you couldn't make much of a speech, and, by jinks, you can't!"

Talleyrand's wife was the reverse of brilliant, and he used to excuse his marriage on the ground that "clever women may compromise their husbands, stupid women only compromise themselves." One day the famous traveler, M. Denon, was expected to dinner, and Talleyrand conjured madame to prepare herself for sensible conversation by looking over Devon's works. Unfortunately, on her way to the library, madame forgot the name. She could only remember it ended in "on." The librarian smilingly handed her a copy of "Robinson Crusoe." Madame easily mastered its contents, and at table astonished her guest by exclaiming: "Mon Dieu, monsieur, what joy you must have felt in your island when you found Friday!"

John Knapp, of the St. Louis Republican, had little use for press agents, and it took a mighty shrewd man to get a free puff from him. He never would publish a lawyer's or a doctor's name if he could avoid it, for they might derive some benefit from the free advertisement. It is said that one morning mention was made in the Republican— they called it the Republic now—of a man having died of Bright's disease. Old man Knapp hunted up the proof-reader, and called him into the private office.

"Why did you let that get into the paper?" asked the old man, indicating with his forefinger the objectionable paragraph. "I don't see but that's all right," said the reader. "You don't, eh?" snapped old man Knapp—"you don't, eh? Do you think we want to advertise that man Bright for nothing? He never had an 'ad' in this paper in his life?"

Gold Found.
A curious discovery has been made during the dredging operations at the mouths of Morlay and Shoalhaven Rivers in New South Wales. These rivers run through an auriferous district, and at the estuary sand bars and alluvium are deposited. This obstruction has to be constantly removed by dredges in order to allow the channels of the rivers to be kept open for navigation. This mud was then taken out to sea in hoppers and discharged. A workman one day, impressed by the curious nature of the soil, panned a little of it, and was surprised to find a small sediment of gold dust. He communicated his discovery to the authorities, and further investigations proved that the alluvium was freely charged with this metal. It was therefore decided to extract this gold, and the mud is now run through an automatic gold saver before being dumped into the sea. It is anticipated that the quantity of gold recovered by this means will defray the total cost of the dredging operations.

A Scientific Scrap Book.
L. O. Howard, chief of the division of entomology, felt somewhat flattered at receiving one day a letter from a gentleman asking him to send a copy of his report.
Mr. Howard replied promptly, and asked to which particular report his correspondent referred. The answer came:
"Am not particular which one you send. I want it for a scrap-book."

Home-Grown Luster.
"Then you don't bank much on ancestral pride?"
"No; it is more to a man's credit to start from nowhere and be somebody than to start from somewhere and be nobody."—Indianapolis Journal.

OUR BUDGET OF FUN.

HUMOROUS SAYINGS AND DOINGS HERE AND THERE.

Jokes and Jokelets that Are Supposed to Have Been Recently Born—Sayings and Doings that Are Old, Curious and Laughable—The Week's Humor.

"Polly, dear, suppose I were to shoot at a tree with five birds on it, and kill three, how many would there be left?"
Polly (aged 9)—Three, please.
Teacher—No—two would be left.
Polly—No, there wouldn't. The three that would be left and the other two would be fled away.—Tit-Bits.

The Ring of a Buff.
Misses—Honora, didn't I see Mr. Skyler kiss you this morning?
Maid—I'm astonished, Mrs. Skyler, that you should think of such a thing; Mr. Skyler of all men! Why, you know, he never kisses even you.—Boston Transcript.

A Gord Hunt.
Edith—How was the season at Bar Harbor?
Mabel—Just lovely! I got eight engagements rings and only three had to be returned.

He Puts Men to Sleep.
"My brother, the prize fighter, has put a dozen men to sleep."
"That's nothing. My brother, the preacher, puts the whole congregation to sleep."

Cold.
He—I have been longing for this moment, Miss Flossie, when I can lay my burning heart at your feet.
Flossie—Oh, it's very good of you—my feet are so cold.—Aly Sloper.

The Point of View.
Parson—Will you hab her for bethab er woss?
Isaac—Well, sah, I dunno. My folks say it's woss and her folks say it's bettab.

Accounting for Their Activity.
Mr. Hayseed—These New Yorkers jest rush themselves to death. Why on earth do they kill themselves that way?
Mrs. Hayseed—Land sakes! they've got to. Think of the rents they pay.—New York Weekly.

A Regular Thing.
"Daughter," said Mr. Giddings, "is that young Mr. Dinsmore a man of regular habits?"
"Oh, yes, papa," replied Miss Giddings. "He proposes regularly every Thursday night."—Detroit Free Press.

Information Always on Tap.
"Josiah," said Mrs. Chugwater, "when one of the big battleships runs aground how do they get it off?"
"They pull it off with a tug of war," answered Mr. Chugwater. "I should think you'd know enough to know that."—Chicago Tribune.

Recognized the American.
Judge Hicks, of Minneapolis, being in London, inquired his way of a policeman.
"You're from Hamerica?"
"Yes, sir."
"You can't 'ide the haccent."—Boston Christian Register.

Ran the High Ball Fustillade.

Mother—My dear boy, I'm so glad to have you home again. I suppose you were where the balls were thickest?
Soldier Son—Yes, mother; the high balls.

To Be Exp-ct-d.
"You fellows," complained the King of Beasts, "don't seem to be properly impressed when I start to describe my adventures."
"Ah!" replied the diplomatic hyena, "your stories are wonderful, but then we know you are a lion."

Hampered.
"I da never talks slang."
"Then that's it. I wondered why it was she could never make herself understood."—Philadelphia Bulletin.

Forewarned.
"You can't believe more than half you hear."
"Which half of what you tell me shall I believe?"

Delightful Man.
He—Going shopping, Miss Vandervelt?
She—Yes. I'm going to buy some pretty pictures for my room.
He—Why don't you buy a half-dozen mirrors? Then you would see a pretty picture whichever way you turned.—Summerville Journal.

Unpleasant.
"What are you reading, Dorie?"
"Papa's poems."
"Been naughty?"—Punch.

The Sequel.
"That settles it, Danks. Our landlady has been reading about Loeb's salt cure."
"What now?"
"We'll get salt herring breakfasts every morning until the berry season."—Philadelphia North American.

Bad Form.
"Listen!" he whispered.
Marjorie pressed his hand softly.
"Not now," she said. "It is bad form to listen while the piano is playing!"—Detroit Journal.

Foot, Not Work.
Farmer's Wife—Why don't you eat that piece of stenk I sent out for you?
Tramp (indulgently)—I didn't ask for work, ma'am; I asked for something to eat.—Pick-Me-Up.

Gets Up Early.
Jimmy—What time do yer have ter get ter work?
Johnny—Oh, any time I like as long as I ain't later than 7 o'clock.—Harper's Bazar.

In Missouri.
Clerk—That train robber says he won't pay his bill.
Missouri Grocer—Well, then, I suppose we'll have to garnishee the railroad company.—Puck.

His Reason.
"Why should a woman take a man's name when she marries him?"
"Well, as long as she takes everything else, she might as well take that, too."—Philadelphia Press.

Signs of Appropriation.
"Mr. Simpkins and our daughter must be engaged."
"Do they seem fond of each other?"
"No; but he has begun to find fault with her."

No Wonder.
Barnestorm—Yes; poor Ranter has gone crazy as a loon. The part he had to play was too much for him.
Buskin—What was he playing, Jekyll and Hyde?
Barnestorm—No; "Monte Cristo," at \$12 per week and six weeks' salary due.

One Point of Difference.
"What's the matter with you?" asked the sympathetic friend; "an attack of grip?"
"No, this isn't grip. I haven't time to stay at home and send for a doctor. This is simply a bad cold."—Washington Post.

Too Bad.
Mrs. Mann—That young Mr. Childers is dead. It was awfully sudden. Isn't it too bad?
Mr. Mann—And he was getting along so famously at coloring. My niece-schaum.—Transcript.

Getting at His Finances.
Owner—Here! What are you doing in my safe?
First Thow-ht.
"What animal is it that is web-footed, Tommie?"
"The spider, ma'am."—Yonkers Statesman.

Their Verdict.
Judge—Gentlemen of the Jury, what is your verdict?
Irish Foreman—We found that the man who stole the horse is not guilty.

A Drea Iful Fate of Aff ira.
He—Well, we can't believe more than half we hear.
She—Oh, worse than that; I can't believe more than half I say.—Life.

Pa has Mixed with the Humor.
"Was the amateur play a drama or a farce?"
"Well, it was billed as a drama, but it was a farce before they got through."—Philadelphia Bulletin.

Conspicuous Bravery.
Friend—Stormington is a heroic actor, isn't he?
Comedian—You bet he is! Why, on several occasions I've seen him keep right on acting till he was fired upon!—Puck.

An Inconsistent Lion.
Bosling—Oh, well, all horse dealers are more or less tricky.
Gosling—Yes, but this one was the most bold-faced liar I ever saw. First, he told me the horse was perfectly sound, and in the very next breath he admitted it was well-broken.—Philadelphia Press.

Both.
Dr. Ende—There's nothing serious the matter with Patsy, Mrs. Mulcahy. I think a little soap and water will do him as much good as anything.
Mrs. Mulcahy—Yes, doctor; an will O give it t' him befoor or after his meals?—Leslie's Weekly.

A Sympathetic Memory.
In a western Massachusetts town lived a young woman who is blessed with both discrimination and tact.
The first of these admirable qualities she has displayed by her two marriages. Her first husband was a minister—a most delightful man; he died, and after a lapse of five or six years she was united to his only brother, who was a successful lawyer in New York.
On her library desk stands a picture of the first partner of her joys and sorrows, and one day a curious caller asked whom the photograph represented.
"That," said the hostess, with evident emotion, "is a picture of my husband's brother, who died eight years ago, and who was very dear to us both!"

A Big Sponge.
The largest sponge ever sent to market was from the Mediterranean. It was ten feet in circumference and three in diameter.

The First Rule.
New Boarder—Can I get my meals on time?
Landlady—No; you will have to pay in advance.—Harlem Life.

