

The Great Tontine
by
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Etc.

CHAPTER XIX.

At Guildford is a quiet street, comprised principally of small, two-story houses. Rather conspicuous amongst these tenements, as being a little larger than its fellows, and having a very well-to-do air about it, is a house bearing the terse announcement, "Mrs. Bulger, Laundress. Mangle done here"; and Mrs. Bulger, the tenant, a hale, shrewd, bustling woman, verging on sixty, was reputed to be one of the most prosperous inhabitants of the street.

Mrs. Bulger's front room on the first floor, which formed her parlor, was swept and garnished this November night; and, from the rather elaborate preparations made for tea, it looked as if Mrs. Bulger expected company. There was a knock at the door and Mrs. Bulger bustled out of the room to admit her guest.

Mrs. Mattox was a buxom, fresh-looking woman, some ten years younger than her hostess. She had unmistakable remains of good looks, which the smart flowers in her bonnet showed she had by no means resigned claim to. Like Mrs. Bulger, she also had been left a widow; but not having her friend's energy or business capabilities, she determined to rely upon her personal charms, instead of her personal exertions, to furnish her with another home. This all happened some seven or eight years ago, and though Terence Finnigan had been excessively anxious to marry the buxom Polly Gibson, as she was then, Polly had only laughed at her very elderly admirer, and thought it more prudent to accept the hand of Mr. Mattox, a cousin by marriage of Mrs. Bulger's. Mr. Mattox had the advantage of being not only more than twenty years younger than Terence, but also, as the master of Portsmouth workhouse, had, what the prudent Polly valued quite as highly, a comfortable home to offer.

"Well, Polly," said Mrs. Bulger, the tea being poured out, and her guest plentifully supplied with the buttered toast and other delicacies, "I was just thinking of writing to you when I got your note. It is so long since I have seen you that I was going to ask if you ever meant coming Guildford way again."

"Yes; it's a good bit since I have been here," replied Polly; "but, you see, Portsmouth is lively, and Mattox and me are popular. He is always afraid," continued Polly, giggling, "that somebody will run away with me."

"Well, I am sure, I never thought that Mattox would turn jealous," replied Mrs. Bulger meditatively. "If you had taken poor old Terence Finnigan I would not have been surprised at it. By the way, have you seen anything of him lately?"

"Yes, I see him at times; but he is very infirm, and very much changed from the Terence Finnigan you last saw."

"What, then, he is still alive?" exclaimed Mrs. Bulger.

"Oh, yes, he is alive, so far," replied Mrs. Mattox carelessly, and stealing a somewhat inquisitive gaze at her hostess.

"And where is he living now?" asked Mrs. Bulger, with an assumption of indifference so transparent that her guest's suspicions as to her having some object in wishing to know Terence Finnigan's whereabouts were confirmed.

"Oh, I don't know exactly," replied Polly carelessly.

"But don't you think," rejoined Mrs. Bulger, "that you could find him if you tried?"

"Yes, I dare say I could."

"Well, then, I wish you would, and the sooner the better. I have a particular reason for desiring to know where he is now living. I have had a hint in a roundabout way that some of those Chester folks have been inquiring after him, and would take care of him for the remainder of his life if they could only find him. They have advertised for him."

"Quite so," replied Mrs. Mattox, with the most provoking calmness; "and as they have applied to you on the subject, and not to me, you had better give them all the information in your power."

"But I tell you, you aggravating thing, I don't know where he is, and that I want you to tell me."

"Look here, Emma Bulger," replied the other quietly, "it's no use your flying out in this way with me, you know that very well. If you want to know where Terence Finnigan is to be found, you had better tell me at once who it is making inquiries for him, and all about the whole thing, then I'll help you."

"Shall I tell you what my terms are?" inquired Mrs. Bulger. "Halves."

"Well, upon my word, Emma Bulger," exclaimed Polly, "I do think you perfectly audacious in your demands. I am in possession of this information, and naturally entitled to the whole reward; but, in consideration of your being an old friend and putting me up to it, I was quite prepared to make you a handsome present—say a fourth."

After nearly an hour's wrangling between these two mercenary old women, Mrs. Bulger's terms were at last acceded to, and her guest was then informed that the reward was for no less than a hundred pounds.

"And where did you say he was?" inquired Mrs. Bulger.

"I don't remember naming the place," rejoined Polly, with a sly glance at her hostess; "still never mind, Emma, you have driven a terrible hard bargain with me, but I always stick to what I say; halves you insisted it should be, and halves it shall be. As for poor old Terence, he is in Portsmouth workhouse."

CHAPTER XX.

Ringwood presented himself in the Victoria Road the next morning. He was welcomed by Mary, who, having introduced him to Mrs. Lyme Wregis and Beatrice, left the room in quest of her cloak and headgear.

"You must pardon an old woman's curi-

osity; but this seems to us a most extraordinary errand that you are carrying Miss Chichester off upon. She has told us," said Mrs. Lyme Wregis, "that this is an old servant of her family's, for whom they have been long in search; but now he is discovered, why does he not come to her, instead of her having to tear down to Portsmouth to see him?"

"It must, of course, seem odd to you; but this man Finnigan stands in a somewhat peculiar position to Miss Chichester. She has doubtless told you that he was by her father's side when he fell on the terrible field of Gettysburg, and that he has carried her many a time, when a child, in his arms. But what she could not tell you is, that Finnigan is so infirm in health, and has so failed in his mental powers, that coming to her is impossible. Further, there is a necessity for proving the old man's identity, as there is a small sum of money coming to Miss Chichester that depends upon this Finnigan having been alive at a certain date."

The journey to Portsmouth Miss Chichester found somewhat monotonous. Her companion resolutely refused being anything but strictly the man of business. All the particulars of Finnigan's discovery he related to her; told her of the state of health in which she must be prepared to find the old man; how that they were to pick up two old servants of her grandfather's at Guildford—women who had known Finnigan well in former days, and quite recollected her father, but who had, of course, never seen her; and also did he explain to her, in purposely cloudy fashion, that she came into a small sum of money on reversion, the inheriting of which reversion had depended upon Terence Finnigan's outliving somebody else.

At Guildford they picked up Mrs. Bulger and Mrs. Mattox. Upon arrival at the famous seaport, Mrs. Mattox at once took command of the party. That bustling matron felt that she was in her own domain, and that her knowledge of the streets was beyond dispute. In a very short time the party arrived at the door of the workhouse in St. Mary's Road. Miss Chichester could not resist a shudder as she passed through its uninviting portals.

"It answers to my idea of a goal," she whispered to Ringwood. "Poor Terence, I shall feel quite uncomfortable until he is out of this place."

Traversing a long, narrow, whitewashed passage, and glancing occasionally on their way through the half-open doors of wards, where little knots of wizened, decrepit old men cowered in their sad-colored garments over the fire, they at last reached a door at which Mr. Mattox paused.

"This is the ward, sir, in which we shall find Finnigan. Would Miss Chichester prefer to identify him herself, or shall my wife point him out to her?"

"Surely," rejoined Mary, "he can scarcely have changed so much in this brief time that I can have any difficulty in recognizing him."

"Oh, dear no!" interrupted Polly; "anybody who has seen him in late years would know him in a moment. Best let Miss Chichester judge for herself, Thomas."

Mr. Mattox, thus adjured, threw open the door without further remark, and one glance round the room sufficed to show Mary her father's old servant, sitting very still in a wooden armchair by the side of the fire. A slight, wiry little man, whose face, considering his extreme age, was still wonderfully fresh and free from wrinkles; the grey hair was thin, no doubt, but the light blue eyes were still wondrous bright, although there was an absent look in them, as if for ever peering beyond the grave, upon which their owner was so rapidly verging.

"I suppose he talks at times," inquired Ringwood, "although he certainly does not look like it at present."

"No, sir; he rarely says anything, and sits all day just as you see him, except when roused up to take his food. Occasionally he will say, in a wandering way, that he must go to London to see Miss Mary; but who he meant by it we never understood until today."

"And I presume," added Ringwood, "that, though you and Mrs. Mattox knew him before, he takes no notice of you."

"Not the slightest, sir. He has never been able to give the slightest account of himself since he came, and if it had not been that Polly and I knew him well beforehand, we should not at this present moment have an idea who he was."

"Will you speak to him, Miss Chichester?" said Ringwood.

Mary crossed the room quickly, and laying her hand lightly on the old man's shoulder, said:

"How do you do, Terence? Don't you remember Miss Mary?"

The old man turned his head towards her, and some slight signs of surprise at the fair apparition before him might have been discerned; but of recognition there was no symptom.

"Surely, Terence, you have not forgotten the child you used to carry in your arms—the 'young mistress' as you used to call me! you must remember Miss Mary!"

The old man's face became slightly troubled; for the first time his lips moved, and he muttered "Miss Mary" in a low, far-away voice; but it was evident that he in no wise connected the name with the young lady who stood before him.

"Of course you have no doubt whatever, Miss Chichester, that this is Terence Finnigan?" said Ringwood. "It is naturally sad for you to find an old servant in this state, but his physical health is apparently satisfactory. In a business point of view, his having forgotten the past is, as far as you are concerned, of no consequence. I think now, as soon as I have written a couple of cheques for their services, we must thank Mr. and Mrs. Mattox for their hospitality, and make the best of our way to the railway station."

Terence Finnigan was heard to murmur "Miss Mary" in a dazed sort of way to himself twice or thrice as they were leaving the ward. He seemed as if vainly striving to recall somebody in connection with that name, but clearly did not connect it with Miss Chichester.

"You tell me, Mr. Ringwood," said Mary, as she found herself once more in the train on her way to town, "that I come into what for me is something considerable simply from the fact of that poor old man being alive. I trust it is enough to enable me to take care of Terence comfortably for the future."

"Ample," rejoined her companion, "we really do not know exactly how much at

present, but it is certainly more than sufficient for that purpose."

"And now, Mr. Ringwood, I wish you would answer me one other question; and that is, in what way, pray, have I offended you?"

"You offend me!" he replied. "What can have put that into your head?"

"Then why do you not ever come and see me now?" inquired Mary curiously. "I have not so many friends but what I can recollect those who have striven to comfort me in my trouble."

"I do not think you can fairly accuse me of neglect on that point," returned the barrister, "but first, one hesitated to intrude upon your grief; then you have taken refuge in the Victoria Road."

"At Mr. Ringwood's suggestion," interposed Mary quietly; "and I am very much obliged to you for discovering so comfortable a home for me."

"I deserve no credit for that, Miss Chichester. Carbuclie mentioned your wish to me; I happened to know, through Jack Phillimore, of his cousin's contemplated marriage, and thought perhaps you would not mind passing a few months with Mrs. Lyme Wregis, whom Jack declared to be the most charming old lady that ever breathed. Jack Phillimore is as good-hearted a fellow as ever stepped. He is a man, Miss Chichester, if you understand what I mean by that, and likely I should say, to make his mark in his profession if he ever gets the chance. His cousin has dealt very hardly with him, and he is terribly cut up at the idea of the approaching marriage. How any girl could throw over Jack Phillimore for Pegram beats me."

"I have never met a girl that I took a greater fancy to than Beatrice Phillimore. I have known her, it is true, but a short time; still I cannot think she would be swayed solely by wealth in her choice of a husband. Even if she had given me her confidence I could not let you into the secret; but she certainly shrinks from any allusion to her wedding in a way that augurs ill for its being a happy one."

"Good-by, Miss Chichester," said Ringwood, as he shook hands after putting her into the cab. "Should Miss Phillimore take you into her confidence, you can tell her that it is very improbable that her wedding with Mr. Robert Pegram will ever take place."

(To be continued.)

MODERN LIFE IN BIBLE LANDS.

Singing Never Ceases in the Vineyards Watched Over by Women.

The vine grows everywhere. The best in Palestine are still the same, at the brook of Esheol, near Hebron, where Joshua and Caleb brought the traditional big cluster (Num. 13:23).

There are different kinds of grapevines, both black and white, which begin to bear fruit in July. Prof. Philip J. Baldensperger says in the Los Angeles Examiner. These first grapes, called dabuky, are excellent grapes for the table. They often have berries more than an inch, and bunches of a foot or more in length. The next finest table grapes are the handany; the berries, though very large, are not so elongated as the former, and the bunch is more compact. The good wine grapes are the jandally, which become ripe in September and October; very sweet, but numerous small berries and very long bunches. As the fellahin are mostly Mohammedans they sell the grapes to the Christians and Jews in Jerusalem or Jaffa, who make very strong wine out of them. The Christian (Greek church) inhabitants of Es-Salt (Ramoth in Gilead) have as fine vineyards almost as the Hebronites, but owing to the distance from Jerusalem, the center of Palestinian commerce, they can but dry their grapes and make excellent raisins and sell them for exportation.

The vineyards are always surrounded by a dry stone wall and a kasr built in it. On the top of this loose stone building they put a hut, which in summer only is covered by branches. Here the family lives and from this elevated place the guardian can survey the vineyard, which, though fenced all around with often bushes laid on the walls, is often visited by foxes, badgers, jackals and sometimes thieves.

During the day the men are generally away at other work and the women alone guard the vineyards and fig trees, during which time singing never ceases. Often they sing among themselves a kind of round; one girl sings the first verse or lines and a second one in a distant vineyard answers and a third may join, and so singing never ceases from morning to night. These merry days are also remembered and the prophet Isaiah alludes to the time when they shall cease amid the calamities of Israel.

The fig tree is also universally known, even more than the vine. But the real land of the fig trees or of dried figs is the north of Jerusalem—Ramallah, etc. There are many kinds of fig trees, bearing early and late fruit, apart from the two kinds which all the fig trees bear. The first figs are ripe at the end of May. In the warmer spots, and the ordinary figs begin in June or July.

He Didn't Care for Melon.

During one of the banquets of the Church Congress in London, a certain bishop had as his left-hand companion a clergyman who was completely bald. During dessert the bald-headed vicar dropped his napkin and stooped to pick it up. At this moment the bishop, who was talking to his right-hand neighbor, felt a slight touch on his left arm. He turned, and beholding the vicar's pate on a level with his elbow, said, "No, thank you, no melon. I will take some pineapple!"—From Success Magazine.

Seemed Reasonable.

First Citizen (excitedly)—Can you tell me where the fire is?

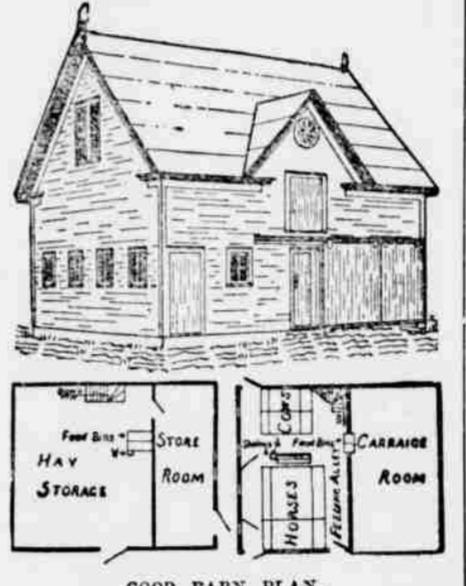
Second Citizen (calmly)—I think it must be the schoolhouse. There are a lot of boys dancing and yelling gleefully just around the corner.

FARM AND GARDEN

Suburban or Village Barn.

The building herewith shown is well suited to the needs of the suburban or village resident, or of the man owning a small tract of land, and making a speciality of gardening, poultry, bees, or fruit. Size can be varied within certain limits.

As shown it has one single and one double horse stall. The latter can be used as a box stall. There are two single cow stalls. The cows are loose, being kept in by chains behind them. There is a harness room, shelves for milk pails, etc., medicine cupboard, ventilator, three feed bins in hopper form so as to take little room in the stable and filling from above, and starway with door balanced with weights at top. The carriage room is large enough for a set of vehicles, or part can be used as a repair shop. The hay loft will hold at least two loads, and some bedding. The store-



GOOD BARN PLAN.

room fills a general need. Outside walls are covered with drop siding, and roof has prepared roofing. Foundation is of grout, brick, or cement blocks. Stable floors are of cement, with wood blocks in stalls. The style of exterior finish may be varied to harmonize with that of the other buildings. A cupola may be substituted for the iron vent cap. This design gives in compact form a complete small barn and stable, at moderate cost.—F. L. Marsh.

Farm Mechanics.

Every farm should have a workshop. The building may be large or small. It is not necessary to have it very expensive. The tools may be few or many, but what there are should be good. No man can do good work with poor tools, and good tools cost but little more than poor ones. A building 10 by 12 feet will answer for a blacksmith shop with a small vise bench in one corner. If this is fitted with a good chimney, forge, anvil, hammer, tongs and good steel vise, considerable blacksmithing work can be done to advantage.

There should be a small stove to make the shop comfortable in winter. This is very important, because there is more time to work in a shop in the winter, and you can't work with blacksmith's tools in a frosty atmosphere.

Carpenter's work is different. A carpenter's bench may be placed against the side of the building and covered with a shed roof, for, if necessary, carpenter work may be done outside if you have a covered place for the bench and tools.

A much better arrangement is to have a blacksmith shop in one end of a larger building and a carpenter shop in the other end, with a partition between. There should be no shavings lying about a blacksmith shop; there is too much danger from fire. For another reason, the two kinds of work do not fit well together. It is comparatively easy to keep a blacksmith shop in order, but there is a great deal of litter about a woodworking shop, and a farmer never finds time to keep such things neatly in order.

In buying woodworking tools the best are the cheapest. It is poor economy to buy cheap tools. Not many are needed for common repair work, and a good kit may be had for a few dollars.

Instruction books on mechanics may help a good deal. The principles may be studied out and applied in the shop. The boys on the farm take up such things easily and often make good mechanics.—Agricultural Epitome.

The Silo.

The silo should be depended upon, not only for winter feeding, but for the entire year, in case pasture is scarce or poor in quality. It is the cheapest way to get succulent summer feed if the land is at all limited in area, or if the pastures are not such as to produce good feed in dry weather. In parts of Massachusetts large milk producers consider that it costs 1 cent a quart more to produce milk without silage than with it.

An Electric Farm Motor.

One of the most novel uses for the electric motor is reported from Nevada, Ia. A man who is extensively engaged in the poultry business has rigged up a revolving brush driven by a small electric motor for washing the feet of newly-killed fowls before shipment.

Fresh Water for Poultry.

It is essential that water for fowls be changed twice daily, at least, and unless it is kept clean it will occasion disease. Should a fowl be ill, and the owner not be aware of it, as it drinks it is bound to contaminate the water from some discharge, perhaps from its nostrils or from the breath, says the Mirror and Farmer. A sick bird, of course, should always be removed, but sometimes the farmer or poultryman is unaware that the fowl is sick until it is too late to undo the harm it has done by contaminating the drinking water. The best plan is to keep the water as fresh and the drinking vessels as clean as it is possible to do. A few drops of carbolic acid in the drinking water will assist in keeping it pure, but the acid should be used carefully on account of its poisonous qualities. Washing the drinking fountains or vessels daily will do more to keep the water fresh and pure than anything else. When water is allowed to stand, even if only for a few hours, on throwing it out there will be the smallest accumulation of slime in the fountain, and if they are refilled without washing them, the coating increases until the water, although freshly put in, is unfit for the fowls' use. As the warm weather advances there is more necessity of watching the drinking vessels.

Increase in Farm Animals.

The Crop Reporting Board of Bureau of Statistics of the United States Department of Agriculture estimates the numbers and values of farm animals on farms and ranges in the United States on January 1, 1909, as follows: Compared with January 1, 1908, the following changes are indicated: Horses have increased 648,000; mules, 184,000; milch cows, 526,000; other cattle decreased 694,000; sheep increased 1,453,000; swine decreased 1,937,000. In average value per head, horses increased \$2.23; mules, 8 cents; milch cows, \$1.69; other cattle, 60 cents; sheep decreased 45 cents; swine increased 50 cents. In total value milch cows increased \$52,888,000; other cattle, \$17,816,000; sheep decreased \$19,104,000; swine increased \$15,764,000. The total value of all animals enumerated above on January 1, 1909, was \$4,525,259,000, as compared with \$4,331,230,000 on January 1, 1908, an increase of \$194,029,000, or 4.5 per cent.

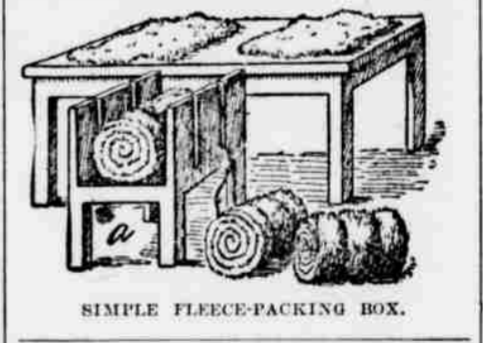
Corn Crop of 1908.

The Indian corn crop for 1908, amounted to 2,643,000,000 bushels. The crops of three years have exceeded this, but only the crop of one year (1906) exceeded it very much. The value of the crop is estimated at \$1,615,000,000. The price of corn is exceptionally high. There are only two years in which the farm price of this crop was as high as it is for this year. In 1881 the price was 63.6 cents; in 1901, when there was only two-thirds of an ordinary crop, the price was 60.5 cents. The total value of this crop is by far the highest ever reached. The crop of 1902 was worth a billion dollars, and the crops of 1904, 1905 and 1906 were worth \$100,000,000 more; the great increase of \$300,000,000 over the crop of 1902 was made in 1907, and now the increase is \$600,000,000—equal to the gold in the treasury of a rich nation.

Packing the Fleece.

One of the best ways to pack the fleece is to lay it upon a table, turn in the head and tail, then the flanks. After this roll it up into a neat roll and tie it firmly, using such a device as here illustrated.

The tying box is made from light lumber with slots, as shown, through which the rope is passed. The fleece is placed upon this rope and the roll easily tied. Wool buyers prefer to



SIMPLE FLEECE-PACKING BOX.

have the fleece loose, light to handle and elastic and tied up so that it can be easily opened if needed.—Farm and Home.

Hours of Labor on Farm.

Prof. Boss of the Minnesota Agricultural College says that statistics of the actual hours of labor on the farms investigated show that farmers work nine hours a day in the summer and between four and five in the winter. Prof. Bailey of the Roosevelt Farm Life Commission tells the story of the school ma'am working from 9 until 4 until she married a farmer, and had to work from 4 to 9.

The First Baldwin Apples.

The place where the first Baldwin apple tree grew is marked by a monument. This first tree was a chance seedling that came to maturity on a farm near Lowell, Mass., about 1740. It was not until 1784 that Col. Baldwin became interested in the apple, developed it and gave it his name. The original tree lived till after 1817, and did not live in vain. For the Baldwin apple is one of the best.

Breeding Corn.

Prof. R. A. Moore says that painstaking in breeding corn has raised the average corn production of Wisconsin from twenty-five bushels per acre in 1901 to 41.2 bushels per acre in 1907. This increase is worth striving for in every State and on every farm.



- 1604—The first Assembly under the Rhode Island charter met at Newport.
- 1682—William Penn published his frame of government for the colony of Pennsylvania.
- 1690—First Colonial Congress met in New York City.
- 1700—The first general census of Rhode Island was ordered by the Assembly.
- 1705—The first medical school in America founded.
- 1770—Massachusetts—expunged the name of King from legal proceedings... Congress declared the authority of England over the thirteen colonies abolished.
- 1787—Federal convention assembled in Philadelphia to adopt a national constitution.
- 1798—Harper's Ferry, Va., was selected as the site for a government armory and manufactory... Navy department of the United States established by act of Congress.
- 1802—The people living in the Northwest territory, north of the Ohio river, were authorized to organize themselves into a State.
- 1808—France laid an embargo on American shipping... Charles IV. of Spain abdicated in favor of Bonaparte... Theological Seminary at Andover, Mass., founded.
- 1815—Dedication of St. Patrick's Cathedral in New York City.
- 1835—First issue of the New York Herald... One thousand lives lost in great earthquake in Calabria.
- 1838—Large section of Charleston, S. C., destroyed by fire.
- 1844—Henry Clay nominated for President by the Whig convention in Baltimore.
- 1847—Cornerstone of Smithsonian Institution laid.
- 1854—United States announced its neutrality in the Crimean war.
- 1855—Attempted assassination of Napoleon III. by Pianori.
- 1861—Three steamships seized at New Orleans by order of Governor Moore of Louisiana.
- 1864—Andersonville prison opened for Federal prisoners.
- 1873—Explosion and fire destroyed five flouring mills in Minneapolis and killed eighteen persons.
- 1874—The first agreement to fix railroad rates in the East made at New York.
- 1870—Queen Victoria declared Empress of India.
- 1880—Gladstone ministry formed in Great Britain.
- 1881—Construction of the Canadian Pacific railroad begun.
- 1884—Iowa Republican convention declared for James G. Blaine for President.
- 1886—Six policemen killed by anarchists in the Haymarket riot in Chicago.
- 1888—Lord Stanley of Preston appointed Governor General of Canada.
- 1880—Murder of Dr. Patrick H. Cronin in Chicago.
- 1890—Oklahoma organized as a territory.
- 1891—The new Dominion Parliament opened by Lord Stanley after the general election.
- 1894—The Vaughn library building at Ashland, Wis., destroyed by fire... St. Charles Hotel in New Orleans destroyed by fire.
- 1895—Theodore Roosevelt became a member of the Board of Police Commissioners of New York City.
- 1896—Assassination of the Shah of Persia—Gen. Baldissera, Italian commander in Abyssinia, raised the siege of Adigrat.
- 1897—Disastrous flood in the Cottonwood Valley of Oklahoma... A flood at Guthrie, Ok., resulted in a great loss of life and property... Foreclosure sale of the Atlantic & Pacific railroad at Gallup, N. M.... Sir Mackenzie Bowell resigned the premiership of Canada.
- 1898—American squadron under Admiral Sampson bombarded Matanzas, Cuba.
- 1903—United States Supreme Court sustained the clause in the Alabama constitution disfranchising negroes.
- 1901—Ten-million-dollar fire in Jacksonville, Fla.
- 1904—The Louisiana Purchase Exposition opened at St. Louis.
- 1906—American Ambassador Choate given farewell dinner by the Lord Mayor of London... Andrew Carnegie gave \$10,000,000 as a pension fund for college professors in the United States and Canada.
- 1908—Ferryboat on the River Dnieper, Russia, capsized, with loss of 120 lives.