

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 to associate him with the power he really possesses. Mr. Morgan's name has been so long and intimately connected with banking that the association will cling even in spite of his recent stupendous operations in railroad and his just completed acquisition 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. Henceforth the name of Morgan will come to mean the name of the man who will control the railway empire in America and the mighty grip 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, Louise and Annie and J. Pierpont, Jr., who attends to the business of the banking house 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 indicate to his money and railroad business are the figures of great richness. "Lignite is known to exist in Luzon, Batan, the island, not the province, Mindoro, Masbate, Negros, Cebu, Mindanao, and other islands. Some of the deposits are very extensive. As yet they have been worked at or near the surface. It is therefore remarkable that the samples thus far obtained should prove to be as good as is shown by actual analysis. "Testimony is unanimous to the fact that the Philippine coals do not differ from the coals of the United States in any such extent as do Japanese and Australian coals. Some of them have been given practical tests in steamers engaged in the coal trade of the archipelago with very satisfactory results as regards their steam-making properties. "The extensive fields near Bulacano, in Southern Mindoro, are within four to six miles of a harbor which gives safe anchorage throughout the year and which has water deep enough for the largest ocean-going vessels. Some of the Cebu deposits are also conveniently situated with reference to harbor facilities. It is to be confidently expected that the coals will play a very important part in the future development of the archipelago. "The outlook as to gold mines grows more favorable as the operations of gold-mining machinery has never been used in the Philippines. Igorroto miners in the Benguet-Lapanto-Bontoc district discard all rock in which there is not visible a considerable quantity of free gold. Prospectors in this region claim to have located very extensive deposits of low grade, free milling ore, which will yield large and certain returns as soon as concessions can be secured and machinery put in place.

GOOD COAL IN LUZON.

LARGE DEPOSITS FOUND IN THE ISLAND.

Gold and Iron Ore—Recent Discoveries Show Mineral Resources to Be Great—Twelve Hundred Prospectors Now at Work in the Archipelago.

In its report on the mineral wealth of the islands, the Philippines commission says:

"According to the chief of the mining bureau there are now some 1,200 prospectors and practical miners scattered throughout the different islands of the archipelago. Of these probably 90 per cent are Americans. They are pushing their way more into the inaccessible regions, furnishing their own protection and doing prospecting of a sort and to an extent never before paralleled in the history of the Philippine islands. The result is that our knowledge of the mineral resources of the group is rapidly increasing. When all due allowance is made for prospectors' exaggerations it is not too much to say that the work thus far done has demonstrated the existence of many valuable mineral fields. The provinces of Benguet, Lapanto, and Bontoc in particular are a district of great richness. "Lignite is known to exist in Luzon, Batan, the island, not the province, Mindoro, Masbate, Negros, Cebu, Mindanao, and other islands. Some of the deposits are very extensive. As yet they have been worked at or near the surface. It is therefore remarkable that the samples thus far obtained should prove to be as good as is shown by actual analysis.

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GUARDED BY NATURE

PROTECTION THROWN AROUND LIVING CREATURES.

Benevolent Provision Made for Comfort and Defense of Man, the Animals, and Even the Tiny, Inconspicuous Beings of the Deep Sea.

Mother Nature is most impartial in protecting her creatures, giving each single bird or fish or animal the weapons best fitted to its surroundings and habits, without regard to size or apparent importance in the beast scale. She has no favorites. Man's chief safeguard, next to his mind, is hearing. His ears are always open, and even when he sleeps the brain is listening for the slightest note of warning.

Mother Nature has exquisite devices, too, for fitting his body to the work he has in hand. When a boy with soft white hands begins to dig the garden in spring, she takes an interest in him at once. As he hoes and spades she marks the spots upon his palms and fingers that need extra covering, and blisters rise upon these places in an hour. The boy generally thinks it a painful process and a wholly needless one, but Nature knows what she is about. Presently the hands are plastered with callouses and he is prepared to dig as long as he wishes with perfect comfort. These hard little pads are merely loans, however. When the garden is made and the spade and hoe are laid aside, the callouses peel off the pads and take them back into her laboratory, to be given to some other gardener.

She is very watchful, and keeps an account with every living creature in the same way. This protective bureau of hers is one of the best places to begin learning her methods. As soon as one has found out what means a frog or a turtle has for dealing with enemies, further ways of studying the creature will suggest themselves. The sculpin, for instance, is a humble member of the world of sea fishes. Many people consider it not worth eating. Yet upon Nature's books it has as good a credit balance as an elephant or an eagle.

Charles F. Holder tells in the Scientific American of some experiments recently with sculpins taken from the Pacific ocean. When he lifted them from their briny home they were motionless in white and gray, black and brown, matching their surroundings so exactly that they could be distinguished only by their goggle eyes. These were their glory, lighting up like topaz when the sunlight touched them. Mr. Holder put his captives into a tank with a bottom of white sand. There was nothing whatever for the sculpins to hide behind and they became uneasy at once. For some minutes they swam about restlessly, hunting shelter, and seeming well aware that they were in danger. When they found how bare the tank was a beautiful change took place. Gradually they faded, the dark spots becoming first brown, then gray, then very light gray. At length they seemed to melt into the sand, becoming less visible, until an hour or so after they had been placed in the tank they were so well adapted to the situation that they were almost invisible. They were unable to match the pure white of the sand, getting no nearer than a dirty gray, but their disguise was a perfect success. When they were placed upon black bottom they changed to the brown hue in the same time, and with bottoms of still other colors it was the same.

Mr. Holder found through observation and reading that the fish had no more to do with its transformation than our gardening boy had to do with his callouses. Nature was looking after her own. The sculpin's skin is made up of layer upon layer of different colors. Our friends the scientists—who have been here with long names—call it "chromatic function." They have not been able to sound all of its mysteries, but they have learned that the sculpin's jeweled eye plays an important part in the matter. A blind sculpin remains one unchanging color, wherever it lives, but those that have eyesight, being capable of seeing their surroundings, can change to suit them. The alert eye telegraphs its latest news along the nerves to the sensitive skin layers—"chromatophores," the scientists call them—these delicate mechanisms soon paint the sculpin a hue that will give it protection. Their grotesque forms and fantastic horns and "feelers" are of further aid in imitating the seaweed in their ocean home. The sculpins of the Atlantic seaboard are seldom eaten, for they are most repulsive at first sight. The sculpin of the Pacific is in better favor, however, and as a consequence is caught and used for food by thousands of people—a rather undesirable social standing at best.—Chicago Record.

NOT SUITED FOR FARMERS.

Few of the Present Day Immigrants Capable of Doing Farm Work.

Between the years 1820 and 1890, 10,000,000 of the 13,000,000 immigrants who came into the United States were natives of Great Britain or of Germany, and the number of Scandinavians was nearly 1,000,000. The great majority of these newcomers, especially those from Germany, Norway and Sweden, were farmers whose destination was the west. The term the west, as understood by immigrants, meant at one time the western counties of New York and Pennsylvania, later the states of what is now called the middle west, Ohio, Indiana and Illinois; then the trans-Mississippi states of Iowa, Nebraska and Kansas and, finally, the northwestern states, to which, prior to 1890, most of the new immigrants went.

In the last few years, notwithstanding the prosperous condition of American manufactures, the large harvests and liberal prices for cereals and live stocks, there has been a marked falling off in the immigration of farmers to the United States and a decided increase in the number of immigrants seeking homes in the large cities and manufacturing towns. The official figures of the calendar year of 1900 have not yet made their appearance, but the total number of immigrants will not be far from 475,000, and of this number about 100,000 were from Austria-Hungary, another 100,000 from Italy

and another 100,000 from Russia and the Polish provinces of Germany, while Great Britain furnished less than 50,000, of which number 40,000 were from Ireland. These new immigrants seek homes and employment in the large cities.

The fertility and productiveness of American farms are as great as and in some cases greater than they were many years ago. The means of transportation have been vastly improved and the market of demand is decidedly larger than it ever was before. But the conditions for the purchase of land are no longer so favorable. The most eligible government lands for free homesteads have been disposed of. The railroad grants which included alternate parcels along the line of the roads have been sold and in most cases occupied. No state, except in the southwest, where the climate conditions are not generally such as to attract European farmers, is under the necessity of offering inducements to immigrants, and the latter, no longer recruited from the farming class on the European continent and in Ireland, come chiefly from large European cities in which the population has become congested or in which the rate of pay to mechanics has been forced down by competition or the use of new mechanical appliances.

There is a constant and increasing demand for mill hands and artisans throughout the United States, and it is to some extent supplied by new immigration. The three countries which now furnish the largest share of immigration, Austria, Russia and Italy, have comparatively little in common with the United States in the way of language, customs, historical tradition or the forms of government. There are no longer in Russia or Austria persecutions which would explain a wholesale exodus of the inhabitants of various districts, as was the case ten and fifteen years ago. The economic condition of Italy is rather better now than it was at the time when Italian immigration to the United States began to be large, and the increase of the immigration from these countries can, therefore, be explained only upon the ground that the demand for such labor as their immigrants have to offer is growing in the United States. The falling off of German immigration is explained by the fact that Germany is ceasing to be an agricultural and becoming a manufacturing country. The total immigration to the United States last year was larger than in any previous year since 1893.—New York Sun.

FISH THAT Buries ITSELF.

Queer New Zealand Product that Puzzles the Naturalists.

A fish of curious habits exists in New Zealand, and it has apparently hitherto escaped the notice of naturalists. The fish is called by the Maories the kakawai. Its habitat is very extensive in the North Island and it may be found on the Wairarapa plains, the Forty-Mile bush, etc. It is generally discovered when a man is digging out rabbits or making postholes in the summer time, and it lies at a depth of a foot or two feet under the soil. The character of the soil, whether sandy or loamy, does not seem to matter. The fish is from two to three inches long, slender, tapering, and its body is covered with a silvery, shimmering, but rather more slender and tapering. It appears to be dead when exhumed, and if dug up in summer and put into water it dies at once. If, however, it is brought to daylight in May or early June (the end of autumn), when the rains are beginning to make the soil thoroughly wet, and put into a tub of water a curious thing happens.

After a day or two it casts its skin, which sinks to the bottom, and the fish plays about bright and lively. When dug up in the summer, the skin appears to be a growth of skin or perhaps of a gummy exudation, which seals up the head and gills. Apparently this enables it to aestivate through the dry weather and seals the fish as an Indian fakir is sealed up before he goes in for a long fasting burial. Of course in winter there must be marshy spots or pools in which the fish can swim and propagate, but often all evidence of such natural history is lost in summer, when the dry, waterless plain seems the last place on earth in which to find a fish. When the skin is cast off vivid little spots of red appear on the body, so that some people have said that the fish is a small trout. This is not the case (although they are now used as bait for trout); the kakawai was well known to the natives ages before trout were introduced from England, and the name has been missed in making the Maori dictionaries, just as naturalists have missed noticing the fish.

Experience in a Bog.

While traveling in Cornwall, in 1891, the Rev. S. Baring-Gould came near being overwhelmed in a bog. He and his companion got lost, and in the darkness he could not see me, and had seen me he could have done nothing for me. The water finally reached my armpits.

"Happily I had a stout bamboo, some six feet long, and I placed this against the surface and held it with my arms as far expanded as possible. By jerks I succeeded in gradually lifting myself and throwing my body forward, till finally I was able to cast myself at full length on the surface. The suction had been so great as to tear my leather gaiters off my legs. "I lay at full length, gasping for nearly a quarter of an hour before I could breathe and strength to advance, and then I swarmed myself along on my breast till I reached dry land. My companion, it turned out, had had a similar experience."—Youth's Companion.

A Royal Photographer.

The German empress is an exceptionally skillful amateur photographer, and she has a most interesting collection of pictures. The empress takes snapshots at the court festivities, and she has secured a photograph of the crown prince when he appeared for the first time on parade as a full officer of the guards.

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 ringlet 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 thought of home and gray;
One of the sweetheart he left in town,
Happy and young and gay.
One kissed a ringlet of thin gray hair,
One kissed a lock of brown;
Bidding farewell to the Stars and Stripes,
Just as the sun went down.

Thinking the joys of a mother's love,
One of a sweetheart fair,
One of a 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!

ESIDE a French window in a deep armchair sat a woman. A deep drizzle and a drizzling rain dampened the pane, but the woman stared straight ahead into the darkness and seemed unconscious of the immediate surroundings. 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-eyed ejaculation of indignation 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.

"Beg pardon, Evelyn," he burst out, laughing good-naturedly as his hand alone in this gloom? Don't I bring something enough with me without you 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. The five years which divided their lives 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 you? Sadness? It seems impossible, you have such a bright way of looking at care."

Severance Caulder 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 wound 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—you are angry with me," the boy exclaimed, half passionately; "you think I am foolish to talk of love."

"No, I do not. Only why do you not go to her and tell her of your love, all your pain? She will listen to you; she must listen to you. Blitheness of the world deprives love of its joy, and the first sweet love dream is often blighted by one's own lack of confidence. Men should never blame a woman if she sometimes appears cold, and at other times too light and gay, grief gnaws deep, and woes are hard to bear. Women are hard to understand; their hands are tied in every emotion; their life is masked."

Caulder rose and stood in the middle of the room. Evelyn followed his example. "Will you go to her?" she asked gently.

He stared at her half sullenly—much as a boy would look at an older sister who had corrected him. "Are you sure I will not regret speaking to her?" he questioned, after a pause.

"I trust not, I believe not. God help you," she held out her hands impulsively. He took them in his own; his hands were cold, although his candidly returned his glance.

"What else have you to say, Evelyn?" There was a tenderness in his tone.

What had she not to say? Should she tell him how her life would be a blank without him? How he had crept into her heart with his boyish eyes and smile? How the woman who heard his troubles and comforted him in his first pain was starving for the young love he had bestowed on some fair one? No, she could not tell him all the bitter truth! She was conscious of a choking sensation which prevented speech; her glance fell lower and lower until it rested on the rug at her feet. She knew her fingers closed around his impulsively with a sudden dread of his leaving her forever.

"I have this to say to you"—she breathed the words slowly—"will you still let me be your friend, or will you who has won your love be both sweet heart and friend?"

What had her voice betrayed? She felt her hands suddenly pressed against a warm, unheeded cheek, and a voice which thrilled her with awe spoke her name.

"She who has won my heart is my friend," he said softly, "and"—drawing the slight figure into his arms—"will she be my sweetheart, too?"

She was a woman with a mission, and yet, as 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 me 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.

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.

Women Workers in France.

A recent volume treating of the work of women in France gives this table of women workers in that country: Physicians, 450; authors, 539; artists, and sculptresses, 3,500; singers and actresses, 3,000; nurses, 13,000; milliners, 30,000; government employees, 50,000; members of religious orders, 95,000; teachers, 100,000; in business houses, 245,000; landowners, 500,000; factory girls, 575,000; domestic servants, 650,000; seamstresses, 550,000; farm laborers, 2,700,000.

Tagged Fish in the Ocean.

It seems rather an odd idea to fasten metal tags to marine fishes and then let them loose in the ocean with the idea of identifying them as individuals in case they happen to be caught at a future time; but this is what the United States Fish Commission is doing just now with cod, 1,500 of which have been duly tagged and released this year.

No two tags are alike, the markings on them being stamped in a series of letters and numbers, a record of which is kept in a book in such a manner that if a tagged codfish turns up, a moment's reference to the memoranda will furnish the history of that particular specimen, with date of liberation, weight and sex, etc. For example, a fish wearing a tag with the

BEGGAR KINGS OF CHINA.

One Way in Which Certain Mongolian Become Rich.

If you want to grow rich in China become the head of a guild of beggars, thieves, or lepers. Nanking, Peking, and Tientsin are the headquarters of the most powerful of these guilds, and their rulers are wealthy and respected. The "king" of a clan of Chinese vagabonds of these classes derives his income from a tribute rendered him by his wretched subjects, and also levies a sort of blackmail on traders and merchants by undertaking to keep their shops, stores, and houses free from thieves and lepers.

From these two sources he realizes a large income, and is enabled to live in a large house and keep up a great style in his mode of life. Each clan has a particular district of the city given over to its operation, beyond which its members are forbidden to stray.

Horrible self-mutilations are practiced by the beggars of China in order that their deformities may excite compassion and lead to gifts. On certain days the lepers go about in gangs of from 50 to 150. On these occasions shopkeepers are only too glad to comply with the "king's" demands for blackmail, in order that his subjects may be kept out of their shops.

A king of Chinese thieves knows everything that goes on in his district. He knows who committed certain thefts, and where the stolen property is. He, like his brothers the beggars, has a double source of income. A large percentage of the profits made by his subjects is claimed by him. If a foreigner is robbed he generally can, by paying the "king" a certain sum, recover his property. Property stolen from Chinamen is never brought back.

Every Chinese city has a leper-house outside its gates, and most of them have two or more. As in the cases of the beggars and thieves, there is an executive hand, called the "king," who controls all lepers, and makes rules and compacts, which must be observed. These unfortunate are numerous throughout the empire. When in the first stage of the disease they are brought to the leper-houses. Good care is taken of them as long as their relatives can meet the demand of the "king."

But no matter how wealthy their families may be, the "king" eventually drains them of every penny, and both the leper and his relatives often have turned beggars.—Philadelphia Times.

Threatened the Preacher.

A preacher in Southern Missouri, after having announced that he would preach the following Sunday on "Hell and Who Will Go There," received several letters from parishioners threatening dire vengeance in case he dared to shake use of their names.

When a great man's age is old, it inspires a hope in all those younger, and a feeling of discouragement in those who are older.

The world is becoming funnier and funnier every day.