

**GOHAM'S PALACE OF FINANCE AND FIGURES IN
CRASH THAT LED TO SUICIDE OF CHARLES T. BARNEY.**



CHARLES T. BARNEY.



KNICKERBOCKER TRUST CO.



W. C. WHITNEY, CHAS. W. MORSE.

Deposed bank president, palatial quarters of wrecked institution and partner and brother-in-law of dead financier.

TO MY OLD UMBRELLA.

I honor you, my dear old friend,
For valued favors, without end.
Through sunny days and stormy weather,
We've wandered, arm in arm, together—
In times of drought and times of wet—
Since the glad hour when first we met.
Your faded garments—old and worn—
Give evidence of hardships borne.
Your strength has been severely taxed;
You're all unstrung, unnerved, relaxed;
You've now become so old and thin,
You show the ribs beneath your skin,
You're worse, of late, whenever it rains—
I'm sure you feel rheumatic pains.
Your joints are stiff; your members shake
And tremble at each move you make.
Your powers are surely on the wane;
An ordinary hurricane
Or slight touch of a cyclone
Would scatter each remaining bone!
You're warped and tattered, I declare,
And looking much the worse for wear;
Your coat shows countless holes and
scars.
As if you'd passed through many wars,
Farewell! Your life has been too hard!
You have my sympathies, old pard!
Forget your ugly gaps and seams,
And lay you down to pleasant dreams,
Peace to your bones! May no rude pest
Encroach upon your place of rest—
No scorching sun disturb your shade,
No drenching storm your peace invade.
—Detroit Journal.

Marriage Arranged

Oh! my darling Mona, is it really you? How delicious! I had no idea you were in town yet. And I've such heaps to tell you. Only I've really no time now, because I have an appointment with Madame Celsine, and you know she won't wait. But I must tell you a little about it. Come in here and have an ice, and I'll tell you how it all happened.

I met him in Rome, you know. It was very hard work at first, because he would have been much more interested in me if I had been an old stone in the Forum. However, I had lots of patience, and a lovely chiffon hat I bought in Paris, and so, finally, when we all moved on to Naples, he, Terence, you know, came too.

We had a lovely time in Naples with the volcanoes and things, and soon I saw he meant it all right, only he was frightfully shy about coming to the point, and he had not many opportunities, because Mr. Carstairs and Jack Congleton were with us, and you know what they are!

Well! our last day arrived and nothing had happened, and I got awfully anxious, because he isn't the sort of man to propose by letter; and, besides, I knew if he went back to Rome, unattached, that Kitty Singleton would—
Oh! she is a cat, Mona!

So on the last afternoon, when we all drove up to San Martino to see a museum or a monastery, I am not quite sure which it was meant to be, I made up my mind to be a mother to myself, and said I should walk back to the hotel, and wouldn't he, Terence, you know, come with me.

Of course, he jumped at it. Jack Congleton and Mr. Carstairs said they wanted to walk, too, but I marched on ahead, very firmly, with Terence, and asked him about stones and inscriptions and things they couldn't talk about, and soon they grew tired of walking behind together (because they don't like each other much), and so

they took one of those funny little carriage things and drove home after all. Then I stopped talking about stones, because I was afraid if Terence got too interested he might not notice his opportunity, so I began to talk about going away, and that sort of thing, and at last he got husky and fidgety, like they do, you know, and I saw it was coming; and then, when he had just begun:

"Miss Cleveland, I—"
We suddenly heard "Povertivich," or something like that, just behind us, and there was a wretched old beggarman!

Terence broke off very crossly, and told the man to go away; but he wouldn't go, but followed us, bothering, till at last we gave him some money to go, and he went.

That put Terence off for a bit, but in a minute or two he recovered, and began again:

"Miss Cleveland, can—"
And then we heard another "Povertivich" something or other, and there was a man with a broken arm!

Well! we gave him something, and then two more came, and a woman with a baby, and a lot of little boys, some singly and some in crowds, and they wouldn't leave us till we gave them money, and the more we gave money the more came, and we couldn't get clear of them. And Terence got so angry, because whenever he tried to speak to me they interrupted him.

Well! I knew he would never get anything done in that crowd, so I "mothered" myself again and said I was tired, and wanted to drive home after all. He looked awfully pleased at that, so we hailed one of those carriage things, and after we had fought



"I MET HIM IN ROME."

our way through all the drivers we hadn't hailed we climbed in and drove off in peace.

Terence heaved a great sigh of relief, and I sat quite silent, so as not to put him off by any ill-advised remark, and in a few minutes he pulled himself together, and took hold of my hand (I had left it lying near him in case he wanted it), and he began:

"Miss Cleveland, may—"
And then the driver turned round on his seat and pointed out Capri to us!

Well! of course, Terence took his hand away very quickly, and pretended he had been pulling up the cover, and got very red; and I smiled sweetly and thanked the driver.

But that stupid Italian had no tact; he just let his horse drive itself, and sat sideways, looking at us and telling us stupid stories about the places we passed. Of course, it wasn't for me to tell him to look the other way and not interrupt us, and Terence just sat still, muttering sort of Greek words to himself. However, we were nearly home, and I felt something must be done, and I saw I should have to do it, so I said the others would laugh at us if they found out that we had driven home, after all, and that as we

were near the hotel we had better get out and walk the rest of the way.

Terence brightened up wonderfully at that, and we stopped the carriage and jumped out. He paid the driver and we turned to walk on. I think he saw he hadn't much time to spare, so he began at once:

"Miss Cleveland, do—"
And then we heard loud shouts behind us, and the driver came hurrying after us to say we hadn't paid him enough!

Terence said another sort of Greek word to himself, and told the man to be off; but of course he wouldn't go, and marched along beside us, arguing. I couldn't understand why Terence would not give the man more money and send him off, but he has since told me that he hadn't a penny left in his pockets, he had given all to the beggars.

Well! of course it is impossible to propose to any one while a Neapolitan cab driver man is walking along beside you, arguing about his fare; and the hotel was in sight!

Then three beggars and the old man who sells oranges outside the door came clamoring round us, and I was hopeless, because, you know, besides the title and estate, Terence is a dear.

And then I saw Jack Congleton come out of the hotel and turn along to meet us, and I was so desperate that I cried out aloud accidentally:

"Oh, dear! here is Jack, and now we shan't be alone again."

When Terence heard that he just stopped dead and looked at me, and then he looked at Jack coming toward us, and round at all the clamoring beggars, and then he stuck both hands savagely in his pockets and turned his back on the cab driver, and just burst out desperately:

"D— it all! Miss Cleveland, will you marry me?"

I laughed so much that I couldn't answer till Jack reached us, and he must have thought me quite mad, because I laughed all the way up to the hotel door, and then I turned to Terence and said:

"Oh! yes, yes, yes!" and ran into the hotel, and up to my room, and lay on my bed and laughed till I felt quite ill, because I was so happy.

And ten minutes later they brought me up a lovely bouquet, and the dearest sort of apologizing note from Terence, and so it was all settled.

But we won't go to Naples for our honeymoon!—Philadelphia Telegraph.

He Lasted Well.

When Hardwick decided to have within its borders the Ancestral Loan Society, and Miss Miriam Lester was invited to become a member, every one knew that the three spirited portraits of Miss Lester's great-grandfather would be offered for exhibition.

"You are justly proud of your ancestor, my dear young lady," said a visitor on the occasion of the first exhibition of the society, after a tour of the rooms in Miss Lester's company. "He was a brave man."

"Wasn't he?" cried that enthusiastic young person. "Why, he took part in twenty-three engagements, and there was hardly one where he didn't lose an arm or a leg or something!"

Nothing makes a woman who does house work quite so furious as to have anyone even intimate that she does not have to work much harder than the women who work down town.

It is only a matter of time until the man with the borrowing habit runs out of friends.

BEEES THRIVE IN WASHINGTON.

Busy Little Insects Bring in Goodly Revenue Each Year.

Charles W. Sager, the bee king of central Washington, has succeeded in making a record in his apiary that will attract the attention of all those interested in honey-making, says the Seattle Times. At his ranch near Belma, Sager has upward of 8,000,000 bees. Speaking of his experience in bee culture in this locality recently, he had the following to say:

"When I came to this country four years ago the few people here who had bees told me two suppers to a colony would be all any would gather. That year I lost much because I was not prepared with supers and the bees had no room to store what they could gather. In 1905 I had ninety colonies in the spring. During the season they produced 8,950 pounds of honey—2,850 pounds extracted honey and 6,900 pounds comb honey, an average of ninety and a half pounds to the colony.

"The best colony produced 106 pounds. The lowest gathered fifty-six pounds. In 1906 they did somewhat better. I began the season with eighty-six colonies, from which I took 8,868 pounds, or 103 pounds to the colony. The gathering this year will be only about half a crop. This condition, however, seems to be general.

"In a good year the bees can gather honey quickly and consequently it is very clear. Comb honey usually wholesales for 12½ cents a pound, and the extracted product for 8 1-3 cents. At this price the colony making 106 pounds would produce \$24.50 worth of honey.

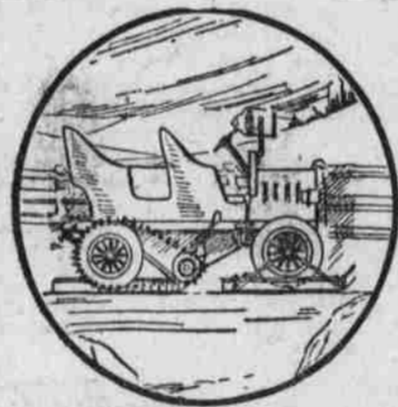
The principal advantage of extracting the honey is that it leaves the comb ready for the bees to refill, thus saving the time required to build new combs. Also the freight on extracted honey is only about half what it is on comb honey. Bee authorities contend that bees will produce one and a half pounds of extracted honey to one of comb honey. Alfalfa makes the clearest and very best honey. Each variety of bloom makes a different colored and flavored honey.

"This country is much better than the average for honey because of the great quantity of alfalfa raised. However, the ranchers are cutting their grass so soon after the bloom arrives that the bees do not have the opportunity they could if it were left standing a few weeks longer.

"During the working season the average life of a working bee is forty-two days. Sixty-three days from the egg to the grave. A good queen will lay from 2,000 to 5,000 eggs in a day. I like to have about 90,000 bees to the colony."

AUTO SLEIGH.

Attachments for Propelling Motor-Cars Over Ice and Snow. Automobile enthusiasts will be interested in an attachment designed by a Washington man whereby motor cars can be easily transformed into sleighs. Automobiles cannot be depended upon to traverse over roads covered with deep snow or an icy surface, and this



AUTO EQUIPPED WITH RUNNERS.

exhilarating sport must be forsaken in winter, at the time of year when it would be most appreciated. The novelty of such an auto-sleigh as that shown in the accompanying illustration will appeal to many. Runners are attached to the front and back wheels. An auxiliary wheel, which assists in propelling the vehicle, is placed in front of the rear wheels. Wound around the latter and the auxiliary wheel is a toothed chain, the purpose of which is to grip the icy surface of the road and force the vehicle onward. Any auto can be equipped with these attachments, which are not made a permanent part of the motor car.

Not So Bad as It Seemed.

An American who recently made a walking tour of Ireland in company with his daughter came upon a white-haired old woman, sitting in the green in front of a cabin, surrounded by some poor little sticks of furniture and a fowl or two.

"An eviction, of course!" said the daughter.

The father said nothing, but being as rich in sympathy as he is in dollars, he made a five-pound note into a wad and pressed it into the old woman's hand.

"Now," said he, "tell me, what is the matter?"
"Sure, sir," said the old woman, pausing in her courtesying, "me ould nan's whitewashing."

Humor in the Jungle.

The Monk—Afternoon, Mrs. Lion. Are you taking little Leo to dancing school?

The Lady—Yes, Mr. Monk.

The Monk—Do you patronize Professor Bear or the Misses Fawn?
"Neither, Mr. Monk. I prefer Signor Gnu. He teaches all the Gnu dances, you know."—Cleveland Plain Dealer.

Every other man you meet claims that at one time he thought of being a preacher.



For One Child

The Common Things.
The things that happen every day
Are common things, so the grown folks say,
But I am a child, and I can see
Most wonderful happenings, all for me:
The flower can grow, and the bird can sing,
But each of these is a wonderful thing!

Away to the south, where the air rests sweet
On meadows of clover and fields of wheat,
Lives the Prince of the Wind, in a castle hewn
From a gray rock-hill that touches the moon.
And once in a while, when the sky is bright
And the clouds of summer are floating white,
The gates of the castle are opened wide,
And the Prince of the Wind comes out to ride.

'Tis something just a child can see,
And not for grown-ups, but for me.
In the meadow-lands, where the lilies grow,
Where the reapers sing and the cattle go,
The river dreams as it moves to sea,
And the Heaven above smiles tenderly;
Over its waters she gently bends,
And her glad, bright smile to its depths she sends.

So magic sweet, that through and through
The river warms to a richer blue.
'Tis something just a child can see,
And not for grown-ups, but for me.
The sun is a fire, so the grown folks say,
And warms the earth in its own good way.

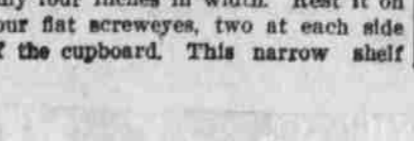
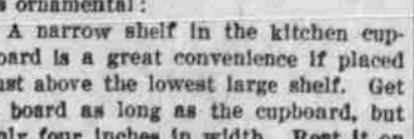
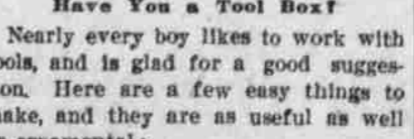
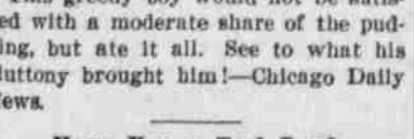
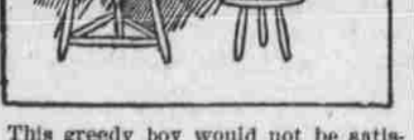
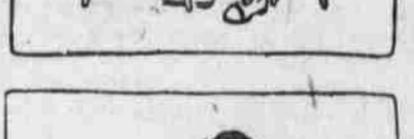
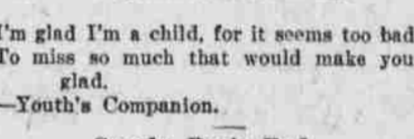
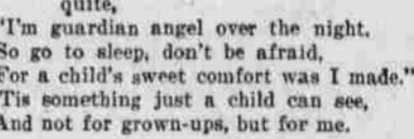
But the sun is the great round crown, I know,
Of a giant, who lost it years ago.
He was King of the Clouds, till one black day
The Wind, in an anger, swept him away,
And his golden crown, like a living thing,
Keeps moving about to find its king.

'Tis something just a child can see,
And not for grown-ups, but for me.
When the night has come, and the lights are out,
And the shuddering shadows creep about,
The Moon shines down through the curtain lace,
With her gentle eyes and her loving face,
And says, with a smile that calms me quite,
'I'm guardian angel over the night.

So go to sleep, don't be afraid,
For a child's sweet comfort was I made.
'Tis something just a child can see,
And not for grown-ups, but for me.

I'm glad I'm a child, for it seems too bad
To miss so much that would make you glad.
—Youth's Companion.

Greedy Boy's End.



bottles, spice boxes, etc.

A pretty dressing table may be made for mother or sister by using a low, plain wooden table and screwing on the top a wooden lapboard. Cover the top with dimity, chintz or muslin, with a ruffle around the edge. The legs of the table are prettier stained or painted. A looking glass should hang over the table. It can be made without the lapboard, but using the board for a top allows one to sit close to the table.

A good corner washstand for a small room may be made of three triangular boards fitted into a corner. The top board should be covered with white oil cloth and hold the toilet set. The lower boards or shelves are for towels, fastened to the wall, and should be finished in front with a cheesecloth ruffle, which will conceal the shelf beneath.

A good mending box may be made from any wooden box obtained from the grocer. Cover it with denim and pad the lid.

KITCHEN MENDICANCY.

Some Customs that Had Their Origin in Slavery.

There are many institutions which are exclusively and peculiarly southern, and which obtain in no other country, says the Augusta Herald. They have their origin in slavery and the customs which have grown out of that condition and some of them are the reverse of wise. Of these the institution of the service pan is one that is so injurious that it should be suppressed by law as something which has passed the stage of being an intolerable general nuisance and is a fearfully demoralizing evil.

The service pan figures in every household where a colored cook is employed. It belongs to the cook, and is supposed to be a receptacle for the scraps that are left from the table. These are claimed as the perquisites of the cook, and are by her collected and taken home at night. In theory the service pan is to receive only the scraps, which otherwise would be wasted, but in practice it is made the storage place of all the eatables that can be transferred to it, and not only the scraps but very often the choice ends. Nothing is served on the table but a generous sample of it goes into the service pan and the finer the cake or the more expensive the dish the larger the slice of it which is abstracted to go into the service pan.

In the evening the cook goes home, and the service pan goes with her. At home she has her man, who ordinarily puts in a good day's work loafing around some dive, and shows up at night with a healthy appetite, sharpened by twelve hours' fasting, and puts the contents of the service pan to the use for which it was invented. Sometimes it is the cook's whole family which is fed out of the service pan, but in the majority of cases it is some worthless loafer, who spends his time hanging around dives and makes his living out of the service pan.

Liquor in Norway.

The Sanlag system in Norway gives power to municipalities to grant all the retail licenses which it deems necessary to a company which would bind itself to carry on the traffic in the interests of the community, with a fixed annual return of not more than 5 per cent on its paid up capital. In establishing the system the question of compensation does not appear to have presented much difficulty. When the Sanlag was introduced two kinds of licenses were in existence—first, those granted annually or for a term not exceeding five years, and second, privileged licenses, granted for the life of the licensee. In the case of the first no compensation whatever was paid to those dispossessed of their licenses. In regard to the latter compensation was granted in the form of an annuity equal to the average yearly profits for three years preceding the suppression of the license.

With these provisions the aims and principles of the Sanlag are summarized as follows: The elimination of private profit and securing the monopoly value for the public, insuring highest quality of liquors sold, the reduction of the number of licenses, the easy enforcement of the law, the destruction of the power of the spirit trade and the furtherance of all progressive measures of reform.—New York Herald.

Another Reason.

An English clergyman visiting in this country told of a jilting that had happened in his parish. He said that he had an appointment to marry a couple at 4 on a certain afternoon. He appeared duly, and the bride appeared, but not the bridegroom. The clergyman and the lady, silent and embarrassed, waited in the quiet church from 4 till 6. Then they sadly departed. A week later the same couple wrote to the clergyman again, appointing another afternoon at 4 for the ceremony. And again the clergyman and the bride were on hand duly, and again the groom failed to turn up. As the two waited time passed slowly in the still and empty church. It grew darker. Five o'clock sounded, then 6. And then the bride broke the silence with a fierce ejaculation.

Have You a Tool Box?

Nearly every boy likes to work with tools, and is glad for a good suggestion. Here are a few easy things to make, and they are as useful as well as ornamental:

A narrow shelf in the kitchen cupboard is a great convenience if placed just above the lowest large shelf. Get a board as long as the cupboard, but only four inches in width. Rest it on four flat screweyes, two at each side of the cupboard. This narrow shelf

A Terrible Pace.

"Literature sets a terrible pace for a man," remarked the sympathetic admirer.

"Yes," answered the high-browed and determined youth; "it's fierce to keep trying to write things faster than the editor can throw them into the waste basket."—Washington Star.