

CALL OF THE WILD HEARD ON THE CURB

Not a Mob of Lunatics, But a Mart Where Millions of Dollars are Made and Lost.

"What heaven! What is this?" exclaimed an old-fashioned visitor at sight of a noisy, riotous mob of men in the center of Broad street.

"This is our market for cats and dogs," replied the New York friend and guide.

"Do they sell such things so close to the Stock Exchange?" said the visitor, who had heard that the hundreds of buffaloes that are being sold there must be a big demand for frogs' legs.

"Look, look up at those fellows winking their fingers at the windows across the street. They're either deaf or dumb or they're crazy. Jimmie, that chap in the white shirt is walking right out of the third floor window. He's standing on the sill. He'll fall if he gets jumped."

"What's he doing?" said the urban friend.

"Whatever happens down here is entirely natural to the district. You expect to see a madman at the circus. This is the financial circus, otherwise known as the Curb Market."

"Where are the cats and dogs you mentioned?"

"Where the Society for the Prevention of Cruelty to Animals has them in charge the present day. The Curb is trading just now in aqua candy and chewing gum. These are bona fide articles, while the buffaloes you hear of are sold in a gold mine of that name. Pups are bought and sold. You can make a reputation and on the candidates who may be nominated by the conventions. You can invest in a rumor, bank on the future and copper and tin and create a fortune."

"Is it a public gambling house?"

"Well, there are stocks offered at 6 cents a share and you can buy securities for the price of a hot water bottle. There are a few things that a self-respecting water would refuse as a tip, there are bonds and stocks of a gilt-edged character, compressed by anything on the world's exchange. The Standard Oil and American Tobacco for instance, are the most costly and imperial securities. There are also securities that ought to be performing the function of wall paper in a barn."

orders to buy and sell curb stocks, and the nimblest among them were engaged in the operation of slicing the margins of eighths and sixteenths on the lightning changes of prices between the New York and Boston curbs. To seize a New York offering thirty seconds before any rival, hurt it to Boston and skim the instantaneous profit—this was the feat technically known as arbitrage. If the stock is involved in the transaction and the buyer wants delivery, there is time enough to send the securities from one city to the other within the "next business day," according to rule.

ORDER IN ITS DISORDER.

A policeman of the traffic squad walked around the roped enclosure, exchanging banter and playful hand grips with brawny young men who blinched in the sunshine. A faded replica of a famous diplomat, in spats and smoking a bulldog pipe, paused to instruct the small son of the round Italian street sweeper, a special employe of the market, how to give enemies the solar plexus knockout. Messengers in red caps and identifying buttons scurried about taking orders. A dreamy-eyed, black haired man, in a soft hat, paced the asphalt, oblivious of taunting offers to buy or sell shouted in his face, and he glanced upward at the graceful figures struck by slanting light in the pediment of the Stock Exchange Building. A group of men gathered beside the iron column of the market clock and read on a small blackboard the latest edict of E. S. Mendels, the self-appointed and universally obeyed czar of the curb. Disorder in the mob seemed accentuated by the lack of trading posts, as in the stock exchanges; yet a little study showed that mines flourished in the southeast corner, and there were distinct places for industrials, railroads and miscellaneous stocks. This is not so wonderful, as the man said who learned how the calf got through the knot hole; the traders were trained by the use of posts, and now they have the habit.

Everything about the curb is a curiosity. Everything is laughable. You laugh at the chewing gum stock until you learn that the American Cattle Company is capitalized at \$10,000,000, owns nearly three million acres of choice or gutter-land in Mexico, keeps wagging the jaws of \$5 per cent of the chewing gum-consumers of the United States and pays such dividends that its common stock is quoted around 175. All the favorite brands are owned by the trust. It is impossible to laugh at such an aggregation of wealth. Snuff has possibilities of humor until you know that the sneezing market has been cornered and made respectable and remunerative by the tobacco combination. There is soap at the modest price of 249 a share.

A candy company, organized a few years ago as a consolidation of twenty plants, is capitalized at \$9,000,000, has an annual output of 70,000,000 pounds of tooth destruction and yields a handsome profit to its stockholders. No least could be levelled at Borden's Condensed Milk, quoted on the curb around 140, nor at Eastman Kodak at 240, nor at the stock of the knowledge-by-correspondence trust, which is capitalized at \$10,000,000, with electro-therapeutics and an X-ray clinic on the side. There is no joke about the par value



THE CURB MARKET IN BROAD STREET, WHERE BROKERS DO BUSINESS IN SUNSHINE, SHOWER OR SNOWSTORM.

IT'S JUST THE CURB.

"What is the Curb, then, and how did it happen?"

"Let me refer you to a phrase lately become famous—the Almighty knows. The Curb is itself. It has been defined as the tail end of the Stock Exchange, yet the tail sometimes comes near wagging the dog. It has been called an infant class of speculators, but some of the infants are so big that they can give points to the members of the regular exchange. You might call this a survival through the ages of the primal market place, where men's minds met to settle the prices of commodities according to the law of value; but the law of value has been largely broken down here through monopoly and a system that regulates the market. Yet it has no organization whatever. Everybody has a right to enter the market. Nevertheless, a stranger who butts in is like a wounded animal in a herd of ten thousand buffaloes. It is a free association of individuals, and it is backed by the most powerful financial interests. It has no money, although it could raise millions at a moment's notice, as it is a fact that a college professor ten years to classify. Nobody knows what it is. We just call it the Curb. Enlightened, or perhaps darkened, by the remarks the visitor spent the rest of his time watching the extraordinary antics of the men within the roped enclosure, extending from No. 39 to 44 Broad street, and of the people at left windows on both sides of the street. It seemed like a lunatic asylum, although so well conducted a asylum would have such carry-ings-on. A man below hawled, suggested three fingers, made his left arm a pump handle across his stomach. Above, a man in a white dress lifted a window slide like the door of a mullin, poked his head through, cried 'Frog jump' and pointed his thumb at the sky. Two young men stood on a balcony and combined the gestures of Shylock and a Bowery boy. A large plate glass window swung on its hinge sidewalk and a youth in a polo cap started to walk into space. He stopped on the sill with an arm of militant support and began to make signs to those one fifty feet below.

Telephone and telegraph instruments were visible at several windows. Men used them frantically, and at the surging crowd and again reached up receivers and pounded Morse keys. It might seem that these persons were merely despatching the superficial aspects of a riot to satisfy the curiosity of distant correspondents. The visitor learned, however, that they were transmitting

of the typewriter trust, with its control of all the leading brands of machines, a capitalization of \$20,000,000 and dividends up to 8 per cent. The curb does not feel it necessary to apologize to the super-gilt shares of Standard Oil, which fluctuate in the neighborhood of 50 and might hit the ceiling if they were not steadied by willing hands and an occasional jolly voice.

There is an \$11,000,000 meerschaum company any one when it forms the exclusive market for that claims to have discovered vast deposits of pipe material in New Mexico that will make the exclusive Turkey trade look like a Missouri corn-

cob in a blizzard, but the stock has not smoked up very vigorously of late. Baking powder has a present price of 140, with the storm clouds gathering of a fight to the death with the glucose trust, which proposes to go into the baking powder business. Hitherto baking powder and glucose have lain down together like the lion and the lamb, the latter furnishing to the former the starch necessary to manufacture the housewife's friend. Glucose is no mean antagonist, having the backing of its redoubtable parent, Petroleum, and the curb market will show a pretty scrap one of these days.

SOME COMEDIAN STOCKS.

American Squab preferred came on the scene not long ago, and there were hungry traders who wished the birds were not quite so spiritualized. It was announced that the shares represented a sixty-acre squab farm in Pennsylvania, with a capacity of thirty thousand breeders, capitalized at \$250,000. The promoter of the bird securities told investors they could have a "put" for one year at 11, meaning that he would buy the stock back at 11, or 10 per cent above par, in case there was any dissatisfaction. General Electric Display is another recent stock of a birdlike quality, the object being to spread the benefits of the white and dazzling Rialto illumination as to cocoa, breakfast food and cocktails throughout the cities of darker America. Celluloid, natural food and smokeless powder are regularly listed on the curb.

There are comedian stocks and farcical slapstick issues that perform antics after seasons of periodic obscurity. Some of these long ago played engagements in houses of high finance, fell into evil associations, were taken in charge by receivers and one day made their bow on the curb vaudeville to do a song-and-dance specialty or give an imitation of themselves in better days. A convulsive semblance of vivacity often marks such worn out issues. Bay State Gas is the classic example of greatness brought low. Once this Adick's creation was highly esteemed and represented a capitalization of \$100,000,000. Now in the

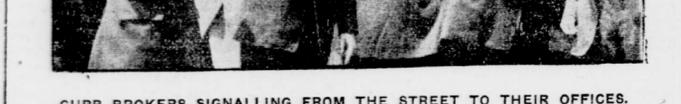
hands of a receiver, it is quoted on the curb around thirteen-sixteenths of a dollar and occasionally varies the monotony of the last funeral rites with a spasmodic upward movement. However, a corpse is not always a corpse. Take the so-called Northern Securities stubs, which represent the remains of a great railroad merger dissolved by the Supreme Court seven years ago. The company, reduced to one-hundredth part of its \$250,000,000 capitalization, still owns valuable coal lands, pays dividends and is quoted at 106.

The yearning to discount the future finds expression in the trading in rights—otherwise the privilege of stockholders to subscribe for new issues at par—long months before the rights become due. Active curb trading takes place on new bond issues before they can be listed on the Stock Exchange. There is even buying and selling of the unknown, based on the report that certain directors will issue certain securities, and the cabalistic sign "w. l." covers most contingencies, meaning "when, if and as issued." It is somewhat like betting that a certain horse will come in first in the race if the animal enters the race and if some other animal doesn't get there first. Yet the gallant speculators of the open market don't mind such minor uncertainties.

When a rumor spread of the future merger of New York car lines that proved to be the Interborough-Metropolitan Consolidated Traction and later some of them repudiated their contracts on the ground that Interborough-Metropolitan and Consolidated Traction were different prop-

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CURB BROKERS SIGNALLING FROM THE STREET TO THEIR OFFICES.

new allotments of stock in reorganizations is a specialty of some curb brokers. These traders go about with a miscellaneous assortment of one-fifth of an oil share, seven-thirty-seconds of a railroad security and eight-ninths of a gold mine stock, trying to obtain the missing fractions to complete a unit, so to sell their fractions to some one who has a larger percentage of the whole. It is like matching up a puzzle, and sometimes odd pieces of shares lie around for years before finding their mates.

The Stock Exchange does not recognize the curb and the curb does not recognize the Stock Exchange, yet 60 per cent of the two hundred members of the open market represent houses of the regular exchange. It is a rule of the exchange not to permit its members to do business with any other stock exchange, and this rule is said to be maintained by the official sweeper in advance of the opening hour, no matter how much snow there may be in the street, and if the snow continues to fly the broom keeps pace with it during the market session.

A SELF-APPOINTED RULER.

E. S. Mendels, the self-appointed autocrat of the curb, is a rotund, cheerful, smiling son of Louisiana, who has been in the market for more than thirty-five years' experience and has found them good in his sight.

"I marvel at my own power, which I have given to myself," he says. "You see how I walk up and down the line setting disputes and issuing edicts that are instantly obeyed. Here is the book of my statutes prescribing the details of what shall be done in the market. Here is a pink card and a green card and a yellow card, conveying my various desires. The blackboard on the street carries my immediate messages. I issue buttons to official messengers, fix their rate of charges, keep a register of legitimate stocks, forbid trading with strangers and assess a voluntary tax of \$12 a year upon each of my subjects to pay street cleaning and office expenses. How I manage to do all this without the backing of an army and a navy, not to mention such things as constitutions, ballots and means of moulding public opinion, is rather beyond my comprehension. Once in a while I create a temporary kitchen cabinet to assist me. But I am careful to avoid every appearance of organization and constitutional government. There is probably no use speculating how I rose to power, why I am able to govern what doesn't exist and what will happen when I choose to lay down the sceptre. Perhaps history will not judge me so harshly when it learns that I labored as czar without salary or other material reward."

The curb has its characters. Amos Steffe, ex-Mayor of Oil City, Penn., is pointed out as one of the big operators. There is broad shouldered and handsome "Billy" Gallagher, with his short-trimmed blonde mustache, who makes things hum in the mining field and might serve for the model of the hero in "Friday, the Thirteenth." A slight chinned youth is indicated as Osborne, leading juvenile in the Helen Maloney elopement affair. Franklin Leonard, Jr., is a lawyer and an officer in several mining companies. There are other lawyers. Some of the old curb lights are shining in the Stock Exchange, and others have dwindled out in places not so respectable.

An unkempt, gray ghost, a living sermon, stands or slowly paces for five hours every day the asphalt on the north side of the rope barrier. His

Anecdotes About the Big Secretary of War

A Genial Man Who Sets at Ease All Who Talk with Him.

Continued from fourth page.

In other words, a criminal, whether of high or low degree, was in his eyes a person who ought to be behind the bars.

It was a speech of his made at this time as the representative of the Bar Association that drove from the city "Tom" Campbell, a lawyer notorious for his unprofessional methods of protecting criminals. Thieves and rogues even bore the name of "Campbell's gang." All the legal steps taken by the mails of a man whose followers had turned the courthouse proved ineffective. Taft's scathing speech so aroused the town that Campbell left it. It is of interest to note that Taft found his opponent in this battle a man named Joseph P. Foraker, who was defending Campbell.

The next step in his career was the appointment to the office of Collector of Internal Revenue for the 1st District of Ohio. This office was an important one, as the collections were more than \$1,000,000 a year. It fell to him through a factional fight over the selection of an appointee. President Arthur appointed him as a compromise for the sake of harmony. Perhaps this may be said to be his first appointment as a pacifier.

The ten months he carried on the occupation of collecting money, a task believed not to have been altogether congenial. Then he resigned to practice law.

Soon he was appointed Assistant County Solicitor. This was in 1883. The following year he married Miss Helen Herron, the daughter of John Herron, law partner of President Hayes. One year afterward Judson Harmon had resigned as chief of the Superior Court of Ohio. Foraker was appointed. There was a certain coolness existing between Foraker and Taft owing to the latter's rivalry against the machine and the fact that they were opponents in the Campbell case. Several days later Foraker had the generosity to appoint Taft to his place. Foraker had the generosity to appoint Taft to his place when he was twenty-nine years old.

As a judge Taft was as fair as he was courageous. The trial of Yontee, who was charged with the looting of the Newport (Ky.) National Bank, was held before him. "If the verdict is guilty," said Yontee's attorney, after the jury went out, "we might as well give up, for there's not a single exception I can file to any one of the judge's rulings. He is absolutely the fairest judge I have ever seen on the bench."

Friendship or relationship he would not permit to interfere with justice. On one occasion he decided against his father-in-law. It is said that Herron was exceedingly provoked with his son-in-law. The former appealed the case, and the decision of the latter was sustained.

AN IMPARTIAL JUDGE.

On another occasion, having heard that the receivers of a number of Ohio railroads were paying rebates, he summoned them to appear before him. Among them was Myron T. Herrick, who afterward became Governor. The two were close friends, and Mr. and Mrs. Herrick were invited to stay at the Taft home while in Cincinnati. The morning following the arrival of the chambers of their host for the former went to transacting the business which had brought him to Cincinnati.

The conversation was something like this:

"Myron, have you been rebating?"

Mr. Herrick laid down a statement which indicated that \$50,000 had been paid to shippers.

"Myron," said the judge, after looking at the statement, "I don't care how you do this thing you can't be permitted to escape."

Mr. Herrick explained. The sum represented an obligation which he had inherited as a receiver. Morally he was bound to pay it, although it was not an obligation of his contracting.

"Well, that is different," said Judge Taft, with a sigh of relief. "Please hereafter let me settle judicial questions." He continued, with his jolly laugh, "I will enter an order for the payment of these claims, which are unquestionably just. You have taken a great load from my mind. I should have liked to convict you of rebating."

When Taft's integrity was questioned in the least his wrath would flame forth. On one occasion a man who had heard some gossip about what Taft would do in connection with a certain case went to the judge.

"People are saying," said he, "that you will not do full justice to one side in this case."

"You get out of here," Judge Taft shouted, "or I'll throw you out!"

The case, it so happened, was not before him at all, but he would not tolerate a tattler.

SOME OF HIS DECISIONS.

There are innumerable stories of his consideration and thoughtfulness. Lawyers who had justice on their side, but were likely to lose because of their inability to cope with their adversaries, were not infrequently helped by the judge to present their cases in such a way as to give the victory to justice.

Among the cases which came before him in Kentucky was a suit for damages brought by an inexperienced lawyer, for a girl whose foot had been partly cut off in a railroad accident. The petition was drawn up poorly, and could have been thrown out on a demurrer. The names would be on the board with a crowbar. The worker was so ineffective that Taft saw the fire would reach the man before he could tear up the first board. Thereupon "the Little Judge" bent his broad back, grasped the end of a board in both hands and ripped it off. Several other boards followed the first, and the fire was stayed and the cottages were saved.

One day in 1900 President McKinley and Judge Taft were travelling on the same train.

"I am in need of a man who is strong, tactful and honest, for an executive in the Philippines," said the President, turning to the former associate of Taft.

"You have described Judge Taft," replied Judge Taft.

The Kilnu Root, then Secretary of War, was of the same opinion.

Taft's reply, when he was approached and asked to turn aside from his ambition to become a member of the Supreme Court, in effect, was: "Why,

great deal of difficulty and toll. The facts were not easy to present in a logical manner. He blundered around, fishing out one fact after another, but in such an illogical order that they lost their force.

"Now, as I understand it," broke in Judge Taft, "the facts are these." Then he stated them briefly and clearly. The case was as clear as daylight. The attorney, in delight, having the statement of facts out of the way, began his argument.

Toward the end of his career as a federal judge a young man was convicted in his court of violating the postal laws. Judge Taft was convinced that his crime was due more to ignorance of the law than criminal intent, so he suspended execution of sentence.

"Come back to me in six months," he said to the young man.

War broke out before the six months had elapsed. On the day that the period expired the young man appeared before Judge Taft.

"I've come," he said as laconically as Grimaud would have spoken.

"I see you have," replied Taft, cheerfully. "What can I do for you?" Evidently he had forgotten the young man. The reason for the appearance was recalled to him by one of the attaches of the court. A few questions revealed the way in which the young man had spent his probationary period.

"And what are you doing now?"

"I'm trying to get into the army."

"Will they take you?"

"I think so, but I told them I couldn't enlist until I'd seen you."

"Well," said Judge Taft, "you show yourself to me with Uncle Sam's uniform on and you needn't come after that."

The youth was accepted and his sentence was remitted.

Taft AND McKINLEY.

At Murray Bay, Quebec, where Judge Taft has been in the habit of spending his summers, a new nickname was bestowed upon him. Somehow he seems to be just the sort of a man to whom sobriquets are applied. In every new group of associates he has received a new appellation, emphasizing the characteristic which has appealed to them most. They have always grown out of a feeling of affection. Among the French, of Quebec, it was a playful phrase, "Le Petit Juge" ("the Little Judge"). Perhaps this contradiction of terms grew out of an incident which occurred there. One day the boardwalk caught fire. Judge Taft, who was likely to be busy with his judicial duties, although nominally on a vacation, hearing a common-law case, realizing that the flames would spread to the cottages, under his direction took charge of the operation. Under his leadership a frightened native was set at work ripping up the boards with a crowbar. The worker was so ineffective that Taft saw the fire would reach the man before he could tear up the first board. Thereupon "the Little Judge" bent his broad back, grasped the end of a board in both hands and ripped it off. Several other boards followed the first, and the fire was stayed and the cottages were saved.

I am not the man you want. To begin with, I have never approved of keeping the Philippines."

The President is said to have replied that this was his view also, but that the responsibility could not be shifted.

WORK IN PHILIPPINES.

When Taft was finally accepted, he illustrated his character at once in expressing his reason for doing so.

"I want to do those people good."

That desire may be measured by his dispatch to President Roosevelt when the chief desired to fulfill his ambition by appointing him to the Supreme bench: "Look forward to time when I can accept such an offer, but even if it is certain that it can never be repeated I must now decline." Every one knows how Taft came to be known to the Filipinos as "Sunto" Taft.

A story which illustrates his method of getting into contact with the Filipinos is told of his visit to the province of Bulacan to inaugurate a local civil government. He inquired for the most prominent person in the place. This personage proved to be an ex-captain of Spanish volunteers. According to Continental custom, he appeared dressed as for a great ceremonial. He was stiff with dignity, and his uniform was resplendent with a row of decorations. Instead of appearing in a blaze of military glory, as was expected, Taft wore only a suit of light linen. He grasped the little Spanish officer's hand and exclaimed heartily: "How do you do? Glad to see you!"

Two weeks later the ex-captain received his commission. When he appeared to take office he, too, wore a linen suit to the astonishment of the natives, who inquired: "How is this?"

"It is no longer customary," replied he, as he grasped a hand in imitation of the Governor. Taft introduced the "glad hand" and democracy in the Philippines.

So many successful great labors have been performed in the sight of all the world by the probable candidate of the Republican party in the few years that have elapsed since he accepted the appointment on the Philippine Commission that it is not hard to realize he was so little known at the time of his appointment that a newspaper of Boston, that city of "light and leading," in printing a sketch of the appointee printed that of his brother.

ALWAYS HUMOROUS.

When you hear a roar of laughter coming from the direction of the President's office in Washington it is a certainty that the Secretary of War is there. Sometimes it is a single laugh—the President's—that one hears; again it is a duet; still again it is a chorus. But whatever the source, it is certain that William H. Taft is responsible. No matter how sombre the day or how sober the crowd surrounding the President, the Secretary of War is the ray of human sunshine that drives the clouds away and makes the routine of official business take on a rosy hue. Some one dubbed him the "merry candidate," and if the habit of looking on the pleasant side of every problem, of never nursing a "grouch," of tackling every knotty question with a smile and of greeting the world at large first, and the fire was stayed and the cottages were saved.



OFFICE MEN SIGNALLING TO AND RECEIVING SIGNALS FROM BROKERS ON THE CURB.

positions. The point was slightly technical, and more technical was the action of one broker, who at a printing expense of \$10 organized a highly capitalized "Consolidated Traction Company," which he was the exclusive proprietor and tried to satisfy his customers with armfuls of the stock. The broker's friends apologized for him, saying he had great ideas, but he was hampered by a lack of capital to carry them out successfully, like the true Napoleons of the district.

A DEAL IN TROUSERS.

A more refined sense of honor and sportsmanship, though on a small scale, was shown by two brokers who met in a café after business hours. One was penniless, the other flush. The wealthy broker matched his own against the other's coat and waistcoat, and having in these garments compelled the losers to shed them. The trousers worn by the bettors were then put in the balance, and this time the penniless broker won and forced the loser to make an immediate delivery of the garment. Without trousers the man of means felt himself at a disadvantage, especially as the café proprietor threatened to call a policeman, and he shortly settled with his opponent by writing a check for \$500. These stocks are closely held or monopolized by a few men, and generally they come to the open market only in small lots, through death or accident. Small holders of Standard Oil, for example, did some unloading last year on account of the Landis fine. The business depression caused some gilt-edged securities to emerge from their hiding places. The business depression caused some gilt-edged securities to emerge from their hiding places. The business depression caused some gilt-edged securities to emerge from their hiding places.

eyes are on the ground, and he mutters incoherently. They tell him that "diamond" is the official mascot, quite harmless, who used to be a telegraph operator, lost all his money in speculation and does nothing but haunt the place of his disaster. Figures more pleasant are the two stout old women who have peddled sandwiches to messengers on the south side of the inclosure from time immemorial, and have a monopoly by request of the friends among the brokers.

An annual business of \$100,000,000 is credited to the New York open market.

Boston has a curb governed by a committee of three. Unlike the American markets, the curbs of London, Paris and Berlin meet after the regular exchanges have closed for the day.

The limit of cheapness, informality and chance is by no means reached on the outdoor market. There are sorts of privately conducted curbs that do a large mail order business and excite the aversion of backwoods capitalists with offerings of stock positively guaranteed to yield 24 per cent a year and upward. One of these institutions lately sent out a circular boasting an alleged success with such statements as, "The thing you believe in will benefit you. Faith is hygienic. . . ."

Plenty of attractive stocks were quoted at one cent each, and among the list were such names of appeal as Baby Florence, Roswycoco Co., Gold Bug Johnnie, Lucky Elys, Grandwama, Happy Jack Alaska, Yellow Tiger and Vulture of Wonder.

A PROPHET IN HIS OWN COUNTRY.

"I don't believe," remarked good old Aunt Looey, "that Lige Potter is don't very well in Chicago."

"Oh, I don't know," replied Uncle Liphalt. "Lige useter be a purty sharp chap before he went there, but we've been taking this Chicago paper four years now, and it's never once mentioned his name, even when the hull Potter family went there to visit him!"—Puck