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MANY MILLIONAIRES.
 Men Who Have More Money Than They Know What to do With.

The wealthiest individual who dabbles in Wall street of course is William H. Vanderbilt. He did not appear as a heavy operator until after the death of his father, the late Commodore Vanderbilt who left his favorite son \$65,000,000. Since that time he has added to his vast capital by judicious investments until now he is credited with being worth \$120,000,000. This is divided up in real estate, United States four per cent. bonds, Lake Shore, New York Central, Canada Southern, Michigan Central and Chicago & Northwestern stock. He is the heaviest individual holder of government securities in the world, his daily interest account from this source alone amounting to nearly \$2,700. Jay Gould ranks next to Vanderbilt, his wealth being estimated at \$75,000,000, which, with the exception of \$500,000 in real estate, is all invested in railroads and telegraph securities. The honor of being the third largest possessor of wealth on Wall street is divided between several gentlemen who touch their holdings by the millions and who are variously estimated to be worth from \$4,000,000 to \$10,000,000. Among these are James E. Keene, D. O. Mills and Thomas Maitland. When Mr. Keene made his debut in Wall street a few years ago he was credited with transferring from San Francisco to Wall street \$10,000,000. Since then he has met many severe reverses, but has added to his store in other directions, and it is safe to say that he is worth at least \$6,000,000 to-day. Mr. Maitland is believed to be possessed of \$8,000,000. A good story is told of him, showing the caution he exercises in making investments, as well as his total indifference to adding to his vast wealth. Recently he was invited to take the initiative in improving the Long Island railroad property. It was shown clearly to him that by building the bridge from upper New York across Blackwell's island to Long Island, and a judicious change in the time tables and running arrangements, the investment of \$3,000,000 would make a handsome return. Mr. Maitland examined the details of the project closely, regarded it with favor and felt convinced of its assumed success, when he turned toward his friend and said:

"I am getting along well in years and want to avoid all the annoyance possible."
 "But this will add greatly to your possessions," pressed his friend.
 "I have all the money I want, sir," was the response. "I have trouble enough with that, and I desire no more. I have no one to leave it to, and any additional treasure would add to my inconveniences. I am fully content with what I have, and I shall enter into no more speculations."

The Seligman also count their gains by the millions, so divided up between the brothers as to leave at least \$2,000,000 to each. August Belmont is another of the millionaires. He continues to manage the affairs in this city of the famous English banking firm of N. M. Rothschild & Sons, and is put down as worth at least \$2,000,000. Geo. I. Seney, president of the Metropolitan Bank, is another man whose actual wealth is unknown, but who is believed to be worth between three and five millions. Cyrus W. Field has been very successful in his speculations, his cable, Wabash and elevated railway stocks and bonds having netted him a very handsome profit. Mr. Field is put down as worth about \$2,000,000.

Wall Street is full of business men whose wealth varies from \$500,000 to \$1,000,000, most of whom live sumptuously and enjoy life to its fullest extent, but who are daily toiling for more and more gains. H. Victor Newcomb, president of the United States National Bank, and formerly president of the Louisville and Nashville Railroad Company, is said to be worth over \$3,000,000. His successor in the presidency of the Louisville and Nashville road, Mr. C. O. Baldwin, is estimated at between \$2,000,000 and \$3,000,000. H. C. Fabnestock, vice-president of the First National Bank, suffered a heavy reverse when the firm of Jay Cooke & Co., of which he was a member, failed. Mr. Fabnestock, after having met all his liabilities, is ranked as worth \$1,000,000. Among other millionaires are ex-Sarrogate Jenkins Van Schaick, F. B. Wallace, D. B. Hatch, Henry Clews, J. D. Vermilye, Henry D. Willard and Moses Taylor.

Old and New Creeds.

A man may have given up his belief in Christianity after long, solemn and painful thought; he may have felt constrained to tear himself away from the faith of parents and friends and childhood, and the pangs may have been like the tearing away a piece of one's life. But such a man is not likely to remain in a creedless condition. His sincerity and intensity will never let him rest until he has found some little ground on which he may stand, something on which a shelter may be raised to take the place of the forsaken home. He may come to have a poor creed, an imperfect creed, in many respects a mistaken creed, but he will still have a creed, and so be saved from a spiritual death of a frivolous skepticism—saved by faith. But in these days there are so many who, while they are incapable of painstaking thought or a fervent intention, flit hither and thither unresistingly with

the infertile buzzing of an unfit fidelity. They do more deeply and in fidelity than they ever could. These are flippant superficialists, who catch the trick of what is called advanced thought without the trouble of thinking. People who would not or could not rise to the height of a great argument—young people with a facile omniscience and frivolous people who have no knees, who never know what it was to fall down before a great idea—easily acquire the pert phrases of unbelief, and dismiss the faiths which have stood for ages, and take a new incredulity from a monthly review. In these days people seem to have no time to be thoroughly informed about any one thing, and so they become the victims of some reckless writer's confident assertions.

"And well-placed words
 Baited with reasons not unlaughable
 Wind me into the easy-hearted man
 And hug me into snares."

If it were not for our superficial magazine and newspaper articles, some who now affect to be unbelievers, or semi-unbelievers, in Christianity—to be pantheistic with Spinoza or positive with Comte—would scarcely have known even the names of these great writers. "Knowledge comes" if "wisdom lingers"; everybody knows everything, and labor is unnecessary, for we can become scientific in an hour and sceptical for a shilling. It becomes a duty then to warn men against the plausibilities which solicit their attention in order to discredit their religion. There would be little danger in these plausibilities if the readers were better informed than they generally are, but they are startled by bold assertions, whose inaccuracy they do not know, which take possession of the mind as though they were positive facts.—*Good Words.*

How to Eat a Watermelon.

There are many ways of eating melons, all of which are good, but some better than others. The primitive way, still ardently pursued by small boys of all colors, is to get into somebody else's patch and "bust" one open, and then and there bury the countenance in it. Another way is to cut it in two parts, give your neighbor one half and a spoon, and make similar provision for yourself. This is called an Eastern Sho' dialogue. A great deal of substantial courting can be done in this way. The hotel plan of cutting it like a tulip and putting a lump of ice inside, is the worst way. Ice should not touch the pulp. The best way is to bury it in the ice for two days. It takes fully that time to get all the heat out of it. Then cut it lengthwise into about four pieces, and eat it at night—that and nothing else. Watermelons are unwholesome, however, if plucked too green, or if much over-ripe. Some unfortunate people are unable to eat them at all. But the happy average man can place himself on the outside of half a watermelon without any gastric disturbance. People, however, deal unjustly with this fruit sometimes by eating a hearty dinner first, and then topping off with a melon, and then if a moral earthquake sets up in the interior, they charge it to the melon. But this is clearly unjust. The watermelon should be taken between meals. It was intended as an episode—an interlude—a romance without words—a nocturne in green and red—not to be mingled with bacon and greens. Its indulgence leaves a certain epigastric expansion, but this is painless and evanescent—take another slice.

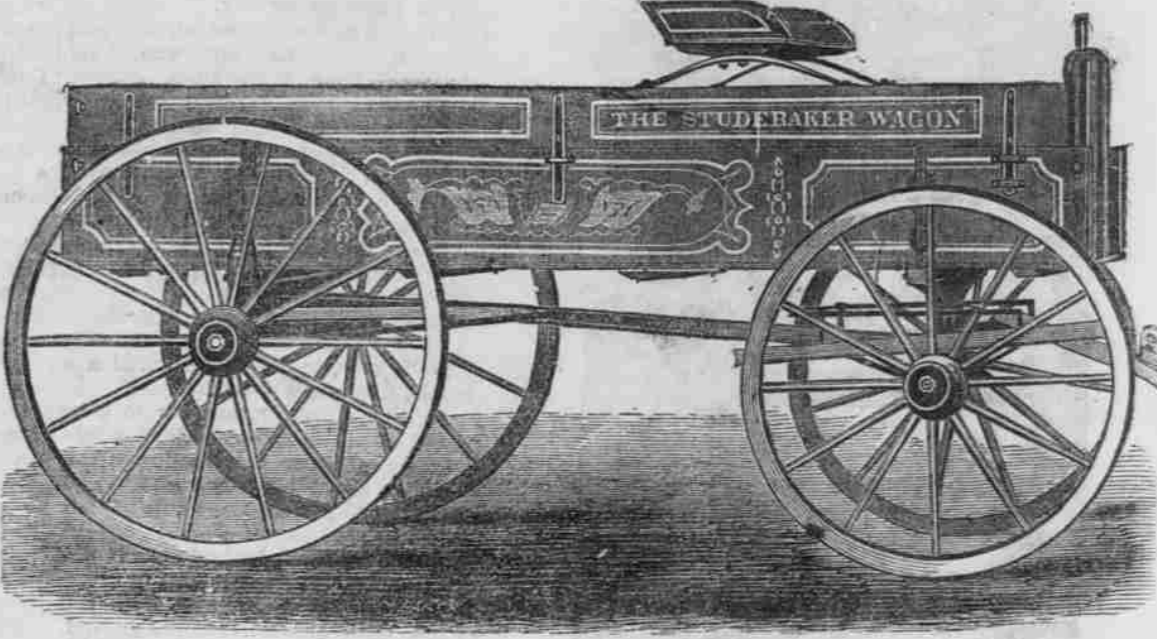
January and May.

A youthful wife is one of the wonders of Saratoga at present; not so much because she is only 17 as that her husband is 60. The difference in their ages is fully apparent, for he looks all his years, while her face, manners and dress are extremely girlish. More than this, she has a baby—a dot of a thing, only three months old. It seems like a doll in its girly-mother's arms, and she is mighty fond of displaying it. When the nurse brings it to her in the midst of a party of young fellows, and she demurely walks off to her room to give it nourishment, they get mad with envy at the veteran husband. That makes the young women jealous of her, and altogether she is a highly aggravating little creature. The most affecting thing she has done yet was at a big hotel hop. She wore a dress quite low in the back, and was ravishingly pretty. While she danced her venerable spouse sat out on the veranda smoking and chatting with a circle of men, old and young. Suddenly she ran out to him, put her hands on his knees, bent her head into his lap, and said in the tone of a child to a parent:

"Please scratch my back."
 The old fellow thrust his hand down the back of her dress a little, clawing her soft skin with his brow, wrinkled fingers.
 "A little to the other side," she murmured; "there—that's the spot. Thank you."
 And she ran back to her waltz partner, totally unconscious (?) of the tingling she had caused among the male spectators.

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