

A DEAL ON 'CHANGE.

It was in the days when drawing rooms were dark, and filled with bric-a-brac. The darkness enabled the half-blinded visitor, coming in out of the bright light, to knock over gracefully a \$200 vase that had come from Japan to meet disaster in New York.

In the corner of a room was seated, in a deep and luxurious armchair, a most beautiful woman. She was the wife of the son of the richest man in America; she was young; her husband was devotedly fond of her; she was mistress of a palace; anything that money could buy was hers did she but express the wish; but she was weeping and had made up her mind that she was the most miserable creature in all the land.

If a stranger had entered the room he would first have been impressed by the fact that he was looking at the prettiest woman he had ever seen; then he would have been haunted by the idea that he had met her somewhere before. If he were a man moving in artistic circles he might perhaps remember that he had seen her face looking down at him from various canvases in picture exhibitions; and unless he were a stranger to the gossip of the country he could hardly help recollecting the dreadful fuss the papers made, as if it were any business of theirs, when young Ed Druce married the artist's model, celebrated for her loveliness.

Every one has read the story of that marriage; goodness knows the papers made the most of it, as is their custom. Young Ed, who knew much more of the world than did his father, expected stern opposition; and knowing the unlimited power unlimited wealth gave to the old man, he did not risk an interview with his parent, but eloped with the girl. The first inkling old man Druce had of the affair was a vivid, sensational account of the runaway in an evening paper. He was pictured in the paper as an implacable father who was at that moment searching for the elopers with a shot gun. Old Druce had been too often the central figure of a journalistic sensation to mind what the sheet said. He promptly telegraphed all over the country, and getting into communication with his son, asked him (electrically) as a favor to bring his young wife home, and not make a fool of himself. So the truant pair, much relieved, came back to New York.

Old Druce was a taciturn man, even with his only son. He wondered at first that the boy should have so misjudged him as to suppose he would raise objections, no matter whom the lad wished to marry. He was bewildered rather than enlightened when Ed told him he feared opposition because the girl was poor. What difference on earth did that make? Had he not money enough for all of them? It not, was there any trouble in adding to their store? Were there not railroads to be wrecked; stockholders to be fleeced, Wall street lams to be shorn? Surely a man married to please himself and not to make money. Ed assured the old man that cases had been known where a suspicion of mercenary motives had hovered around a matrimonial alliance, but Druce expressed the utmost contempt for such a state of things.

At first Ella had been rather afraid of her silent father-in-law, whose very name made hundreds tremble and thousands curse, but she soon discovered that the old man actually stood in awe of her, and that his apparent stolidity was the mere awkwardness he felt when in her presence. He was anxious to please her, and worried himself wondering whether there was anything she wanted.

One day he fumblingly dropped a check for a million dollars in her lap, and with some nervous confusion, asked her to run out, like a good girl, and buy herself something; if that wasn't enough she was to call on him for more. The girl sprang from her chair and threw her arms around his neck, much to the old man's embarrassment, who was not accustomed to such a situation. She kissed him in spite of himself, allowing the check to flutter to the floor, the most valuable bit of paper floating around loose in America that day.

When he reached his office he surprised his son. He shook his fist in the young fellow's face and said sternly:

"If you ever say a cross word to that little girl, I'll do what I've never done yet, I'll thrash you!"

The young man laughed.

"All right, father. I'll deserve a thrashing in that case."

The old man became almost genial when ever he thought of his pretty daughter-in-law. "My little girl," he always called her. At first, Wall street men said old Druce was getting into his dotage, but when the nip came in the market and they found that, as usual the old man was on the right side of the fence, they were compelled reluctantly to admit, with empyr pockets, that the dotage had not yet interfered with the financial corner of old Druce's mind.

As young Mrs. Druce sat disconsolately in her drawing room the curtains parted gently and her father-in-law entered stealthily, as if he were a thief, which indeed he was, and the very greatest of them. Druce had small, shiny, piercing eyes that peeped out from under his gray bushy eyebrows like two steel sparks. He never seemed to be looking directly at any one, and his eyes somehow gave you the idea that they were trying to glance back over his shoulder, as if he feared pursuit. Some said that old Druce was in constant terror of assassination, while others held that he knew the devil was on his track and would ultimately nab him.

"I pity the devil when that day comes," young Sneed said once when some one had made the usual remark about Druce. This echoed the general feeling prevalent in Wall street regarding the encounter that was to be inevitable.

The old man stopped in the middle of the room when he noticed that his daughter-in-law was crying.

"Dear, dear!" he said, "what is the matter? Has Edward been saying anything cross?"

"No, papa," answered the girl. "No-body could be kinder to me than Ed is. There is nothing really the matter." Then to put the truth of her statement beyond all question, she began to cry afresh.

The old man sat down beside her, taking one hand in his own. "Money?" he asked in an eager whisper that seemed to say he saw a solution of the difficulty if it were financial.

"Oh, dear, no. I have all the money, and more, that any one can wish."

The old man's countenance fell. If

money would not remedy the state of things then he was out of his depth. "Won't you tell me the trouble? Perhaps I can suggest—"

"It's nothing you can help in, papa. It is nothing much, any way. The Misses Sneed won't call on me, that's all."

The old man knit his brows and thoughtfully scratched his chin.

"Won't call?" he echoed helplessly.

"No. They think I'm not good enough to associate with them, I suppose."

The bushy eyebrows came down until they almost obscured the eyes, and a dangerous light seemed to scintillate out from under them.

"You must be mistaken. Good gracious, I am worth ten times what old Sneed is. Not good enough? Why, my name on a check is—"

"It isn't a question of checks, papa," wailed the girl; "it's a question of society. I was a painter's model before I married Ed and, no matter how rich I am, society won't have anything to do with me."

The old man absent-mindedly rubbed his chin, which was a habit he had when perplexed. He was face to face with a problem entirely outside his province. Suddenly a thought struck him.

"Those Sneed women!" he said in tones of great contempt, "what do they amount to, anyhow? They're nothing but sour old maids. They never were half so pretty as you. Why should you care whether they called or not?"

"They are society. If they came, others would."

"But society can't have everything against you. Nobody has ever said a word against your character, model or no model."

The girl shook her head hopelessly.

"Character does not count in society."

In this statement she was of course absurdly wrong, but she was bitter at all the world. Those who know society are well aware that character counts for everything within its sacred precincts. So the unjust remark should not be set down to the discredit of an inexperienced girl.

"I'll tell you what I'll do," cried the old man, "I'll speak to Gen. Sneed tomorrow. I'll arrange the whole business in five minutes."

"Do you think that would do any good?" asked young Mrs. Druce dubiously.

"Good? You bet it'll do good! It will settle the whole thing. I've helped Sneed out of a pinch before now, and he'll fix up a little matter like that for me in no time. I'll just have a quiet talk with the general tomorrow, and you'll see the Sneed carriage at the door next day at the very latest."

He patted her smooth, white hand affectionately. "So don't you trouble little girl, about trifles, and whenever you want help you just tell the old man. He knows a thing or two yet, whether it is on Wall street or Fifth avenue."

Sneed was known in New York as the General, probably because he had absolutely no military experience whatever. Next to Druce he had the most power in the financial world of America, but there was a great deal of difference between the first and the second. If it came to a deal in which the General and all the world stood against Druce, the average Wall street man would have bet on Druce against the whole combination. Besides this, the General had the reputation of being a "square" man, and that naturally told against him, for every one knew that Druce was utterly unscrupulous. But if Druce and Sneed were known to be together in a deal, then the financial world of New York ran for shelter. Therefore when New York saw old Druce come in with the stealthy tread of a two-legged leopard and glance furtively around an great room, singling out Sneed with an almost imperceptible side nod, retiring with him into a remote corner where more ruin has been concocted than on any other spot on earth, and talking there eagerly with him, a hush fell on the vast assemblage of men, and for the moment the financial world of the nation ceased to beat.

When they saw Sneed take out his note book, nodding assent to whatever proposition Druce was making, a cold shiver ran up the backbone of New York: the shiver communicated itself to the electric nerve web of the world, and storm signals began to fly in the monetary centres of London, Paris, Berlin and Vienna.

Uncertainly paralyzed the markets of the earth, because two old men were holding a whispered conversation with a multitude of men watching them out of the corners of their eyes.

"I'd give half a million to know what those two old fiends are concocting," said John P. Buller, the great wheat operator; and he meant it; which goes to show that a man does not really know what he wants, and would be very dissatisfied if he got it.

"Look here, General," said Druce, "I want you to do me a favor."

"All right," said the General, "I'm with you."

"It's about my little girl," continued Druce, rubbing his chin, not knowing just how to explain matters in the cold financial atmosphere of the place in which they found themselves.

"Oh! About Ed's wife," said Sneed, puzzled.

"Yes. She's fretting her heart out because your two girls won't call upon her. I found her crying about it yesterday afternoon."

"Won't call?" cried the General, a bewildered look coming over his face. Haven't they called yet? You see I don't bother much about that sort of thing."

"Neither do I. No, they haven't called. I don't suppose they mean anything by it, but my little girl thinks they do, so I said I would speak to you about it."

"Well, I'm glad you did. I'll see to it that the moment I get home. What time shall I tell them to call?" The innocent old man, little comprehending what he was promising, pulled out his note book and pencil, looking inquiringly at Druce.

"Oh, I don't know. Any time that is convenient for them. I suppose women know all about that. My little girl is at home almost all the afternoon, I guess."

The two men cordially shook hands, and it took three days for the financial situation to recover its tone. Druce had not been visible, and that was all the more ominous. The oldest operators did not relax their caution, because the blow had not yet fallen. They shook their heads and said the cyclone would be all the worse when it came.

Old Druce came among them the third day, and there was a set look about his lips which students of his countenance did

not like. The situation was complicated by the evident fact that the General was trying to avoid him. At last, however, this was no longer possible, the town men met, and after a word or two they walked up and down together. Druce appeared to be saying little, and the firm set of his lips did not relax, while the General talked rapidly and was seemingly making some appeal that was not responded to. Stocks instantly went up a few points.

"You see, Druce, it's like this," the General was saying: "The women have their world and we have ours. They are in measure—"

"Are they going to call?" asked Druce, curiously.

"Just let me finish. Women have their rules of conduct, and we have—"

"Are they going to call?" repeated Druce in the same hard tone of voice.

The General removed his hat and drew his handkerchief across his brow and over the bald spot on his head. He wished himself in any place but where he was, inwardly cursing womankind and all their silly doings. Bracing up, after removing the moisture from his forehead, he took on an apostolatory tone.

"See here, Druce, hang it all, don't shove a man into a corner. Suppose I asked you to go to Mrs. Ed and tell her not to fret about trifles, do you suppose she wouldn't, just because you wanted her not to? Come now!"

Druce's silence encouraged the General to take it for assent.

"Very well, then. You're a bigger man than I am, and if you could do nothing with one young woman anxious to please you, what do you expect me to do with two old maids as set in their ways as the Palisades. It's all dumb nonsense, anyhow."

Druce remained silent. After a pause the hapless General floundered on:

"As I said at first, women have their world and we have ours. Now, Druce, you're a man of solid common sense. What would you think if Mrs. Ed were to come here and insist on your buying Wabash stock when you wanted to load up with Lake Shore? Look how absurd that would be. Very well, then; we have no more right to interfere with the women than they have to interfere with us."

"If my little girl wanted the whole Wabash system I'd buy it for her tomorrow," said Druce, with rising anger.

"My! What a slump that would make in the market!" cried the General, his feeling of discomfort being momentarily overcome by the magnificence of Druce's suggestion.

"However, all this doesn't need to make any difference in our friendship. If I can be of any assistance financially I shall only be too—"

"Oh, I need your financial assistance!" sneered Druce. He took his defeat badly. However, in a moment or two he pulled himself together and seemed to shake off the trouble.

"What nonsense I am talking," he said when he had obtained control of himself.

"We all need assistance now and then, and none of us know when we may need it badly. In fact there is a little deal I intended to speak to you about to-day, but this confounded business drove it out of my mind. How much gilt edged security have you in your safe?"

"About three millions' worth," replied the General, brightening up, now that they were off thin ice.

"That will be enough for me if we can make a dicker. Suppose we adjourn to your office. This is too public a place for a talk."

They went out together.

"So there is no ill feeling?" said the General, as Druce arose to go with the securities.

"No, we'll stick strictly to business after this and leave social questions alone. By the way, to show that there is no ill feeling, will you come with me for a blow on the nose? Suppose we say Friday. I have just telegraphed for my yacht, and she will leave Newport tonight. I'll have some good champagne on board."

"I thought sailors imagined Friday was an unlucky day!"

"My sailors don't. Will 8 o'clock be too early for you? Twenty-third street wharf."

The General hesitated. Druce was wonderfully friendly all of a sudden, and he knew enough of him to be just a trifle suspicious. But when he recollected that Druce himself was going, he said: "Where could a telegram reach us if it were necessary to telegraph? The market is a trifle shaky, and I don't like being out of town all day."

"The fact that we are both on the yacht will steady the market. But we can drop in at Long Branch if you think it necessary."

"All right," said the General, much relieved. "I'll meet you at Twenty-third street at 8 o'clock Friday morning."

Druce's yacht, the Seabound, was a magnificent steamer, almost as large as an Atlantic liner. It was currently believed in New York that Druce kept her for the sole purpose of being able to escape in her, should an exasperated country ever rise in its might and demand his blood. It was rumored that the Seabound was ballasted with bars of solid gold and provisioned for a two years' cruise. Mr. Buller, however, claimed that the tendency of nature was to revert to original conditions, and that some fine morning Druce would hoist the black flag, sail away, and become a real pirate.

The great speculator, in a very nautical suit, was waiting for the general when he drove up, and the moment he came aboard lines were cast off and the Seabound steamed slowly down the bay. The morning was rather thick, so they were obliged to move cautiously, and before they reached the bar the fog came down so densely that they had to stop, while bell rang and whistle blew. They were held there until it was nearly 11 o'clock, but time passed quickly, for there were all the morning papers to read, neither of the men having had an opportunity to look at them before leaving the city.

As the fog cleared away and the engines began to move, the captain sent down and asked Mr. Druce if he would come on deck for a moment. The captain was a shrewd man and understood his employer.

"There's a tug making for us, sir, signaling to stop. Shall we stop?"

Old Druce rubbed his chin thoughtfully, and looked over the stern of the yacht. He saw a tug, with a banner of black smoke, tearing after them, heaping up a ridge of white foam ahead of her. Some flags fluttered from the single mast in front, and she shattered the air with short, hoarse shrieks of the whistle.

"Can she overtake us?"

The captain smiled. "Nothing in the harbor can overtake us, sir."

"Very well. Full steam ahead. Don't answer the signals. You did not happen to see them, you know."

"Quite so, sir," replied the captain.

Although the motion of the Seabound's engines could hardly be felt, the tug, in spite of all her efforts, did not seem to be gaining. When the yacht put on her speed the little steamer gradually fell further and further behind, and at last gave up the hopeless chase. When well out at sea something went wrong with the engines, and there was a second delay of some hours. A stop at Long Branch was therefore out of the question.

"I told you Friday was an unlucky day," said the General.

It was 8 o'clock that evening before the Seabound stood off from the 23rd street wharf.

"I'll have to put you ashore in a small boat," said Druce; "you won't mind that, I hope. The captain is so uncertain about the engines that he doesn't want to go nearer shore."

"Oh, I don't mind in the least. Good night. I've had a lovely day."

"I'm glad you enjoyed it. We will take another trip together some time, when I hope so many things won't happen as happened today."

The General saw that his carriage was waiting for him, but the waning light did not permit him to recognize his son until he was upon dry land once more. The look on his son's face appalled the old man.

"My God! John, what has happened?"

"Everything's happened. Where are the securities that were in the safe?"

"Oh, they're all right," said his father, a feeling of relief coming over him. Then the thought flashed through his mind: How did John know they were not in the safe? Sneed kept a tight rein on his affairs and no but himself knew the combination that would open the safe.

"How did you know the securities were gone?"

"Because I had the safe blown open at one o'clock today."

"Blown open! For heaven's sake, why?"

"Step into the carriage and I'll tell you on the way home. The bottom dropped out of everything. All the Sneed stocks went down with a run. We sent a tug after you, but that old devil had you tight. If I could have got at the bonds I think I could have stopped the run. The situation might have been saved up to 1 o'clock, but after that, when the Street saw what we were doing, nothing, all creation couldn't have stopped it. Where are the bonds?"

"I sold them to Druce."

"What did you get? Cash?"

"I took his check on the Trust National Bank."

"Did you cash it? Did you cash it?" cried the young man. "And where is the money?"

"Druce asked me as a favor not to present the check until tomorrow."

The young man made a gesture of despair.

"The Trust National went to smash to-day at two. We are paupers, father; we haven't a cent left out of the wreck. That check business is so evidently a fraud that—but what's the use of talking. Old Druce has the money, and he can buy all the law he wants in New York. Oh! I'd like to have a seven seconds interview with him with a loaded seven-shooter in my hand! We'd see how much the law would do for him then."

Gen. Sneed despondently shook his head.

"It's no use, John," he said. "We're in the same business ourselves, only this time we got the hot end of the poker. But he played it low down on me, pretending to be friendly and all that." The two men did not speak again until the carriage drew up at the brown stone mansion, which earlier in the day Sneed would have called his own. Sixteen reporters were waiting for them, but the old man succeeded in escaping to his room, leaving John to battle with the newspaper men.

Next morning the papers were full of the news of the panic. They said the old Druce had gone in the yacht for a trip up to New England coast. They deducted from this fact that after all, Druce might not have had a hand in the disaster; everything was always blamed on Druce. Still it was admitted that whoever suffered, the Druce stocks were all right. They were quite unanimously rank in saying that the Sneeds were wiped out, whatever that might mean. The General had refused himself to all the reporters, while young Sneed seemed to be able to do nothing but swear.

Shortly before noon Gen. Sneed, who had not left the house, received a letter.

He feverishly tore it open, for he recognized on the envelope the well-known scrawl of the great speculator.

DEAR SNEED (it ran): You will see by the papers that I am off on a cruise, but they are as wrong as they usually are when they speak of me. I learn there was a bit of a flutter in the market while we were away yesterday, and I am glad to say that my brokers, who are sharp men, did me a good turn or two. I often wonder why these flurries come, but I suppose it is to let a man pick up some sound stocks at a reasonable rate, if he has the money by him. Perhaps they are also sent to teach humility to those who might else become purse-proud. We are but finite creatures, Sneed, here today and gone tomorrow. How foolish a thing is pride! And that reminds me that if your two daughters should happen to think as I do on the uncertainty of riches, I wish you would ask them to call. I have done up those securities in a sealed package and given the parcel to my daughter-in-law. She has no idea what the value of it is, but thinks it a little present from me to your girls. If, then, they should happen to call, she will hand it to them; if not, I shall use the contents to found a college for the purpose of teaching manners to young women whose grandfather used to feed pigs for a living, as indeed my own grandfather did. Should the ladies happen to like each other, I think I can put you on to a deal next week that will make up for Friday. I like you, Sneed, but you have no head for business. Seek my advice often. Ever yours,

Druce.

The Sneed girls called on Mrs. Edward Druce.

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