

could square your last bachelor bills with, and you'd have as good a prospect in life as I ought to expect, or you ought to desire. So what shall it be? Shall I write back and chime in with your aunt's idea, or shall I give the whole concern the cold shoulder?"

The major had put the advantage of the position very neatly. A glimpse in a corner flower-shop of a ravishing arrangement of ferns and gardenias ordered by himself the day before, and a significant salutation wafted to him by his friend Tufter, who just then whisked by in a hansom, recalled sundry very present and irksome obligations to Mr. Rupert. The governor was a good old liberal soul, he thought, with some compunction. And a year, if he drew in directly,

would give him time to get quit of some of his least mentionable debts out of his own income. He'd better make a virtue of necessity, then.

"You and my aunt are a pair of conspirators," he said, with an air of "Well, to please you, I'll give in!" "So go on your visit of inspection, sir, by all means. But, whatever you do, commit me to nothing yet by so much as the shadow of a hint. If you drop a line when you're coming back, I'll meet you and hear your report. There's the workshop. This is my door. Good-bye, sir." And the major, well pleased with this first step of the negotiations, went back to Petersham, and wrote off to his sister-in-law, fixing Monday in the following week for his visit to St. Clair's.

END OF CHAPTER THE SIXTH.

THE TYPICAL NEW YORKER.

BY AN AMERICAN.



ALL the types of American life are at present in a state of transition, and the New Yorker of fifty years ago is a far different being from the New Yorker of to-day. Already even there have appeared on the horizon signs of a new type that will displace the old in the coming generation. Suffice it for us now to deal with the one who still proudly holds his own.

New York, being of all American cities the most cosmopolitan, is one of the most difficult places from which to select a single type that will be fairly representative; nevertheless, after eliminating from our average New Yorker all the traits that he has in common with other types, there still remains enough to mark his distinctive personality.

He is, first of all, a commercial man—a man of trade. He is not a snob, nor a would-be aristocrat, in the full meaning of those terms; and he smiles at that amusing excrement, the dude, or "masher," to whom he sometimes stands in the relation of a father. He is proud of being self-made, and loves to tell how he began his career as errand-boy, clerk, &c.; but is very particular to choose his children's associates from the station that he acquires, and not from the one wherein he was born. Indeed, his ambition for his family is without stint.

It is more than likely that he was not born in New York, but came to that city at an early age from an inland town or village, possessed only of a fair education, a large ambition, and a vast amount of energy, with which to push his way. These qualities stand him in good stead, and after ten to twenty years of untiring industry and constant watchfulness for golden

opportunities, he amasses a fortune, and acquires a great business reputation. I am not sure but that the secret of his success lies mainly in that capacity for recognising and seizing his opportunities when they come. It is vulgarly and rather expressively termed "having an eye for the main chance."

Our friend takes much pleasure—all his pleasure, in fact—in making money, and spending the same in his own peculiar way. He is generous and helpful to his friends, and to young men, within prudent limits; and is a patron of the arts and of all charitable and philanthropic undertakings.

He is devoted to his family, although almost invariably a club man: that is, he drops into his club every afternoon, and sometimes of an evening, to play a game of bowls, or to discuss the political situation. He usually reads all the morning papers, and little else, be it added, except a monthly or two, and occasionally a bright, short novel. He hasn't time (he thinks) to read long or heavy books; hence the growing tendency in America to diminish the size of the ordinary novel, as witness the length of stories by Howells, James, Hawthorne, and others.

All New Yorkers are deeply interested in politics, and despite the fact that the municipal politicians are a by-word in the community, yet the business men—the rich men—really control these demagogues and office-seekers, and keep guard over their own moneyed interests at all times. It is this merchant class who practically make the laws of the nation, and their vote is always to be found on the side of law and order and strictly upright dealing.

It may be also that this care for his stocks induces the New York merchant to keep himself thoroughly posted on all current events and contemporary European history. The result remains that he is well informed, and arranges his facts with a good discrimination that comes from his practical and logical bent of mind, and also from a keen insight into men and motives.

He never talks much on any subject, and at home is better pleased to listen to his wife, who is his idol, his pride, and his best friend. Often his superior in family and education, as well as in grace and distinction of manner, she appreciates fully his more solid qualities, and dresses exquisitely only to please him.

He is never so happy as when he is giving a dinner to some distinguished foreigner, who has met him in a business way, or brought him letters of introduction. He leans back placidly in his chair, a portly, well-dressed gentleman, with smooth-shaven chin and heavy moustache, his good-humoured face beaming with content, as he looks around his handsomely furnished table, with its brand-new silver, its brilliant glass, its dainty viands, and lovely flowers. Loveliest of all to him is the fair hostess at the head of the table, delighting his guests with her wit and charm, and ever and anon sending him a bright smile, inducing him to talk, or making him appear to do so.

The setting of the picture, too, gratifies his eye: it is all her selection, and he is assured of her good taste. It is worth while, he thinks, to be rich; it is worth while to work; and so he does till the last.

A kind and indulgent parent, he is not altogether an unwise one; and in giving to his sons boats and horses he sends his daughters to bear them company, turning what was originally a caprice into a merry, healthful sport. Paterfamilias argues that, by providing a wider range of harmless amusements for his sons, he leaves little thought or time for less commendable diversions. On that principle he builds a splendid country home, keeps open house all summer, and what with fishing, sailing, hunting (or an imitation of it), &c., the young people are careless of the allurements of Saratoga and Newport.

One point the father is determined upon: his sons shall be liberally educated, and if they do not care for

college—inheriting his taste for trade—it matters not; they must go or brook his displeasure. It is the same in a lesser degree with his daughters.

They all go abroad sometimes, and the head of the house is miserable until he returns to his business, his club, and his friends. New York, he declares, is the only place to live in.

Rest and recreation, in their true meaning, are impossible to him. He is of a highly nervous temperament, and lives under constant high pressure. Moreover, his constitution, although apparently robust and vigorous, is usually lacking in vitality. Is it any wonder that he breaks down at fifty—that the strong man, who never has known a day's absence from business, suddenly fails, and falls a victim to apoplexy, to nervous prostration, and many long names for overwork?

If he retires from business while he is yet in health, heeding his physician's warning and his wife's pleadings, the end is not even then averted. He becomes now a bank president, or director in a trust or insurance company, and the comparative idleness is intolerable to him; he feels that his stimulus is gone, and speedily falls into a state of mental and physical collapse. The reason for this is to be found in the poor man's lack of resources, his narrow capacity for enjoyment, and the disastrous habit of using only one set of faculties.

What an appalling picture it is, this tremendous waste of physical force in such a petty cause—the eternal striving for gain! It is only dignified by the noble ends to which the fruits of this labour are often applied.

Poor man, whose vision is so narrow, whose heart is so faithful, and whose end is almost suicide!

Happy he who has as carefully laid up treasures where moth and rust do not corrupt!

THREE SOMEBODIES.

Somebody is leaning o'er a paling,
Where trellised roses, twining, bud and
blow;
Somebody, with fervour unavailing,
Is pleading for an answer—"Yes, or no?"
Somebody, half-pouting and half-smiling,
Holds freshly-gathered roses in her hands;
Somebody (so daintily beguiling!)
Picks a rose to pieces as she stands.
"Beryl, will you let me have an answer?
Yes, or no, sweet!—which is it?" asks he.
Not a word replies his fair entrancer,
But hums and scatters rose-leaves—busy B.!

Somebody exclaims, "Oh, cruel Beryl!
Do let me in, or order me away!"
Somebody says, "Enter at your peril!
Where you are, I order you to stay!"
Somebody, outside the garden, fuming,
Is walking up and down the muddy lane;

Somebody, among the roses blooming,
Appears to find a pleasure in his pain.
Somebody, in shadow in a doorway,
Where trellised roses twine and intertwine,
Laughs softly, "So, my gentle youth, that's *your way!*
Ha! ha! When *I* was young, it wasn't *mine!*"

Somebody to Somebody is pleading—
"Beryl, shall I stay, dear?—yes, or no?"
Somebody (at last a point conceding)—
"If you wish to *leave* me—you can go!"

Somebody, who dares a reprimanding,
Dashes at the gate—click! goes the latch—
Somebody by Somebody is standing—
Somebody unseen is on the watch!
Somebody is kissed—(how courage rises
When love prevails!)—"My own!—my love!—my
life!"

Somebody two Somebodies surprises:
"Beryl, you'll be a jewel of a wife!"

CHARLES JOHNS.