Voices.

A man died yesternight. To-day the town
Makes mention of his taking off, and sums
His virtues and his failings. On the street,
Midst many barterings and lures of trade,
In homes where he was known, in busy marts,
Or public places where the commonweal
Gathers the town-folk; up and down his name
Is spoke of in as various ways of speech
As are the various voices sounding it;
Groff-throated bass shrill treble of old age,
Soft sibilancy of a woman's tongue,
Or reed-like utterance of a little child.
Thus one, his mate in business: "Ah! a shrewd
Dry head was that; much loss to us, much loss,
And as for heart"—wise shrug of shoulders now—
"Well, 'tis but little quoted here on 'change."
Another, who had summered with him once
In leisure time: "A right good fellow gone?
'Tis true, he liked his ease; but who does not?
For me, give me the man that Horace loved,
Who deemed it wise to fool when seasonable."
A tiny one who oft had found great store
Of sweetmeats in his hand, and, prized far less,
Great store of tenderness within his heart:
"Oh, won't he come and see us any more?"
His surpliced pastor, bound to save his soul,
Balanced a bit by inconsistencies
He thought he saw, in private to his wife:
"Alas, poor soul, if he had only grasped
That matter of the creed, and made us sure!
But then—his heart was right, and God is good."
And one, a woman, who had found his arms
An all-protecting shelter through long years,
Said naught, but kissed the tokens he had left,
And dreamt of heaven for his sake alone.
Meanwhile, what was this man, and what his place?
You ask, confused by all this Babel talk
Of here and yonder, from his fellow-men.
I am as ignorant as any one
Whose speech you heard, and yet I loved him well.
Nay, ask me not; ask only God. He knows.

—*Richard E. Burton.*

A STRANGE MONEY-LENDING CASE.

(From London Truth.)

"It really is too bad of your father. When you come into the title, Ronald, you will not have a shilling to support it with."

"I can't help it mother. You know I've remonstrated with the governor often enough, but nothing that I can do will stop him. He's raised more than a thousand in the last month."

The speakers were Hon. Mrs. Browning, wife of Hon George Browning, brother and heir to the Earl of St. David's, and her only son, Ronald. They were now discussing the extravagant habits of the aforesaid George, whereby he bade fair to anticipate the whole of the St. David's property before he came into it at all. This property, which was not entailed, was left in an unusual manner. The present earl had only a life interest in it, the reversion being left to his brother and heir out-and-out—what the lawyers style "in fee simple." But by a codicil to the will it was ordained that, should the Honorable George die before his brother the earl, the latter should acquire the "fee simple" of the property, and be empowered to leave it to whomsoever he chose. Now, the earl was fond of his nephew, Ronald, and had frequently stated his determination to leave the whole property to him in the event of his father's demise. On the other hand, if the Honorable George outlived his brother, he would naturally leave the property to his son when his end came. Thus, whichever event happened, Ronald appeared sure to succeed to the family estate

But this was not really the case; for the Honorable George, being of an extravagant turn of mind, and unable to subsist on his younger son's allowance, was rapidly involving the St. David's property by post-obits, at a rate which in a very few years would mortgage the whole of it so that if he outlived his brother, and succeeded to the property, he would have to surrender every acre of it to the money lenders. A further evil in the case was that the Honorable George, being very few years younger than the earl, and having lived a fast, dissipated life, was regarded as by no means certain to outlive his brother. And thus the money had to be raised from Jews at an exorbitant interest.

Mrs. Browning's brother, James Godfrey, senior partner in the great banking house of Godfrey, Jones & Godfreys, 1,001 Lombard street, had lent his brother-in-law money at 5 per cent., until he discovered that he had an affection of the heart, when he promptly refused to accommodate him with another shilling; and the Honorable George accordingly took refgue with the Hebrews and cent. per cent.

"It was a ridiculous thing," Mrs. Browning argued, "for the property ever to have been left in that manner. Your only chance, Ronald, is that your father should not outlive the earl."

"Hang it, mother, I can't poison the governor—as the old Romans used to treat their obnoxious relatives! Such conduct is out of date."

"Don't joke about the matter, Ronald. It is nothing to laugh at, I assure you!"

"I know that well enough, mother, and I wish to goodness I could do something to stop the governor in his headlong extravagance. It is not only the loss of the property that I fear, but my uncle James has let me see pretty plainly that, if this sort of thing continues, he'll make Amabel break off her engagement with me."

Amabel was Mr. James Godfrey's only daughter, and cousin and financee of Ronald Browning.

"James is very strict on the point of money," Mrs. Browning answered. "And only two days ago he gave me to understand what you have just said."

"D——n it, mother, it's rather hard lines on a young fellow like me to be cheated by his governor's confounded extravagance, not only out of a fine estate, but also out of the prettiest girl in London."

"Your father must be stopped!" his mother said emphatically.

"But how?" It's out of the question. Uncle James has pitched into him, the earl has pitched into him, you have alternately blown him up and appealed to his better feelings, and I have sulked and growled at him till I'm tired of it. But all to no purpose. He promises amendment every day, and every day commits some fresh extravagance. Not down yet, you see, and nearly 12 o'clock. That means he was late at the club last night, where, I dare say, he lost no end of money at loo, or poker, or some other infernal game."

"I wish, Ronald, that you would go and see your Uncle James, and consider with him whether some plan cannot be devised to stop your father."

Ronald pushed his chair impatiently back from the breakfast table. "It's perfectly useless," he said; but I want to see Amabel, so I'll go round there to luncheon. If my uncle is at home, I'll take occasion to broach the subject to him—just to satisfy you, mother. But, of course, he'll be unable to do anything."

"Your uncle is a clever man, Ronald, and I have great faith in him."

Ronald shrugged his shoulders and made no answer; he evidently did not share his mother's opinion.

At that moment the honorable George entered the breakfast room. He was an oldish man, nearly 70, and the marks of fast living had stamped themselves very clearly on his once handsome countenance. But his dress, his elegant figure and his sprightly manner were all twenty years junior to his face.

The surly reception which he had from his wife and son did not affect his urbanity in the least; he was perfectly suave, cheerful and good-humored; told them what a pleasant evening he had spent at the club last night (omitting to mention that he had lost several hundred pounds at cards); asked what news there was in the morning paper; inquired whether Ronald was seedy this morning, as he looked devilish grave. To which inquiry his son replied by leaving the room to make his morning toilet. His father's unassailable good humor only made his conduct the more provoking, for no one was ever known to see the honorable George out of temper. This was partly what rendered him so utterly incorrigible. When he was dressed, Ronald walked leisurely round to his uncle's house in Hamilton place. As the footman opened the door to him, his uncle chanced to be crossing the hall and stopped.

"Ah, Ronald," he said, shaking hands with him not very warmly, "come to see me, eh?"

"I came to see Amabel especially; but I did wish to have a word with you."

"That is lucky, for I have something important to discuss with you. Just step in here. There is still twenty minutes before lunch."

So speaking, the banker ushered the way into his private study, and shut the door. He was a stout, rather handsome old gentleman, with a certain pompous dignity of manner. After pacing the length of the hearth rug several times, with his hands beneath his coat-tails, he said:

"What do you think the St. David's estates are worth, Ronald, eh?"

"Twenty-five thousand a year, I understand, uncle."

"So they are—every shilling of it! And to be an earl, with £25,000 a year, is a noble thing, Ronald, and gives a man high standing in the world. And that is what I thought you would one day be, when I consented to your engagement with Amabel. But, from what I can judge now, by the time you become Earl of St. David's, you are likely not to have £25,000 or £10,000, or even £5,000 a year."

"I know what you mean. And that was what I wanted to talk to you about. My father's extravagance is rapidly involving the property."

"Involving it! The word is scarcely strong enough. In another year or two he will have forfeited his right to every single acre. I do not speak at random, I assure you. Having long been anxious about the state of your father's affairs, I determined, last week, to obtain accurate information concerning them. So I visited Lionel Levi, of Jermyn street, with whom your father has had most of his pecuniary transactions, and pretended that I wished to buy up his bills. They amounted, I found, to more than £100,000."

"Good gracious! What can the governor have done with all that money ——?"

"Oh, he has not had a fifth part of it in cash. That makes it all the more provoking. By raising the money at this outrageously exorbitant interest he is practically selling the property to the Jews at a fifth of its real value."

"Can't he be stopped somehow?"

"Impossible! We have no hold upon him. So, unless your father—ah, ah—fails—to—ah—survive the earl, you will be a penniless peer, Ronald. And, pardon me for saying so, I cannot regard with complacency the prospect of Amabel's marrying a beggar!"

"You are very plain spoken, uncle!"

"I'm a straightforward man of business, sir, and there's no palavering about me. I don't wish to hurt your feelings, Ronald, for you are a good fellow, and I like you; but, at the same time, I am bound to do my best for my daughter's welfare. And I cannot permit her to throw away a number of certain fortunes now for this problematical one of yours in the future. The young Marquis of Truro might be hers tomorrow, and so might Sir Owen Meredith, both of whose estates are larger than the St. David's."

"You mean that you wish our engagement broken off?"

"Precisely! I really regret it, Ronald; but it is for Amabel's sake."

"And what does she say to this?"

"Amabel is a sensible girl, and will do what her father bids her!"

"You will let me see her, and tell her this?"

"Certainly. And if you two can lay your heads together and devise some plan for securing the estate against your father's extravagance—why then the engagement may continue."

"Is that a bargain?"

"Yes; but I fear that you will not profit by it much, since the condition involved is an impossibility."

It may be imagined that, after this conversation, Ronald's manner at lunch was far from cheerful. His aunt and cousin rallied him on his low spirits; but he refused to be drawn out of himself, and he sat moody and despondent.

When luncheon was over, the banker went off to Lombard street, and Mrs. Godfrey, who was the kindest and most considerate old lady in the world, left Ronald and Amabel together in the inner drawing room.

"What is the matter, Ronald?" Amabel asked, as soon as they were alone.

Ronald put his arm around her and drew her to him. To call her "the prettiest girl in London" was, perhaps, a rather sweeping statement; yet she was, beyond doubt, very lovely. And as she stood looking fondly into his handsome face, her auburn head resting against his shoulder, and her dainty little white hands clasped round his arm, it is no wonder that he cursed his father's extravagance more bitterly than ever.

"Has not my uncle told you?" he asked.

"Told me what."

"About our engagement. He wants it broken off, because my governor is anticipating the property, by raising money upon it, and when I come into the title there will be little or none of the estate left."

The little white hands clasped tighter on Ronald's arm, and the tender hazel eyes looked still more fondly into his.

"I can't give you up, Ronald, whatever my father may say! And what does the property matter. Father has always promised to give me a dowry fit for a princess; we can live upon that!"

"But, if you marry me against his will, he will not give you the dowry. No, Amabel, there is only one way out of it—and that is an impossible one."

"That sound Irish. But what do you mean?"

"Your father told me that if I could devise some certain means either to stop my father's extravagance, or secure myself against the consequences of it, our engagement might continue."

"And is that impossible?"

"Utterly. Every conceivable method has been tried and—failed."

"Tell me all about the matter, Ronald; and let me see if I cannot think of some plan."

The young man told her all the circumstances of the case, adding at the end, "There, my darling, you see how hopeless it is."

"I'm not so sure that it is hopeless. Tell it me all over again, so that I may understand it quite, quite clearly."

Ronald complied; pausing every now and then to—but this has no bearing on the story, and, therefore, need not be entered into.

"Now, Ronald," said she, smiling up into his face, "I mean to think of some plan. And when I mean to do a thing, it is as good as done. I shall rack my poor little brain day and night, and shall give it no rest until the plan has been thought of. Don't look so glum, sir. I tell you a plan shall be found."

Ronald only smiled hopelessly. "I have great faith in woman's wit," he said, "but even it cannot accomplish impossibilities.

And she answered, looking fondly into his eyes:

"The power of woman's wit is perhaps limited, but there is no limit to the power of woman's love."

At that minute Mrs. Godfrey, having discreetly coughed to announce her approach, entered the inner drawing-room, and, soon after, Ronald took his departure.

Amabel refused to go out for a drive that afternoon. She wished to be left alone and to think. She sat in the library, by herself, gazing dreamily into space, and buried in her own meditations. At length her cheeks suddenly flushed, and her eyes grew bright, and clapping her hands, she jumped up from her chair, crying aloud:

"I have got it!"

"What have you got, my dear?" asked Mr. Godfrey, who had just come back from the bank and entered the room at that very minute.

"Oh, father! I have thought of a plan!"

"What plan? What on earth do you mean, Amabel?' was the banker's perplexed rejoinder.

His daughter threw her arms round his neck, kissed him, and, drawing him into an armchair, sat upon his knee. Then she whispered something in his ear, and began to talk in a low, eager voice, growing more excited as she went on.

Mr. Godfrey's face, which at the beginning had assumed an obstinate and unyielding expression, gradually relaxed into a complaisant and approving smile.

"You are a true daughter of your father, my dear," he said, at the end. "A first-rate financier! The plan is a clever one, and, I believe, quite feasible. Who would have thought that that little brain of yours contained such cunning? We'll send for Ronald this very evening, and see what he says to your suggestion."

So a note was despatched to Ronald Browning, requesting him to dine in Hamilton place that evening, as his uncle had something important to communicate.

After dinner the three conspirators—Mr. Godfrey, Amabel and Ronald—held a secret conference in the banker's study. Mrs. Godfrey was not included, because, though the most amiable of old ladies, she could not be trusted with a secret.

In the meantime, the Honorable George, all unconscious of the plot that was being hatched against his extravagance, thought that he would try to recoup himself by the aid of the turf. So, with his usual princely recklessness, he backed the favorite for the Cambridgeshire for £3,000. The favorite, unfortunately, was beaten, and the Honorable George was in the position of being forced to raise £3,000 in cash before settling day. He went to his friend the money lender, Lionel Levi, of Jermyn street, nothing doubting but that that worthy would be quite ready to accommodate him. But, to his great surprise and dismay, the worthy Lionel refused to let him have a shilling.

"What the devil does this mean?" the Honorable George asked. "There is still nearly three-quarters of the property unencumbered."

And Lionel answered:

"True! But I do not like the look of your health, sir, and, to put it plainly, I think it very probable now that the earl will outlive you."

"What the deuce is worse about my health now than when you lent me that thousand last month?"

"I was not aware then that your heart was affected!"

"No more it is, by Gad! Who told you so?"

Lionel Levi smiled incredulously. He had it on good authority. He had already lent him £20,000, which he now saw every chance of losing. And the long and short of it was that he would not advance another sixpence.

The honorable George left in a rage, and drove to another money lender of his acquaintance. To his great wrath and chagrin, this individual treated him to the same reply, and assigned the same reason.

The would-be borrower was furious. Who on earth had been spreading that report about his heart? He thought that no one knew of it, except his own immediate family. It really was d—d provoking. These Jews all clung together, and very likely by this time the information had gone the round of every Hebrew in London.

He drove home to luncheon, and to consider his position. A pile of letters had come in for him since he had left the house two hours before. He turned them carelessly over; most were of a bilious appearance, and he did not open them. But there was one, marked on the envelope "Private and confidential," whose contents he deigned to inspect, "though I am sure," he soliloquized, "it's only some infernal advertisement——" "Egad!" he ejaculated a minute later, "Glad I did open it, by Jove! Just the very thing I want!" It ran as follows:

1,200 DUKE SREET, ST. JAMES', S. W.

DEAR SIR,—In the event of you requiring at any time a temporary advance of cash, I shall always be happy to accommodate you. Having a large capital at my command, I am able to advance money at a more reasonable rate than most lenders and to supply it at the shortest possible notice —— —— Yours truly,

DANIEL LAZARUS.

"Well, I'm hanged," muttered the Honorable George to himself, when he had finished reading the above. "If this isn't one of the luckiest things ever happened! Here, at any rate, is a Hebrew who has not heard of my heart disease. I'll call upon him this very afternoon and borrow that £3,000."

"I'm going out, my dear, to pay a few visits," he said to his wife after luncheon, and the first visit he paid was to Mr. Daniel Lazarus' office, at 1,200 Duke street, St. James'.

As he entered his club that evening, two men were standing in the lobby, with their backs to him, talking.

"I know for a fact, that Levi refused him this morning," said the one.

"That is excellent, answered the other.

Hon. George slipped past them unobserved. He recognized them both. They were his brother-in-law, James Godfrey, and his son, Ronald.

"So ho," he thought inwardly, "that was a dodge of yours to prevent my borrowing money, was it? I wonder how you would both look if you knew that I have this very afternoon paid into my bankers a cheque of Daniel Lazarus' for £5,000?"

From this time forward Hon. George plunged into more hopeless extravagance than ever. His wife and son ceased to remonstrate—either because they did not guess the real extent of his loans or because they thought remonstrance useless. His visits to Daniel Lazarus grew frequent, but the latter was always ready to accommodate him with cash.

"I'll be frank with you," the money lender said, on the occasion of one of these visits. "The fact is I am gambling for your estate. I have set my heart upon it, and have bought up all your bills from Levi. Our friend Lionel was growing nervous about his money—thought that you were sure to die before the earl, so he let me have the bills on reasonable terms. I know that there's a chance of your dying before the earl, but I also know that there's a good chance of your surviving him. I speculate on the latter. The game is worth playing, too, since at my present rate of interest (which is so high because of the risk involved) I shall by the expenditure of a hundred thousand in cash chance winning five hundred thousand in land. On the other hand, I may lose everything, if you are so disobliging as to die before the earl."

"Egad!" answered the Honorable George, with a laugh. "That's the only chance for my son. Why, you've lent me close on fifty thousand now!"

"That involves half the estaste, and your bills, which I have bought up from Levi, involve it to the extent of another quarter. Therefore, only a quarter remains for you to borrow upon. I shall be willing to accommodate you, sir, to the full extent of that security."

"Well, Lazarus, if you don't do so, it shall not be for want of application on my part. I promise that."

This conversation took place some twelve months after Hon. Geo. Browning's first introduction to Danial Lazarus. It will, therefore, be seen that he had been spending money with tolerable freedom during that period. He had, in truth, thrown it away with a reckless lavishness peculiar even for him. The next half year found him no more economical, and at the end of that time scarcely an acre remained upon which money could be raised.

But now an event happened which brought great joy to the heart of Danial Lazarus and such others as had claims upon Hon. Geo. Browning. The Earl of St. David's caught a sudden chill on the first day of cover-shooting. A sharp attack of bronchitis followed, and within 48 hours the noble earl was a dead man.

The Honorable George (we beg his pardon—the new earl) received the intelligence with his usual imperturbability. He did not much relish the prospect of his pecuniary embarrassments being disclosed, but Lazarus was an obliging fellow, and the disclosure might yet be deferred for some weeks.

He found, however, that Lazarus, the accommodating lender, was a very different man from Lazarus the creditor, in full possession of his legal rights. For, on the same afternood that he received the telegram with the news of his brother's death, a note reached the Honorable George from Lazarus, requesting him to step round to his office before 6 o'clock and arrange for the immediate transfer of the St. David's property.

Highly indignant at such a summary proceeding, he drove straight to 1,200 Duke street:

"'Pon my life, Lazarus!" he said irritably, as he entered the money lender's office, "this haste is positively indecent. You might at least have waited until after the funeral."

Daniel merely shrugged his shoulders, and answered, coldly:

"I am quite within my rights, sir! Besides, I am acting on instruction. For I may as well inform you that I am not a principal, but only an agent, in this affair."

"Come, Lazarus, that is a very old story."

"It is true, nevertheless, in the present case. To convince you beyond doubt, I will introduce you to my principal at once. Will you step this way, please?"

The Honorable George followed the money lender into an inner office, and there found, to his utter astonishment, no other a person than his brother-in-law, the banker.

"What the devil does this mean?" he ejaculated.

"Listen!" answered Mr. James Godfrey, a curious smile playing about his lips, "and you will understand. 'Tis I that have lent you the money."

"You! Pooh! You're joking."

"On the contrary, I am quite serious. Seeing that you were bent on selling your estate to the Jews at a fifth of its true price, I used Amabel's dowry—£100,000—to buy it up with. In doing so, no risk was run; for if you survived the earl, I could claim, by law, the whole estate; and, if the earl survived you, he had given me his word to leave the property to Ronald, and Ronald promised to settle £100,000 of it upon Amabel, in repayment."

"You mean that I have, in fact, sold the estate to you?" said the new earl, when his surprise permitted him to speak.

"Precisely! And it is my intention, this very day, to settle it upon Ronald and Amabel, and their children after them. You will not have the control of a single acre, George!"

"Well, well," the other replied, accepting the inevitable with his customary easiness, "after all, it had better go to Ronald than to the Hebrews."

An Electric Catechism.

Scribner's Magazine (743 Broadway, New York) is publishing a series of articles on electricity. The following twenty questions and answers contain a hint of the extent of the ground to be covered:

1. How strong a current is used to send a message over an Atlantic cable? 30 cells of battery only. Equal to 30 volts.

2. What is the longest distance over which conversation by telephone is daily maintained? About 750 miles, from Portland, Maine, to Buffalo, N.Y.

3. What is the fastest time made by an electric railway? A mile a minute by a small experimental car. 20 miles an hour on street railway system.

4. How many miles of submarine cable are there in operation? Over 100,000 miles, or enough to girdle the earth four times.

5. What is the maximum power generated by an electric motor? 75 horse power. Experiments indicate that 100 horse power will soon be reached.

6. How is a break in submarine cable located? By measuring the electricity needed to charge the remaining unbroken part.

7. How many miles of telegraph wire in operation in the U. S.? Over a million, or enough to encircle the globe forty times.

8. How many messages can be transmitted over a wire at one time? Four, by the quadruplex system in daily use.

9. How is telegraphing from a moving train accomplished? Through a circuit from the car roof inducing a current in the wire on poles along the track.

10. What are the most widely separated points between which it is possible to send a telegram? British Columbia and New Zealand, via America and Europe.

11. How many miles of telephone wire in operation in the U.S.? More than 170,000, over which 1,055,000 messages are sent daily.

12. What is the greatest candle power of arc light used in a lighthouse? Two million, in a lighthouse at Housholm, Denmark.

13. How many persons in the U.S. are engaged in business depending solely on electricity? Estimated, 250,000.

14. How long does it take to transmit a message from San Francisco to Hong Kong? About 15 minutes. Via New York, Canso, Penzance, Aden, Bombay, Madras, Penang and Singapore.

15. What is the fastest time made by an operator sending messages by Morse system? About forty-two words per minute.

16. How many telephones are in use in United States? About 300,000.

17. What war vessel has the most complete electrical plant? United States man-of-war Chicago.

18. What is the average cost per mile, of a transatlantic submarine cable? About $1,000.

19. How many miles of electric railways are there in operation in the U. S.? About 400 miles, and much more under construction.

20. What strength of current is dangerous to human life? 500 volts, but depending larely on physical conditions.

Pipes the Favorite in Philadelphia.

Nothing is more noticeable now-a-days than the great increase in the number of men who smoke pipes on the street. This is by no means confined to workmen with their short clay dudeens. Clerks, lawyers, brokers, dudes and the young and old of all classes seem to prefer the pipe to the cigar, unless there is a high wind. Fine meerchaums, briar roots, an occasional corn-cob or a sally mical are among those seen. When the largest sizes are balanced carefully between the lips, and the men's trousers are turned up all around, "because it's raining in London, don' ch'er know," the possessor may be set down as an Anglomaniac. However, pipes are the fad now, and they have the merit of cheapness.—*Philadelphia Inquirer.*

A Valuable Experience.

"There comes the life insurance agent!" exclaimed a Wall street broker, as he stood at a window in his office the other morning.

"To see you?"

"Yes. He's bothered the life out of me for the last six months to take out a policy."

"My dear sir, you must have encouraged him to start."

"Well, I guess I did. He asked me for a light for his cigar, and I gave it to him. It will be a valuable experience to me."

WM. ROBERTS, M.D., Physician to the Manchester, Eng., Infirmary and Lunatic Hospital, Professor of Medicine in Owen's College, says: "The attention of the patient is awakened some months, or it may be years, after advanced kidney disease exists." If you think it unwise to take further chances use Warner's Safe Cure before the malady becomes any further advanced.

—"Shoot any one that bothers you," said a Georgia man to his wife on presenting her with a shotgun. She followed his advice and now he has a bad wound in the neck.

—The secret of life is not to do what one likes, but to try to do like what one has o do.

Two small girls—"Oh, auntie, we've come to tell you there's a baby at our house!" Aunt—"That is nice. Did the stork bring a little brother or a little sister?" Little girls (puzzled)—"Nobody knows till the christening."