PAYING A DEBT.

Stillman Grant had come to the end of his tether, and he knew it. He made no fuss about the matter, and any of his friends who met him that evening could not have told from his manner that anything was wrong. Grant had taken big chances to increase his fortune, and now he realized that the jig was up; exposure might come in a week, or it might be delayed for a month, but it was sure to come, unless he had £1,000 in hard cash, and that amount he knew he could not get. Of course, if exposure could have been staved off for some years everything might come out all right; old Monckton might die and young Monckton come into the business.

Old Monckton, Grant's employer, was a hard-hearted skinflint, who would have no mercy when investigation showed that his assistant was a defaulter.

Young Monckton owed Grant money, but even if he paid it all that night it was not enough to cover the defalcation, and so was useless.

Grant had taken the money, not in any momentary weakness, but because he calculated he could make himself a rich man by the use of it. These calculations turned out to be erroneous, and for months Grant had been exercising his ingenuity to stave off exposure. He had not deluded himself with any false views as to what would happen when exposure came. He had made up his mind. There should be no trial, with imprisonment at the end of it. He knew an easier way out out of the difficulty than that. He had bought a quantity of morphine which he knew, when the time came to take it, would insure him a swift and tolerably easy death.

He walked that night to his room overlooking the Thames embankment. He went to a cupboard, and spent some time in choosing with particular care a bottle of wine he intended to drink. He poured out a small draught of the beverage, and taking the paper of morphine he opened it carefully and sprinkled the white contents on the surface of the wine. He watched it as it slowly settled and finally disappeared in the liquid; then he poured another glass of wine and drank it off. There was no hurry about drinking the poisoned cup; he had all the night before him, so he drew his comfortable arm chair up to the fire and sat down wondering who would find his dead body in the morning. At last, taking up the poisoned glass, he paused for a moment with it in his hand, thinking he heard a step on the stair. The next minute his surmise was a certainty, as some one rapped at his door. Hastily putting down the glass, he shouted, "Come in," forgetting the door was locked; then he rose hurriedly, drew the bolt back and opened the door.

"Hullo, Charley," Grant said when he saw who it was. The son of his employer entered with a radiant look on his face.

"Well, Stillman, I have come to secure my debt to you. I have made up my mind that you shall not suffer by my having borrowed money from you."

"Oh, that's all right,' said Grant carelessly, "I don't need the money."

"No, I know you don't need it," said Monckton, "but it struck me that if anything happened to me my father would never acknowledge the debt, and you would be out of just that much."

"It doesn't really matter, you know," said Stillman Grant in the same unconcerned voice. "I shall always be happy to lend you money when you need it and I have it."

"Thanks, old fellow, I know that," said young Monckton. "You are as generous as the old man is stingy. Nevertheless, I got a windfall the other day, and the minute I received the money I thought of you."

"Ah," said Grant, with his eyes brightening somewhat. "How much was it?"

"Five hundred pounds in one lump," answered the other.

"Oh," said Grant in a disappointed tone.

"You don't congratulate me," cried young Monckton. "Five hundred pounds are not to be scoffed at."

"No," replied Grant, "still £500 isn't a fortune, you know."

"It isn't, but it might be turned into a tidy sum of money. Now let me tell you what I have done, Grant. I know I will never be able to pay you that sum of money; if I became a partner in the business it might be different, so I took part of the £500 and insured my life for £2,000, making it payable to you at my death. If I am cut off in one of my sprees, which is more than likely, then you will get back all your money with interest at several thousand per cent."

As the young man said this he drew from an inner pocket what Grant saw was evidently an insurance policy.

"There you are, my boy, with the first year's premium paid," said Monckton, as he threw the policy on the table. "I'll leave it with you, because you are a steady, sober fellow. If I can't pay the next premium when it falls due you'll pay it for me and charge it up to the account I already owe you. You see, my friend, you are quite safe as far as your money is concerned."

Grant lay back in his chair with his eyes partially closed as he picked up and examined the document. He saw it was all right and perfectly legal. At last he said, in a low tone and with deliberation:

"I think you might have spent your money much more profitably, Monckton, than in paying a year's premium on your life. Bless me! you will live till you are 90."

"I hope so," said the young man, "but meanwhile you take care of that document, and if the time ever comes that there is money collectable on it you are the man who is to have it. As you see, I have made the policy solely to you."

"Thanks, old man," said Grant, as he placed the policy on the table.

"Well," said Monckton, "I must be off. Won't you come out and take a drink?"

"I think not," said Grant; "I'm busy to-day, but if you wish a drink have a glass of wine with me."

"I don't mind if I do," said young Monckton.

Grant pushed toward him the glass of wine in which he had sprinkled the morphine, then he poured out wine for himself in another glass.

"Here's to you," he said, drinking.

Young Monckton drank off the wine and smacked his lips after.

"That has a curious taste, Grant," he said; "what is it?"

"Oh, it is a special brand I drink when I am not sleeping well. You will find it very soothing."

"Well, good night, Stillman, old fellow,"

"Good night to you, Monckton, and pleasant dreams."

"Oh, I'm not going to dream yet awhile," said Monckton. "A few of us are to have some games at the Raquet Club."

"Ah," said Grant, "that's a long distance from here. Better have a hansom. Come, I'll see you out."

They walked down the stairs together and at the door young Monckton said:

"Yes, I think I will have a hansom. I feel rather drowsy."

"Oh, you'll be all right when you get into the fresh air," rejoined Grant. The young man staggered slightly, as if he were intoxicated. The other watched him go down the street and hail a cab.

"Poor devil," said Grant to himself, as he turned away. "He was an unlucky chap to come in at that moment on that particular errand. There is a time for everything, and that was not the time for insurance policies. I suppose that, not having premeditated the murder, I have left some loose clew that will enable the police to trace the thing to me. Still, I shall be no worse off than I was an hour ago, and, after all, nothing matters very much. Bet a five I'll be caught."

But he wasn't. The medical men said the young fellow had died of a disease with a long name, and then the insurance company claimed it had been defrauded by the fact of his having the malady concealed from them. Thus was the honest man defrauded out of his insurance money, and he was nabbed by the police for his defalcations before he could purchase more poison. In one of her majesty's prisons he now regrets the fate of his friend.

TURKISH TURBANS NEW.

Turkish turbans, or a variation of them that makes a very effective headdress, are all the rage in Paris. The "turban" is a very novel affair, and will astonish the men when they see it for the first time. It is a broad band of flowered net or spangled tulle, decked out with gold or silver tinsel, and is made on a frame so that it stands well up above the hair.

It is three or four inches in width, and is worn with the hair in a high puff, surmounting this puff. The fashion in Paris is to have these "turbans" take the place of hats. They have long ends, and when in the car or carriage those ends are drawn to the front around the throat, as if they were bonnet strings. Indoors the ends are allowed to fall down the back. For theatre wear they are the most popular.

A CHEERFUL OUTLOOK.

There is so much in daily life to try one's nerves and temper that it is not always easy to preserve one's cheerfulness. Moods are contagious; one unhappy person in a family without any active effort can destroy the pleasure of all the rest. We do not always remember this and so we give way to causes for depression, and we do not bear ourselves as bravely as we might when things are going wrong with us. It is a good rule to keep one's troubles in the background of life, in the background of thought, bringing to the front only that which is cheerful and sunny.

ALL'S WELL THAT ENDS WELL.

The little one had behaved badly and a spanking had been the result. Now her vociferous expostulations had ceased. Only a throb and a sob showed now and then that her tempest-tossed little soul had not yet regained its full composure. But the sky was clearing rapidly.

Well, asked the mother in a conciliatory tone, does it hurt much?

Oh, no, quoth the tiny little maiden it's only nice and warm now.

WELL PROVIDED WITH FICTION.

It happened in a bookstore.

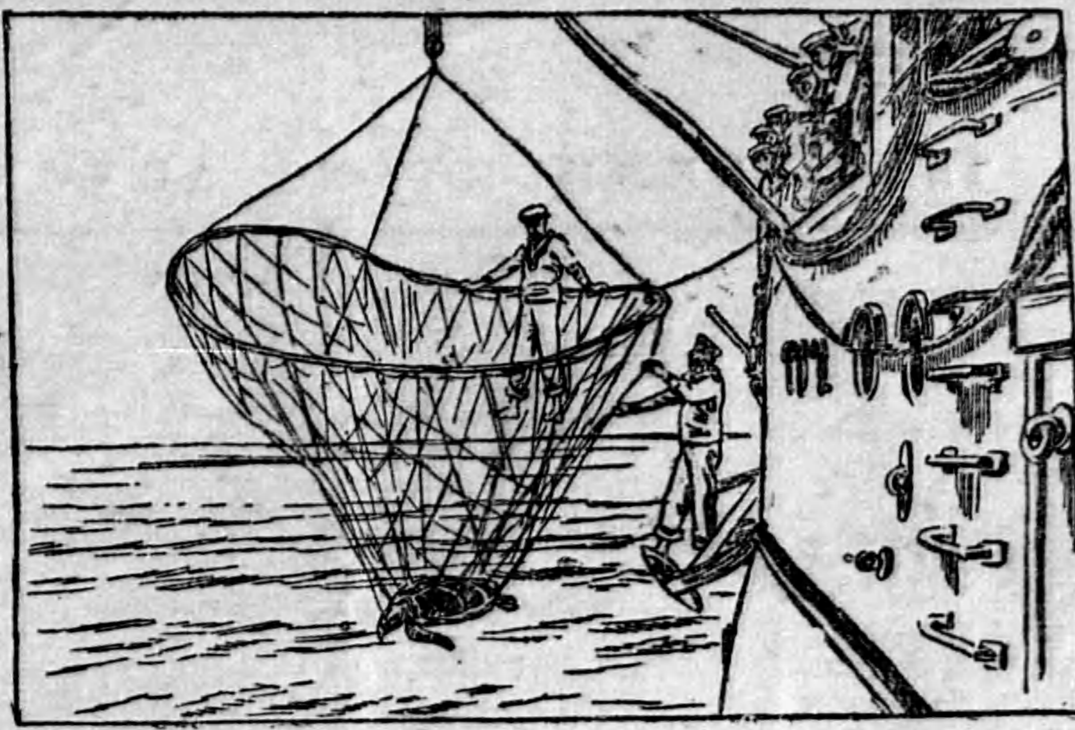
What can I show you, madame? he asked. Something in the line of fiction?

No, she answered slowly. I think I'll try history for a change. I get enough fiction when my husband gets home late from the club.

THE MILLENNIUM.

Friend—Ah! just think of the coming days of the millennium; when man will love his fellow-men!

Father of Seven Unmarried Daughters, in disgust—Bah! Millennium! Men love their fellow-men enough now! It's the time when they will love their fellow-women that I want to see.



WITH THE PACIFIC SQUADRON: CATCHING TURTLES OFF ACAPULCO.

One of the amusements on board the ships of the British Pacific Squadron is tuttle catching with an apparatus designed by the Commander-in-Chief. A net is attached to the end of a spar, so that it can be lowered or raised by an arrangement of pulleys. A floating turtle having been descried by a signalman the ship is steered for the object, and the appointed hands stand by to lower the net. It is no easy thing to steer a large ship correctly for such a small object, and excellent practice in handling the ship is thus obtained. At the right moment the net is lowered quickly into the water, and the next moment the turtle is suspended in the air.

HOUSEHOLD.

HOUSEKEEPING AS A BUSINESS.

One trouble with women—many of them, at least—is that they fail to recognize housekeeping as a business, to be carried on as any business is, with dignity and method. They regard it as a mere drudgery, says Boston Herald, and they fret and worry over it until both mind and body are disturbed and the peace of the household is marred by contention.

The mental atmosphere of the housemother is felt by every one, and she cannot be out of sorts without putting every other member of the family out. She sets the note for the family harmony. If it is discordant there is a sad jangling. It may be impossible to keep from fretting and a difficult task to be always serene, but one can more nearly approximate the latter condition an dkeep free from the former by having things so arranged about the house that everything will go like the traditional "clockwork."

It is no trivial matter this, of planning to become a good housekeeper. Not only does the happiness of woman as a class depend upon it, but she also holds in her hands the comfort and happiness of many besides herself. What her home is is very largely what she makes it. Much domestic infelicity begins in careless housekeeping and the disregard of others' comfort and welfare.

Marriage is a partnership in which each member has special duties. The duty of the one is to provide; of the other to make wise use of this provision. If a husband provides liberally he ahs every right to expect the best use made of his provision, and this use underlies all questions of domestic economy and thrift. Economy does not mean meanness and stinginess; it implies the best and wisest use of the means that are given, and since it is a question that comes into every phase of life, public and private, no one need be ashamed to practice it.

THE GLADIOLUS.

The famous gardener of Ghent Louis Van Houtte, was the first to introduce to his fellow bulb-growers the beautiful summer bloomer called the gladiolus. Van Houtte originated some striking varieties and did much to popularize the plant; a French florist, in later years, grew many varieties very peculiar in markings and originated a type which bears his name, Lemoine, but after all the American hybridist has done most of all for this beautiful bulb. To American florists is due the double form; by cross-fertilization and careful selection of seedlings they have obtained the large blossoms and the profuse blooming characteristics of the gladiolus as it is known to-day.

The gladiolus is by far the most popular of our summer flowering bulbs and one quite easy of cultivation. It increases rapidly so that soon one has a supply sufficient for his wants, and some to give away to less fortunate friends; and it is most delightfully free from insect pests. It succeeds best on a deep, rich sandy soil, and it likes the sun. The best bulbs for planting are those from three to four inches in diameter, and bulbs of that size should be planted at least eight inches deep. Deep planting not only makes finer flower spikes, but the new bulb formed for next year's flowering are larger and finer than when shallow planting is done.

Like many other flowers the gladiolus is most satisfactory when grown in groups, with shrubbery or vines for a back ground. They can be set three inches apart when they make a fine show in bloom. The bulbs can be set quite early, and it is an excellent plan to divide the stock in several groups and plant at intervals of a couple of weeks, making the last planting about the third week in June. A succession of bloom is obtained by this means, which lasts from July, when the first planting comes in bloom, until late in autumn, for though frost cuts the plants they are easily protected when it is threatened.

The bulbs for the following season's bloom are found close to the parent bulb and in addition, if the soil is good, a number of tiny bulblets will also be found when the bulbs are lifted in the fall. These if planted the next spring will generally bloom the second or third season, something depending on the growth they attain. Before the ground freezes in the fall, and after the frost has cut the foliage, dig up the bulbs, let them lie a few days, then cut off the tops and spread them out to dry. In a week or two the bulbs may be separated from the stalks and can be wrapped in tissue paper, put into a paper bag, and stored in a cool dry room, where they will neither freeze nor mold, and where mice cannot get at them.

If one can have but a few bulbs for a start, it is best to choose the named varieties, and let them increase by planting the bulblets. The unnamed sorts generally contain too large a proportion of those with red markings, the most common. If mixed varieties are decided upon, get an assortment of shades, especially the light and the white.

The bloom of the gladiolus is much prized for decorative purposes. They are very showy, and lasting, too. Cut after the lower flowers on the spike have fully developed. The other flowers will gradually open, and the spike remains in perfect bloom for a couple of weeks.

Get a few bulbs, each of the giant class, and also of the Lemoine, or butterfly type, and you can hardly fail to be delighted with the returns they will give in the way of fine flowers.

APPETIZING BREAKFAST DISHES.

Ham Patties.—Two cups bread crumbs moistened with a little milk and 2 cups cooked ham thoroughly mixed. If one likes the flavor, add a chopped onion. Bake in gem pans. Either break an egg over each gem or chop cold, hard-boiled eggs and sprinkle over them, scatter a few crumbs on top, add bits of butter, and season highly with pepper and salt, brown carefully.

When the housekeeper has a rather small amount of cold meat, beef, chicken, etc., for breakfast, a dainty way is to chop the meat, warm it, season place in the center of a hot platter, and arrange around it a row of nicely baked eggs. This will be more attractive than if the eggs and meat were served separately.

Omelet with Peas.—Beat 4 eggs very slightly, allow a tablespoon of milk to each egg. Use a smooth saucepan and cook the omelet in hot butter that has not been allowed to brown. As soon as the omelet sets, pour over it canned peas that have been cooked almost dry, then fold over, and serve immediately. Cold meats could be warmed and substituted for the peas.

Potato Croquettes.—Two cups mashed potatoes, seasoned with pepper, celery salt, butter, add 1 tablespoon stewed tomato, strained; add 1 egg well beaten. Mix carefully these ingredients, make into croquettes, dip into well beaten egg, then roll in bread crumbs and fry in very hot fat. Drain.

A skilful housekeeper gave me this recipe for delicious egg rolls. Sift two teaspoonfuls of baking powder in a pint of flour and rub a piece of butter as large as a butternut into the same. Add 2 well-beaten eggs and a pinch of salt to one cup sweet milk, add the prepared flour and enough more to make a soft dough. Handle as little as possible, roll out thin, cut with large, round cutter, butter the top slightly, fold over on the other half and bake in a hot oven.

Toast.—Warm cold "flaked" white fish, or canned salmon in a little hot butter. Brown the toast neatly, dip quickly in "very hot," salted, water, and rapidly and lavishly butter. Then place two or three spoons of the fish in the center of each slice.

Fried Apple.—Pare and quarter tart apples. Place in a frying pan, pour over them 1 cup sugar, three tablespoonfuls of water, three pieces of butter the size of a walnut, cover closely allowing them to steam brown. Excellent.

VEAL CROQUETTES.

Small scraps of cooked veal may be easily used in croquettes. If there is only a cup of cold veal add a cup of rice and put in a quarter of a cup of mushrooms. Where there is abundance of meat use only a quarter of a cup of rice and a cup and three-quarters of minced meat. In place of the mushrooms half a cup of minced and cooked sweetbreads or of calf's brains can be used.

Add seasoning of three or four drops of onion juice, a sprig of minced parsley, a spray of celery and one of thyme. Moisten the mixture with three-quarters of a cup of white stock which should be jellied if it can be obtained. Add a saltspoonful of salt and a few shakes o fa caster of white pepper. Finally stir one egg yolk in the mixture and cook it in a frying-pan for two or three minutes.

Pour the croquette mixture out on a platter, and when it is cold form it into croquettes. Dip it in the beaten yolk of an egg mixed with two tablespoonfuls of milk. Roll the croquettes in sifted breadcrumbs and fry them in boiling hot fat until they are a delicate brown. It should take about two minutes.

WINTER CLOTHES PUT ON ICE.

Clothes are put on ice now during the summer months, men's garments and women's alike. It is not meant, of course, that suits and dresses are literally laid upon blocks of ice, there to congeal rapidly, but that clothes are actually placed in the coldest of storage in the heated term.

Tar paper is a remedy of long standing, as is camphor, but it is said that the new plan of the cold storage warehouse is better than either of these. In the first place, the clothes are not packed away tightly, but they are hung on hooks in storage rooms, set apart for that purpose, and they keep their shape much better. Then no odor clings to them when they are taken home in the fall.

You can hire a room for clothes, or a single hook in a progressive cold storage warehouse to-day, as you please. This is a more expensive method of preserving winter clothes through the summer than the old fashioned ways yet it is not so very costly. An odd feature of the cold storage of clothes is that boots are now being received, and it seems to be a popular thing to put them on ice, too.

FURNISHING FOR VERANDAS.

Outdoor decorations are very much in evidence. The day has gone by when verandas are left to furnish themselves, a few stray cushions dragged from obscure corners, a straw mat or two, a lonely jardiniere being considered all sufficient. Now the furnishing of the veranda is the subject of as much thought as that of any room in the house, for in reality the veranda has become a summer room.

Entire sets, including settees, some of staple, some of quaint designs, for two, three or four; corner seats, chairs, tables, can all be obtained in light or mottled bamboo, bent wood, or a new, pretty green rush. Many of the tables and chairs are made to fold up, so they can easily be taken indoors. One is screened from the sun by triple screens, Venetian blinds, or the Japanese sadaris, light curtains made of bamboo stick, which come in any length or width as desired and fold up like the Venetians.

A comfortable chair of heavy wood, with upholstered highback and roomy arms, forms a surprise by having its back turned over to rest on the arms, thus forming a table large enough for tea, cards or any other use.

One of the most artistic veranda decorations is the swing, the evolution of the childish joy swung from a convenient apple tree. These veranda swings are wide and deep, so that two can be comfortably accommodated. They have a back and side arms and are swung from the top beams by means of heavy chains and are covered with rugs and downy cushions. The price of one of these swings is about twenty dollars, but in winter they form the nucleus for a charming corner in a "den."

The five o'clock tea tables have all sorts of odd brackets and shelves, which fold away modestly when not desired, and as verandas are not elastic this is quite a consideration. The prettiest varieties are in the mottled bamboo.

Jardinieres come in all shapes, sizes and materials. Some pretty ferneries shaped like tiny bird cages, enclosed in glass, are also exhibited.

Quaint footstools are formed of curly haired spaniels, made so startlingly like the original that one hesitates to touch them fearing a welcoming snarl. They are moderately soft to the touch covered with some soft, crinkly, woolly hair, and are catalogued as high as twelve or fifteen dollars. If successful in their initial appearance, they will no doubt in time be furnished with an internal electrical attachment of bark and bite warranted to drive away burglars.

For the floor straw mats of different colors and straw cushions are still popular, while dainty work baskets of cretonne, made in the shape of shut up parasols, the pockets forming places for the embroidery, are made to hang on brackets or nails.

POWER TO DRIVE A BICYCLE.

The driving of a bicycle at ten miles an hour has been ascertained to require about one twenty-third of a horse power. An expert rider for a short time may exert one-third of a horse-power. For rapid work, not scorching, one-seventh horse-power is needed. These figures are the result of a scientific investigation.