

comes an easy prey to any form of commercial malady. This was well illustrated by the financial panic of the past summer. Expert doctors of finance in all parts of the land anxiously noted the disturbed pulsations of the great commercial heart, and as these began to grow stronger and more regular, hope revived, and even before congress convened to prescribe the "gold cure," convalescence had commenced.

To the casual observer the native American seems to be about as completely crowded out of his rightful place in New York by the foreign elements as his country's native song birds have been by the usurpations of the pugnacious English sparrow.

The most substantial of these foreign elements is the German. Judging from the signs displayed on the great business houses of the city, the trade is largely in the hands of solid and thrifty Germans, with a considerable sprinkling of Hebrews, whose names are akin to the German. German thrift and stability, coupled with American enterprise and energy, undoubtedly form the bone and sinew of the great mercantile interests.

Generally speaking, tho Germans are not politicians. Trade has a much greater fascination for the average German than politics has. No class in the community enjoys a holiday more thoroughly. They are so numerous on the pleasure boats and excursions that one hears German spoken more frequently than English. Their pleasures are of a quiet nature. Go to one of their favorite resorts and you will find the German's four chief sources of enjoyment fairly represented by a pipe, a beer mug, a Frankfurter sausage, and a brass band. The one outdoor sport of which he is passionately fond and in which he excels is shooting. Athletics he is quite willing to resign to those of less phlegmatic temperament.

The most numerous foreign element is the Irish. An American school boy might easily be pardoned for giving as the chief products of Ireland, policemen, saloon-keepers and politicians for the U.S. market. He cannot be said to excel, like the German, in business ability. He has not the even temperament, the sober judgment, and the patient perseverance, that bring commercial success. Nevertheless he has, by a sort of evolution, risen from the most menial position to a place of power that is the wonder, not only of the stranger, but of the native American as well. From being himself a navvy on the streets, he has risen to the position of overseer of Italian navvies, and the way in which he hustles the perspiring Dagoes would rouse the envy of an old time slave driver. On the "Foorce" he is supreme, and woe to the luckless wight that dares to insult the majesty of the law as represented by his helmet and uniform.

In municipal politics he is all powerful. While

other classes have been absorbed in business pursuits, he has been gradually and sedulously obtaining control of the entire civic administration. His numerousness, his ambition for place and power, his natural predilection for the excitement of political warfare, coupled with the indifference of his fellow citizens, have enabled him to obtain complete possession of civic affairs, and he is so entrenched in his position to-day that it is next to impossible to depose him.

The Hebrews are one of the most interesting elements in the complex life of the city. There are several thousand of them, and they exhibit the same marked characteristics as their race has shown for two thousand years and more, in all the commercial centres of the Old World.

While readily adapting themselves to the social and political institutions of the country in which they dwell, they steadfastly adhere to all that is dear to the Jew, and utterly refuse to be absorbed by the current of Republican life with its wonderful assimilative power which is the boast of all Americans. The majority of them are naturalized citizens of the State, and they take a considerable interest in political affairs, but in all other respects they are as distinctively Jewish as those of their race who live in Eastern lands.

They are the same inveterate traders as in the days when they turned the Temple of Jerusalem into a mart for their impious traffic; they are as fond of exacting usury as when Shakespeare's Shylock sought to exact the "pound of flesh" on the Rialto at Venice; and their propensity for "spoiling the Egyptians" would seem to be a direct inheritance from the Israelites of the Exodus. Avarice is the Jew's besetting vice, and as one vice cannot stand alone this is ministered to by dishonesty and falsehood. The grosser vices, so common to other classes, are very rare among the Hebrews. They are on the whole temperate and virtuous, and crime and poverty are alike scarce among them. One of the most surprising characteristics of the Jew is the readiness and liberality with which he supports all charitable and philanthropic movements among his own people. The most close-fisted old Jew in the city will go to a bazaar in aid of a Jewish orphanage, and apparently enjoy being made the victim of his own practices. When the cause is charity and the merchants are pretty Jewesses he will pay a dollar for a ten-cent bouquet, or fifty cents for a cheap cigar, with a *sang froid* that is a marvel to a Gentile who has seen him haggle over a nickle or a dime in the counting house.

Not far from the haunts of the Jew, and forming one of the most striking of the varied phases of life in the East Side district, are the natives of sunny Italy. Mulberry street is as distinctly Italian as any street in Naples or Venice. A walk through