Blue Ribbon The thinks its Millions of Community, and poishes them all Many Nappy Returns of the Spent.

OUR SHORT STORY

"The Millionaire's Christmas Card."

Mrs. Charwell, aged 35, and still pretty, had £40 a year of her own, inherited from her father. Mr. Charwell, cheerful and energetic, but not brilliant, earned an annual salary of £100 missed you. as one of the secretaries of the great Charles Chalsmith. And as his hours at Mr. Chalsmith's were not very long, he made another £45 a year by working for a building society. Cora Char-well, aged 10, their daughter and only child, had, in a money box, not bearing interest, a tump sum of sevenpence, being the remainder of one shilling presented to her on her birthday by Uncle Herbert.

Students of arithmetic will gather, exceedingly well on it.

Both Ernest Charwell and Anna his

wife respected themselves vastly. Were they not of the professional class? Appearances were studied and extravagant living was avoided. Mrs. Char-well did not confine herself to being well did not confine nersen to be served and repretty—she was also clever and repretty—she was also clever and respectful. She performed the difficult said, 'Don't make another,' as he did to poor Rogers, I should lose my head feat of getting the maximum of work to poor Rogers, I should lose my head feat of getting the maximum and at altogether. My nerve would go. If out of a little general servant, and at altogether. My nerve would go. I should miss the post, or do something ly attached to her. In cookery she was ghastly like that, and get the sack that ly attached to her. In cookery she was ly attached to her. In cookery she was great—and confessed it. She could make cold mutton (New Zealand) do make cold mutton (New Zealand) do He stares at you and sacks you. Oh, anything except speak. Day after day he's awful!" it leaped out at Ernest Charwell in a different disguise, baffled him, and delighted him. Nor was it only in cookery that her power of transformation lay. When the frock coat and gray trousers of Ernest Charwell were no longer of an appearance consistent the dignity of the professional classes, he left for a few days that particular suit in her hands. It came back from them with every frayed edge mended-if that could be called mending which bore all the appearance of tual renewal-with every shiny patch and spot vanished, with the general tone of the buttons completely restored, and with a crease that looked almost aggressive. It was a miracle, and amelt rather strongly of benzine.

Ernest Charwell himself did what he shortly after his marriage he ent. week-days and beer on Sundays; mind, there were always a few bottles of port in the cupboard under the stairs, which Ernest called the celiar, and it only needed a strong stimulus (Christmas Day or their wedding anniversary, or a combination of a birthday and a visitor), to bring one of those bottles out. Further resources showed Ernest that a tobacco cheaper by one penny an ounce than that which he had been in the habit of smoking, was, as a matter of fact, infinitely better in aroma, and that the pipe became more enjoyable if one did not—except on Sundays smoke till after supper; also that the exercise of walking back from Chal-smith's big house in Hill street to the Charwells' small house in Putney was (quite apart from the saving of a 'bus fare) beneficial to the health.

Yes, with a little management and economy, the Charwells did very well on their £185. Their house, St. Josephine's (alias 21 Braddon street), was undeniably the smartest in the row, and the cleanest. Its curtains had a style; its window-boxes were of an elegance: the brass knocker and doorhandle were perfect mirrors.

Cora, beautifully dressed, attended the arademy of the Misses Salt, and the charges of the Misses Salt are, it is said, in Braddon street, pretty stiff; not that I would imply that those amiable instructresses were in any way grasping-it was only a desire to keep the thing select. And the Charwells were not without the means for a little pleasure and holiday-making. They took a full fortnight at the seaside every year, choosing Birchington for its quiet, and neglecting Margate for its vulgarity. They had a great interest in the drama, and occasionally saw a popular success from the pit, or an absolute failure from some more glor-ious part of the house. In the latter case there were free passes to be obtained, if you knew a man whose friend had a cousin with influence, and Ernest Charwell knew that man. On whole, the Charwells were a remarkably happy and contented family. They were not, however, without their anxieties. Ernest Charwell meekly owned that if he ever lost his berth with the great Chalsmith he would never get such a post again; indeed, it might be long before he got any post at all, for secretaries of Charwell's attainments are common and very cheap. He would not lose it through in-



ORONTO

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"He's an awful man," said Ernest Charwell. "I remember the case of Rogers. He blundered in copying an address from the book, and a letter went wrong. Old Chalsmith called him in and said as pleasant as could be: 'That's a mistake, Rogers. Don' make another.' Rogers said he would not, and thought he'd got off cheaply. Six months later Rogers used a wrong code word in a business telegram. 'Go,' said Chalsmith. 'Your money will be then, that the total annual income of the Charwells was £185 per annum. It may be added that the Charwells did over all hot and cold. What happened to him might happen to me. Nobody could be steadier or more careful than Rogers was."

"Well," said Mrs. Charwell, "you've been with him two years, and you haven't made one mistake yet." "No," said Ernest, "I haven't, but if I ever did, and he called me in and very day. He doesn't storm or swear.

"It's a funny thing," said Mrs. Charwell. "for he's generous, too."
"Yes, but it's all in the same kind
of cast iron way, my dear. If it's your

first Christmas in his service he gives you a fowl. If it's the second, a turkey. If it's the third, a sovereign. The fourth brings you two sovereigns, and the fifth a five-pound note."

"And after that?"
"He's never had a secretary that's lasted more than five years. Jameson will get a fiver this Christmas, and he says he regards it as a kind of deathwarrant. You know, Jameson's made one mistake. It's the same way with the old man's Christmas boxes to heads of departments down at the works-all graduated like a thermometer; longer the service the bigger the pres-

made the discovery (which had eluded him for years) that beer is "heating to the blood." After that it was water on the blood when the blood with the expect, and the blood with the expect, and the blood with the expect, and the blood with the blood with the expect. you always know what to expect, and that's something."

"But you don't," said Ernest mourn-"In some things he's as regular as a clock, and in others he's all any-For weeks he hasn't said to me a word beyond what was necessary, and this afternoon, in the middle dictating a letter, he started out-what do you think?"
"I'm sure I don't know."

"About his will. 'I've made a new will,' he said. I didn't know what to say. I said 'Oh?' 'Yes,' he said; 'and in case you or Jameson want to murder me, it only seems fair to tell you that my death will only benefit you after you have completed nine years of service. Of course you can murder me before that if you like, but from the point of view of your own pocket it would be a mistake.

'Why, he was joking with you!" "He may have been," said Ernest, still plaintive; "but he didn't smile. For my part, I like a man to laugh when he makes a joke. Then you can't be in any doubt. But that's just part

of his awfulness." "However, Ernest Charwell, though not brilliant, was remarkably accurate and painstaking. What he could do quite right on Monday he could do just as rightly on the other days of week, which alone shows that he was not a man of genius. When Christmas came around his record was still quite unspoiled. During his last morning's work it pleased the great Charles Chalsmith once more to become con-versational. Ernest Charwell had just finished checking the long list of Christmas presents that his employer

Chalsmith's face was inscrutable. It was old, thin, full of character, slightly cynical in expression, but it never told anybody anything which Chalsmith did not want known. Charwell watched it earnestly, but never obtained from it the least hint as to what he was expected to say.

Chalsmith pushed the list from him. "That's all right," he said. "And how many presents do you think I received myself last Christmas?" 'Can't say, I'm sure, sir. Hundreds,

perhaps thousands." "Not one, Charwell, not one. much as a halfpenny card." "You surprise me, sir. With so many

friends-relatives, too-"I've got no relatives left now that regard in that light. I've a host of cousins, nephews and nieces, and a brother that I personally dislike. Yes, they used to send me presents once. Friedns used to send 'em, too. But I stopped it."

"Stopped it?" Ground bait's no good with this fish. I told 'em so. They weren't presents—only investments. And that's all a millionaire can expect. Not one of em-friends or relatives-will ever dare to try that trick with me again. A present to me is a piece of imperti-It's the same thing as a begging letter. By the way, how do we stand with those this morning?"

"Fifteen appeals from organized charities, thirty-six from individuals." "Beautiful season, Christmas! There, go on with your work. Send 'em all the printed refusal."

That night, while Cora was busy with the dispatch of her Christmas cards, and Mrs. Charwell was putting the last touches to the Christmas decorations at St. Josephine's, Braddon street, Putney, Ernest observed with some mystery and importance that he knew of one man in London, a rich man, with plenty of friends, and relations, who would not receive a single present, not even a Christmas card. "What, you don't mean Mr. Chal-

smith?" exclaimed his wife.
"I mean him and no other." All this the child Cora heard and understood. She heard, but did not understand the explanation which fol-

here was a poor wretch who was going to have nothing at this Christmas. Nothing, nothing, nothing! The

thought of it was agonizing.

Now Cora had a heart as soft as snow. She also had a girlish, innocent love of romance and secrecy. And when she went out to post her letters in the pillar-box at the corner of Braddon street, there was among them one in a pink envelope with a blue forgetme-not on the flap, addressed in a neat, round hand, "Mr. Chalsmith, Hill street W."

Her parents knew nothing of it. In their ignorance they enjoyed their Christmas very much. Uncle Herbert joined them at dinner, bringing with him presents of remarkable magnificence. Cora entertained a select party of her schoolfellows in the course of the afternoon. Chestnuts were roasted, games were played, dances were danced. Uncle Herbert increased his reputation as an amateur conjurer. Mrs. Charwell played on the tinkling little piano. Ernest beamed impartially on everybody, like the sun,

CHAPTER II.

The four days of Christmas holidays allowed to Ernest Charwell had gone. Hardly had he arrived on the fifth day at Hill street when he was summoned to Mr. Chalsmith's room. 'Read that," said Chalsmith, short-

Charwell recognized the handwriting and the pink notepaper, though he could hardly believe his eyes. The note ran as follows:
"Dear Mr. Chalsmith,—I heard pa

tell ma you never have anything at Christmas. I am very sorry for you. This is only a card, but I hope you will like it. Wishing you a merry Christmas, I am, yours affectionately, Cora

The card, with a colored representation of a Japanese fan and a bunch of roses, and a verse of poetry, lay on the table. "I presume it's to one of your chil-

dren that I owe this piece of impertinence," Mr. Chalsmith said, glaring at his wretched secretary.
"I'm afraid it's my little girl," he said. "I've only one child, sir. If I'd known she was going to do it I'd have stopped it. Not that she meant any harm, for she's a good girl; but she doesn't understand the difference in

position, and only partially overhearing what I was saying, I suppose— Well, I'll speak very seriously to her about it.' "No, you won't," said Chalsmith namply. "I'll speak to her myself. shamply. "I'll speak to her myself.
Write a note to your wife to say that the child's to come here at once. The four-wheeler that takes the note can bring back the child. And-look here; let me see that letter before it's sent

Say no more in it than what I've told The note was written and approved. The carriage was sent of, and, in due course returned with the wonder-stricken Cora. She was much impressed with the appearance of the dignified gentleman who opened the door for her, with the great width of the staircase, the softness of the carpets, and the big oil paintings with their heavy gilt frames. But the tall, lean old man in the room into which

she was shown impressed her much While the interview between Cora and Mr. Chalsmith was taking place, Ernest Charwell made superhuman efforts. In describing it afterward, he said that he felt if he let himself go nt."

for one moment he would lose his head and make two mistakes which

centrate his mind on the work on which he was engaged. The only difference was that he worked more slowly than usual, checking himself at every step. At last Cora departed in another carriage, without having seen her father, and Ernest Charwell was once more summoned to the great man's room.

The great man's face was as inscrutable as ever. He merely repeated the accustomed phrase, "Take down." And Charwell took down in shorthand from his employer's dictation, fourteen business letters which were of considerable importance, but had nothing whatever to do with Cora, or with Christmas cards. Then Mr. Chalsmith said that he wanted those letters as soon as possible, and that concluded

Ernest Charwell did not see his employer again until the end of the day, and then he could bear the suspense no longer, and ventured to broach the subject. "I beg your pardon, sir," but I'm a good deal worried about that card.

Chalsmith said nothing. "I do hope you won't take it as mistake on my part." Then Chalsmith spoke.

"I have seen the child and I am pleased with her. That card was a genuine present, and I value it. Genuine, mind you-the only piece of genuine kindness that I've received for many a year. I had thought the child might have had a hint from your wife, but I was wrong. She did it off her own bat, and I'm-I'm very "That's a weight off my mind. Very

kind of you, I'm sure. So far Charles Chalsmith had said exactly what he meant, but though he still spoke with apparent seriousness, a very careful observer might have detected a very slight humorous twinkle somewhere in the back of his eye. "Well," said Chalsmith, "I've come to a decision. In one way, I suppose you will consider it a loss, but from the pecuniary point of view it will be an important gain. I intend to adopt your child. I shall take her away and—"

"I'm hanged if you will!" exclaimed the child's father, forgetting for one moment that he was also the great man's secretary. His face was crimson, his eyes started out of his head. his foot stamped, his fists were clenched, his general appearance was ridiculous; and in the heat of his passion he was quite unconscious what extremely strong, improper and disre-spectful language he had used to his employer, and of what the awful con-

sequences might be.
The immediate consequences, though hardly awful, were remarkable. the first and only time in his life Charwell saw the great man laugh. He laughed heartily, explosively, and made the queerest possible noises, as if the laughing machinery had got rusty and did not work quite smoothly. Charwell stared at him aghast, with a strong impression that Mr. Chal-smith had gone clean off his mind. "Don't fret yourself, Charwell. I

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flowed. The idea left in her mind that here was a poor wretch who was going to have nothing at this Christmas. Nothing, nothing, nothing. The thought of it was agonizing.

Now Cora had a heart as soft as heart in the lange of the lange of

been joking with him.
"I see, sir. Sorry if I "Don't apologize, I'm glad to see that you can wake up, if one only goes deep enough. I'll tell you something. Charwell. I choose to be treated with respect, but I neither like nor trust the man whom pothing or earth can the man whom nothing on earth can make let himself go. Supposing my proposal had been serious, as you thought it was, your answer was the proper one. You're all right, your child's all right, and everything's all

right. Charwell left Hill street with his head in a whirl. He had been assured that everything was all right, but he exceedingly anxious to what had taken place at that interview between the great man and Cora. He even had the wicked and extravagant thought that he would get home quicker if he took a handsom, but he conquered it, and contented himself

with the Putney omnibus,
It was Cora's opinion that Mr. Chalsmith was not an awful man at all. He asked no end of questions, and he didn't seem very cheerful part of the time, but she couldn't understand anybody's being afraid of him. Why, he said that card was beautiful, and that it was good of her to have thought of him, and when she went away he kissed her.

Asked what she meant about his not being very cheerful part of the time, she said that was when he talked about another Cora who had died long ago. "He said a lot of things about her that weren't very interesting to me, because, of course, I didn't know her. I think he was very fond of her. Then he said something in some foreign language that I didn't understand, and I thought he was go-

ing to cry. Charwell would have been less surprised if she had told him that she had thought his employer was going to fly. But, after all, Chalsmith had laughed -that very afternoon he had laughed most distinctly and without reserve. Other emotions might be possible to

him. Further inquiries revealed that on her departure the great Chalsmith himself had come downstairs with her, put her into a cab, paid the man, and taken his number by way of precaution. Cora had never luxuriated in four-wheelers in this reckless way before, and was rather proud of her ex-

When she had gone to bed, Mrs. Charwell asked her husband who this other Cora could have been.
"Can't say," said Ernest. "Rogers once told me that Chalsmith had been a widower for the last twenty years. May have been his wife

"Anyhow," said Mrs. Charwell,
"what I think is, that he'll die and
leave our Cora all his money." "I don't," said Ernest. And he was perfectly correct.

But on New Year's Day Cora received the following letter:

"My Dear Miss Charwell: My taste in New Year's cards is not very good, and the inclosed, which I send with my best wishes, is remarkably simple in design. But I think if you write your name on the back of it, and give it to your father to take care of, it one day be of use to you. 'Yours respectfully, "CHARLES CHALSMITH."

The inclosed was a check to the order of Miss Cora Charwell for one hundred guineas. And St. Josephine's, alias 21 Braddon street, Putney, S. W., nearly went made with delight.

Years have passe longer a secretary. Mr. E. M. Sales, in a position of considerable trust at the works of St. Albans, had large sums of Mr. Chalsmith's money passing through his hands, and permitted about two per cent of it to stick there. Therefore Mr. E. M. Sales is at presen working very hard, and wearing his hair very short, and not enjoying himself at all. Ernest Charwell reigns in his place, and a very good place it it—£400 a year, and a house, and a raise every two years. And as he is still very accurate and transparently honest, he is likely to retain his posi-When Mr. Chaismith visits the tion. works he does not omit to inquire for

Cora, by the way, has grown remarkably pretty, and has been very nicely brought up, and is as kindhearted as ever. And the young men of her neighborhood are not blind.— Saturday Evening Post.

000000000000000 Boys and Girls.

A Gingerbred Man.

[By Eva Eickemeyer Rowland.] Humpty, dumpty, dickery dan, Sing hey, sing ho, for the gingerbread With his smile so sweet, and his form

so neat. And his gingerbread shoes on his gingenbread feet. His eyes are two currants so round

and black; baked in a pan lying flat on his He comes from the oven so glossy and brown,

The loveliest gingerbread man in town!

And why is his gingerbread smile so sweet? And why is his gingerbread form so neat? And why has he shoes on his gingerbread feet? Because—he is made for Teddy to

> The Tale of Two Tails. [By Mary H. Wilson.]

eat.

"Taddypole and Pollywog Lived together in a bog. Here you see the very pool Where they went to swimming-school.

"By and by-'tis true, though strange O'er them came a wondrous change: Here you see them on a log, Each a most decided Frog. "Mother's Portfolio."

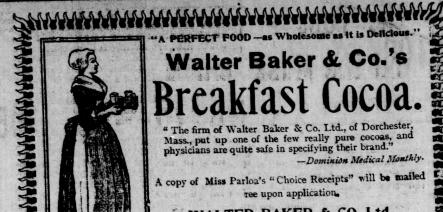
The little pond behind the machineshop was full of tadpoles—wee fellows, all head and tail. Jolliest of these were Taddypole and Pollywog, two little cousins, who spent their time in countless swimming-matches or games hide-and-seek among the stones which

bordered the pond.

Barefooted boys and girls peeped over the edge of the water to watch the tadpoles darting hither and thither, then with merry shouts returned to their own play.

Taddy's and Pollie's round eyes watched them curiously. Sometimes when the land-bables waded in the shallow water these tiny water-babies played fearlessly around their feet,

nibbling their toes, or playing leapfrog over them. So they passed their merry days, and when the twilight came, Taddy and Pollie were ready to listen to the band concert. This, unfortunately, was giv-en on land, so the little tadpoles could not be present; but from the water



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they could catch glimpses of Father Frog booming away on his big bass drum, and hear the sweet chirping chorus of the tiny frog violinists in the marsh near by.
"Oh, Pollie," cried Tadpole, "if we

could only go to the concert! Why I'd be willing to give up hide-and-seek for a week just to get a little nearer to the music. "I know," replied Pollywog, gloomily. "I want to go myself, the very wors

way. There's no use wishing, though, we have no clothes that would be suitable. Only green silk dress suits with polka dots are worn this year. Besides, we can't stand it out of the water. It's too warm, or something, I don't know just what, but I always feel half smothered, if I try."

"Besides," reflected Taddy, haven't been invited. Only musicians are asked, and we can't sing, you Splash! Ker-chunk! Father Frog

hopped into the water, and then out again on a broad stone, where he began thundering a basso solo, "Come along, come along,

Come along!"

"Oh, how we wish we could!" cried the little tadpoles, feeling that this was a personal invitation. They swam as close as possible to the stone, and gazed admiringly at the great singer. "Could what?" rumbled Father Frog.

"Wish we could go to the concert. "Ker-chug!" answered Father Frog. It sounded very much like a hoarse chuckle. "Why don't you go?" "No invitation."

"No dress suit." "Can't breathe out of the water." The tadpoles' voices were very mournful as they gave their reasons "I invite you," said Father Frog, "to the July concert three weeks from today. Your dress suits will be ready, and as for breathing, it's all practice. Would you believe it?" he said in a hoarse whisper; "I couldn't stay out of the water very well myself at one time, but I practiced breathing every day, until now it is the easiest thing the world. But speaking of practice making perfect reminds me I must

rehearse my song for the concert: "Come along, come along, Come along!'

"Let's go down in the sand," whis-pered Pollie. "I can always think better down there; and really, this is all so surprising I must think it over. Oh, Taddy, do you think we could truly

Taddy whisked his tail and dived down without answering, feeling this to be too much of a problem for a tadpole to decide. "It's very strange," said Taddy few days after. "It certainly seems as

if we were getting legs. What use have tadpoles for them? We only need our strong tails for swimming. "Taddy," cried Pollie," "there's some-ning still stranger. Our tails are thing still stranger. shrinking. If they don't stop, they will disappear, and then what could we

"Grr-um, grr-um!" sounded Father Frog's hoarse voice, "Getting ready for the concert, I see! Well, when you lose those ridiculous tails you will look

much better." "Lose them!" exclaimed the tadpoles; "and what do you think we could do without them?" But Father

Frog had disappeared, leaving only the echo of his "Come along." "I feel as if something strange were about to happen," said Pollie.

tired of tag and hide-and-seek; let's think of some new game." "We might practice breathing, as Father Frog advised," suggested Tad-"Let's go to the top of the water

and see who can keep his head out the

longer.' This new game interested the tadpoles very much, and in a week's time they began to really enjoy the air. "I can stay out a long while now, "and announced Taddy, triumphantly, "and since my front legs appeared I can jump quite high."

"Our tails are quite gone," said Pollie, 'and I don't know but it is an improvement. I think I like legs better than tails and hopping is much more fun than swimming. Some day I mean to hop up on that wet stone where Father Frog sits so often. Wouldn't he be surprised to see me there?"
"What fun!" exclaimed Taddy. "Try it now. There, you did it! Oh, Pollie, how fine you look! Do you like it out

there? I'm coming, too! Hurrah! "Ho, ho!" chuckled Father F from the bank. "Are you ready for the concert, little frogs?"

Taddy and Pollie looked at each other in astonishment. "Are we frogs?" they cried.

"Why, yes." "Oh, Taddy, and you have your green suit!'

"So have you, Pollie!" "Why, I wouldn't be surprised at anything now, not even if we could sing. Let's try," and both little frogs lifted up their voices and sang:

"Che-weep, Che-weep, Che-weep." They looked so droll and sang with such a funny chirp that Father Frog fell off the bank, splash into the water, with laughter.

Taddy and Pollie didn't mind this

in the least, for they were sure that 'Che-weep" was the most beautiful song in the world. And this is the way Taddypole and Pollywog lost their tails and gained

RHEUMATIC STING.

their voices in time for the July con-

cert.-The Outlook.

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