

with millions. In the ornate milliners' shops of Regent Street a wooden counter divides a pale, over-worked and underpaid assistant from the exacting and imperious woman of fashion whose dress alone would cost a sum sufficient to keep the assistant and all her family in comfort for a year. In the neighborhood of Piccadilly may be seen the house of the Duke of Devonshire, quite possibly with a dirty loafer or frowsy woman leaning against a pillar at the entrance.

The heart of London is undoubtedly that part of it known to Londoners as "the City." "The City" the part in which are situated the chief offices of these banks and business houses whose branches extend, and whose influence is felt wherever civilized man has settled. Within an area of little more than half a mile square is contained what, without exaggeration, might be called the financial centre of the universe. To call this the heart of London suggests a fitting analogy in the shape of its daily beat, which institutes a circulation of some thousands of human beings. These are drawn each morning from their homes in all the points of the compass in Greater London, and sent back each night with a monotonous regularity, like the corpuscles of the blood.

From every railway station in the neighborhood of this "heart" of London issues a ceaseless throng of people from seven to ten o'clock each morning. From seven to eight the trains bear loads of third-class passengers—artisans, laborers and the poorer class of clerks and apprentices. These latter, with their pinched faces and shabby clothes, give eloquent testimony to the bitterness of the daily struggle for existence.

The character of the incoming crowds undergoes two distinctly marked changes in the three hours or so during which the "rush" to the city lasts.

From about half-past eight to half-past nine a more prosperous looking class of workers throng the railway approaches. Silk hats and smart frock coats, well-rolled umbrellas or handsome walking canes, are seen in plenty, while here and there a tweed walking suit, or tennis flannels—a set of golf clubs or a bag of cricket gear; denote those whose working day will be brief, in view of an early indulgence in that recreation which is denied to their harder-worked and worse-paid fellow-beings.

These are the rising young men of the city; the secretaries or