those three children are settled for life. It is almost worth the loss.

But I don't believe I told you how the fire started. There are so many things I have n't told you that my arm aches at the thought of writing them all. Sterry, we have since discovered, was spending the week-end as our guest. After a bibulous evening passed at "Jack's Place," he returned to our carriage-house, climbed in through a window, lighted a candle, made himself comfortable, and dropped asleep. He must have forgotten to put out the candle; anyway, the fire happened, and Sterry just escaped with his life. He is now in the town hospital, bathed in sweet-oil, and painfully regretting his share in our troubles.

I am pleased to learn that our insurance was pretty adequate, so the money loss won't be so tremendous, after all. As for other kinds of loss, there are n't any! Actually, nothing but gain so far as I can make out, barring, of course, our poor smashed-up doctor. Everybody has been wonderful; I did n't know that so much charity and kindness existed in the human race. Did I ever say anything against trustees? I take it back. Four of them posted up from New York the morning after the fire, and all of the local people have been wonderful. Even the Hon. Cy has been so occupied in remarking the morals of the five orphans quartered upon him that he has n't caused any trouble at all.

The fire occurred early Saturday morning, and Sun-

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