

but little of the electric hurry, the indigestion worry, that used to be supposed to characterize the New York business man.

I have mentioned the Treasury. Its grim walls and placid interior compare curiously with the excited bustle amid which it is placed. Through the courtesy of the Assistant Treasurer, Mr. Conrad Jordan, the Cerberus of the place, "Three gentlemen at once," as Mrs. Malaprop says, we were permitted to see the sinews of commerce. Can the reader imagine what 1,750 tons of silver coin is like? We did not have to call on our imaginations, for we saw this quantity—so our courteous guide assured us—stored in a place which was 40 by 20 by 12 feet, in bags containing \$1,000 each. This means millions; but we saw more millions than this; \$168,000,000 in gold was held on October 27th, and counting gold, paper and silver the Treasury held \$250,000,000 in all sorts of currency on that day. "We handle from one to two millions per day, each way," said one of the officials. And this was only one of several sub-treasuries of this great and busy people.

New York city at election time is a curious sight. One day, while waiting for a friend at William street, near Cedar, the writer strolled into a vacant shop down town where a political meeting was being held. It was at the noon hour, and the place was full. A young man was holding forth with singular fluency and directness on the evils of Bryanism and the excellence of McKinley. Presently the chairman, also young—indeed the proportion of young men in the place was remarkable—called out: "Now we will sing 'The Star Spangled Banner,'" and we did, the words being printed on slips of paper. Not the version that one is used to, but a revised and modernized version, a distinctly end-of-the-century version, and the programme for next day was announced. Wall street was a mass of Stars and Stripes and McKinley streamers, rarely was a Bryan banner to be seen. Every other man you met wore a campaign button on his coat. On Friday night before election day a mass meeting of McKinley men was held in Madison Square Garden. The roof and tower of the huge structure blazed with electric lights and transparencies; crowds thronged the square, the avenues and near streets, and keep up a steady fusillade of bombs, crackers, roman candles; while from the tower of the Garden men discharged rockets galore. A cordon of "the finest" kept a space around the building partly clear, and admitted ticket-holders or known politicians. No one else could get in—we tried the experiment strenuously; and, indeed "the strenuous life" (Roosevelt's expression), was essential to anyone who struggled to get through that crowd. Next night was the turn of the Bryan men, who made great efforts to outdo the Republican splurge. Bombs, crackers, roman candles, rockets *da capo*; cheers, tigers, cat-calls, concerted yells, occasionally a chorus; the smoke and smell of gunpowder filled the physical atmosphere and was itself suggestive of conflict, while one felt that the elements of a most infernal scrimmage were in the moral air. Happily, however, no great riot took place, though verbal combats, mostly in Bowery-like slang, were frequent enough. Working one's way to Broadway, the festoons of lights at the Dewey Arch and the electric signs of the concert halls on the cross streets added to the exciting brilliance of the scene.

After a week's stay in New York, one acquires something very like contempt for small change. Car fares, Fifth Avenue busses, ferries, shoe-shines, newspapers, extras, which the New Yorker finds necessities of life, run away with a lot of "the needful." And then, cigar stores are so handy! But New York need not be expensive even to a visitor, as he will learn in a few days' experience, if leaving expensive hotels and expensive habits to one side he takes lodgings in a good locality at \$10 a week for three persons, and good food in a convenient restaurant at 20 to 40 cents per meal. If he has thousands a year, let him go to the gorgeous Waldorf Hotel, which is said to offer rooms at from \$5 to \$250 per day, and dine to the sound of delicious music at steen dollars the plate. Dining at this bewildering place, the band hidden by palms and flowers, was an epicurean delight; but the quieter St. Denis or the café Moretti had charms of their own for us when the meal was ordered by a city man, who had learned to dine, and who chose the viands *de bonne grace*.

At the corner of Church and Worth streets is a well known

spot to the dry goods man, the great warehouse of the H. B. Claflin Company. With no object greater than curiosity we went inside, to find row after row of tables confronting one, having railed spaces around them. These are the desks of the different salesmen or heads of departments. A brisk young man came up and enquired who or what we wished to see, and when told that we were not buyers but strangers from Canada pressed us courteously to be shown through the house, but time would not permit. Lounging in a busy factory on William street, awaiting the appearance of one of the partners, the writer was approached by a clerk who offered, with no other discoverable reason than an impulse of civility, to show me through and make the time pass more quickly. Such little touches of courtesy from busy, bustling New Yorkers were doubly pleasant, because entirely unexpected.

It is possible for the New York business man, we found, amid all the pother to peep, as Cowper puts it, through the loop-holes of retreat at such a world, "to see the stir of the great Babel and not feel the crowd." It must be possible to learn to abstract one's self and be quiet, else how could business be done. Folks get as oblivious to rush and bustle indoors as to crowds that hustle outside; but this takes time, and we did not have time enough, though it was an education to observe how ladies and even children stepped on moving street-cars, made their way through distracting crowds, and insisted on their rights in the face of careless haste and rude selfishness on the part of passers-by. The police are great exemplars of orderly progression as they march with even stride, a lady and a child in either hand, across thoroughfares so dense with men and horses as to affright the inexperienced.

"That dashing, dirty, demirep of cities," as a New England writer has dared to call New York—but that was twenty years ago—is no longer so conspicuously dirty. Municipal regulation has done something to improve pavements as well as tenements. Asphalt has replaced muddy macadam, below as well as above Canal street, and it proved a blessing to the children in the quaint and crowded quarter we walked through one afternoon. Jews, Germans, Scandinavians, Italians—these we could distinguish, and the proportion of children to a family seemed about the same in each. There were barrel organs and banana men, and to the music of the organ the youngsters joined hands and danced whatever stood in their various languages for "Ring-a-round-a-rosy," in the dusty and busy roadway. It reminded one of Edmund Clarence Stedman's "Pan on Wall street:"

A newsboy and a peanut girl,  
Like little Fauns began to caper;  
His hair was all in tangled curl,  
Her tawny legs were bare and taper.

Every great city has its surprises in the way of filth cheek-by-jowl with order and cleanliness, indigence jostling affluence. A striking example of this may be had by anyone who walks down the Avenue, through the marble arch, and leaving the prim quietness of Washington Square plunges at once into the noisy foulness of Thompson street, with its throng of foreign tongues and sights and smells. The Bowery in 1900 did not seem the Bowery of former days; it may have been because it was daylight, but the old-time sparkle of the street and its shops was gone. Instead of curious or laughable scenes that windows and interiors used to afford, the main attraction in the few blocks I walked seemed now to be places fitted with public phonographs or with penny-in-the-slot machines that showed photographs of very questionable scenes. But as to hearing anything distinctly, the rushing trains of the elevated railroad took precious good care of that.

The writer had wished to seek out some of the down-town haunts of jollity and genius that Gulian Verplanck and J. K. Paulding used to write about, or Fred Cozzens, later—coffee houses and taverns, landmarks of an early day. But time and an effective guide were wanting. Just as any man who has read of earlier London wishes to be shown the site of the "Mermaid" or the "Mitre," where nimble wit or ponderous wisdom used to hold court, so I had a curiosity to find in New York the spot where Niblo's coffee-house was and where the Turtle Club had been. Of course we knew that there were more