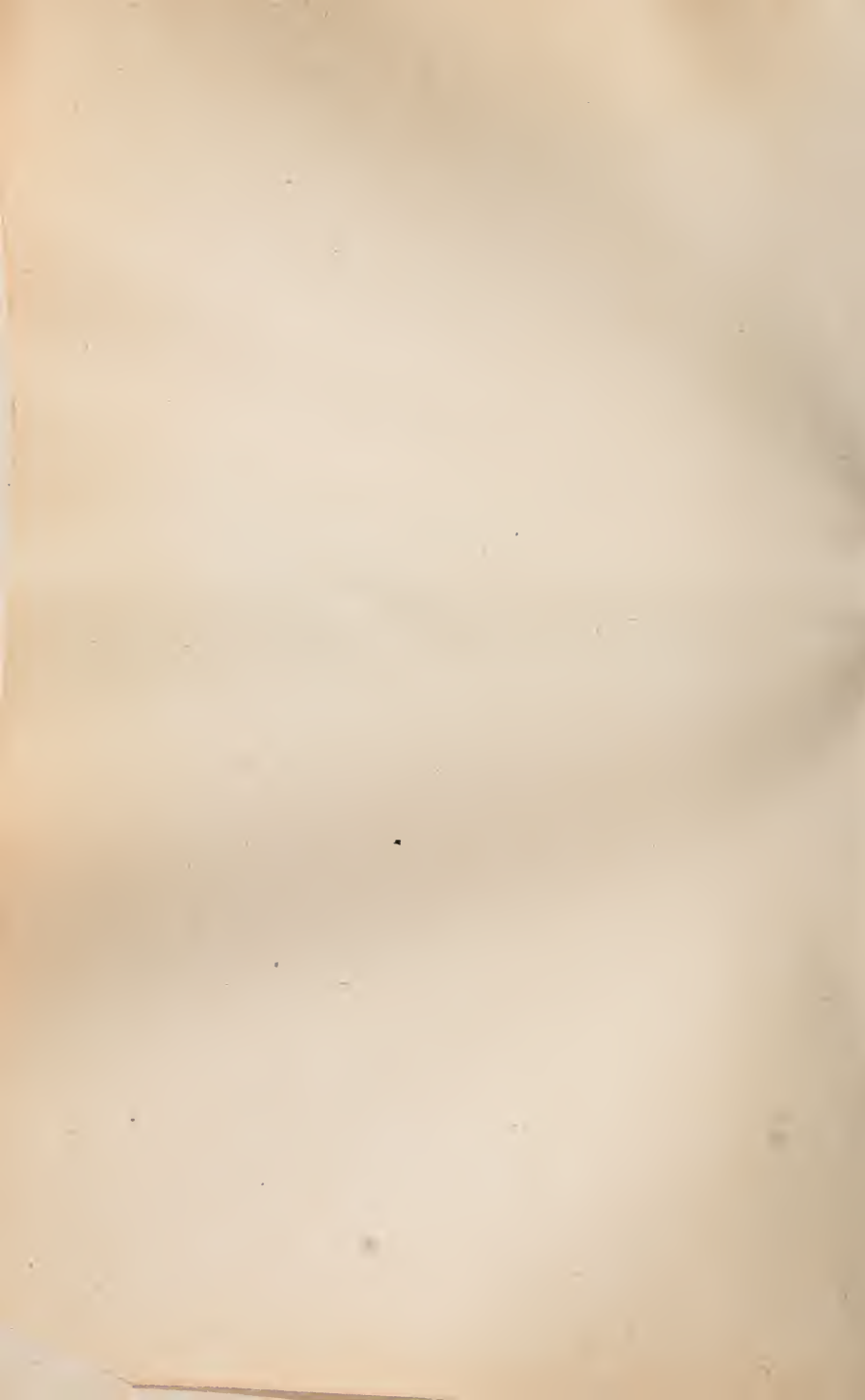


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LETTERS OF HARVEY FISK.



LETTERS
OF
HARVEY [✓]FISK.
" "

With an Introductory Memoir.

EDITED FOR THE FAMILY BY HIS SON,

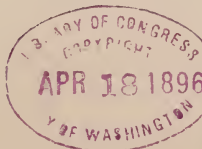
HARVEY EDWARD FISK.



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NEW YORK:

1896.



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BY HARVEY E. FISK.

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University Press:
JOHN WILSON AND SON, CAMBRIDGE, U. S. A.

TO

My dear Mother, Brothers, and Sisters.

AFTER the lapse of five years since he was taken from us, I am able to present for your loving perusal this collection of dear Father's letters. I have been greatly aided in editing the letters, and in preparing the introductory Memoir, by our mutual friends the Misses Kaufman. The genealogical sketch of the Fisk family was written by Miss Kate Kaufman. I am also under peculiar obligations to Uncle Pliny Fisk and to Auntie (Mrs. Jonathan Fisk) for valuable material and good suggestions.

I feel sure that you cannot read these letters, some of which will be new to you, without a renewed sense of obligation to the dear Lord who gave us Harvey Fisk as head of our family, or without a renewed determination so to live that we may be worthy of his name. He has set a high standard for us all to live up to.

I have tried to present his character in all its loveliness, chiefly in his own words, in the hope that each one of us and each one of his children's children may take it as an exemplar. His life emphasises character, — not mere *reputation*, but *character*.

Speaking of character, let me impress upon my nieces and nephews and upon my own children that character is a growth: it cannot be acquired in a few days. If your Grandfather had not from his youth sown the seeds of good habits, such as strict truthfulness, honesty, application, and exact fairness in his dealings with his business associates and customers, he could not have had that priceless confidence, called *credit* in the business world, all through the trying years following 1873, which was for a long time his main capital, — the thing which enabled him to retrieve his fortune and to pay his creditors.

Father never believed in luck, but rather that all success must be the result of constant effort. Neither did he believe that the mere possession of wealth indicated success. If so, he would not, in 1873, have sacrificed his fortune in his effort to protect the people to whom he had sold the bonds of the Chesapeake & Ohio Railroad.

“Reputation” — that is, what men think of us — is of small import; character — what we are — is the important matter. If our character is right, our reputation will, as a rule, take care of itself. If one must be sacrificed, let it be reputation. Christ made himself of no reputation, but his character was perfect.

Lovingly,

HARVEY EDWARD FISK.

November, 1895.

INTRODUCTION.

THE Fisk family is of English origin. The first of the name referred to in manuscripts found on file in the British Museum is Symond Fiske, Lord of the Manor of Stradhaugh, parish of Laxfield, county of Suffolk, 1399-1422. He married Susanna Smyth, and from them were descended, through five intervening genealogical links, the brothers JOHN and WILLIAM (1), who emigrated to New England in 1637, and settled in Wenham, Mass. According to Cotton Mather, who places the name of John Fisk on his list of "reverend, learned and holy divines, by whose Evangelical ministry the churches of New England have been illuminated," they were the children "of pious and worthy parents, yea, of grandparents and great-grandparents, eminent for zeal in the true religion."

WILLIAM FISK, JR. (2), eldest son of the above William, was born in Wenham in 1642, and was married in 1662 to Sarah Kilham, by whom he had

fourteen children. Like his father, he held various offices of public trust and honour in the town of Wenham, and for many years was deacon in the Congregational Church of that place.

EBENEZER (3), sixth son of the above, was born in 1679. He was married to Elizabeth Fuller (among whose posterity was the famous Margaret Fuller), and in 1739 was elected deacon, which office he held for twenty years.

EBENEZER (4), second son of Deacon Ebenezer of Wenham, settled in Shelburne, Mass., where he died in 1804, at the age of eighty-eight. He was married in 1740 to Dorcas Tyler, and they were the parents of nine children, one of whom (Ebenezer) was the father of Pliny Fisk, the missionary, and grandfather of Fidelia Fisk, also a missionary of note.

MOSES (5), youngest son of Ebenezer and Dorcas, and grandfather of the subject of this memoir, was born September 13, 1764, in Shelburne, Mass. In 1789 he married Hannah Batchelder. After spending a few years in his native town, they removed with their three children to Waitsfield, Vt., at that day a mere hamlet in the wilderness. Here he settled, building with his own hands their log hut, and living a simple, laborious life. In 1801 Moses Fisk was chosen deacon of the Congregational Church,—which office he held for forty-three years, and in which capacity he served faithfully.

Living all the days of his Christian life in the same neighbourhood, his name scarcely known beyond the hills that encircled the valley of his home; honest, true-hearted, and stanch; strict, almost to severity, in his ideas of right and wrong,—he stands as a fit type of the Puritan stock from which he sprung.

Himself a man of small education, he yet realised its vast importance, and struggled hard to provide for his children the time and means for study. In this he was ably assisted by his wife, a woman of sound judgment and untiring energy. From a letter written by her son Joel to a brother, I quote the following, as giving a son's estimate of his mother's character:—

“Oh, what a noble mother we have had! Her husband while he lived praised her, and her children must rise up and call her blessed. Our mother has been a woman of strong mind, keen discernment, and wise calculation. Born in comparative obscurity, having but few early advantages for education, married young, settled in a new country with only a bare competence,—when she must ever be at her distaff, her wheel, her tub, and her larder, in order to provide food and raiment convenient for her household,—what a woman! We, as children, owe much to our father,—to his faithful instruction, to his godly example, to his faith and his prayers; but in doing just honour to his memory we must not forget what we owe our mother.”

Moses and Hannah Fisk had twelve children, eleven of whom grew to maturity.

JOEL (6), the father of Harvey Fisk, was born in Waitsfield, Vt., October 26, 1796. As his parents were in very moderate circumstances, he gained an education only after much self-denial and hardship; but with perseverance he fitted himself for college, and graduated at Middlebury in 1825, after which he studied theology with Rev. Charles Walker of Rutland, Vt., and was licensed by the Rutland Association of the Congregational Church in 1826.

In the fall of 1826 Joel Fisk was married to Clarinda Chapman, of Rutland, Vt., and the same year entered upon the work in which his heart was set, and in which he laboured faithfully for a period of thirty years. His first call was to the Congregational Church at Monkton, Vt., where he remained four years. From 1830 to 1832 he was pastor at New Haven, Vt.; from 1832 to 1844, of the Presbyterian Church in Essex, N. Y.; during 1844-1845 he acted as a missionary in Canada, making his home in Montreal; and was afterwards settled in Philippsburg, C. E., from 1845 to 1850. He was pastor at Irasburg, Vt., from 1850 to 1855, when he removed to Plainfield, Vt., where in the midst of much bodily infirmity he preached with fidelity and success until his death, December 16, 1856.

To Joel and Clarinda Fisk there were born eight children: Pliny, Clarinda, Harvey, Joel, Daniel, Sarah, Mary, and Richard Henry. On a salary so

small as to render the simplest living possible only with strict economy, these children were raised and provided with a good education. This was largely due to the efforts of the mother, who was gifted with an unusual amount of New England thrift and perseverance. In a letter to her husband, written in May, 1834, she speaks most earnestly of their duty to their children, —

“Oh that we might be enabled to train up our dear children for the Lord! If we are diligent in preparing the way of the Lord in their hearts, God will not forget his holy covenant. Oh, my dear husband, you are acquainted with all my weakness and sinfulness! Do pray for me that I may be strengthened to the faithful performance of every duty.”

A conscientious, earnest woman; a patient, loving mother, — she well deserves the affection in which her children ever held her, and the many material benefits with which they were able to provide her in her declining years.

In 1831 Joel was saddened by the death of his brother Harvey, a Presbyterian minister in New York, and a man of much sweetness of character and personal magnetism. He graduated at Hamilton College in 1826, and the same year entered the Theological Seminary at Princeton, N. J. He soon after published a series of Sabbath School Questions, and for a time issued a small monthly Sabbath School

Journal. He was licensed to preach; laboured much in New Jersey as a Sabbath School Agent; compiled several of the first volumes of the Union Questions; and, in March, 1831, died in New York, aged thirty-two years. It was for this brother that Joel Fisk named his second son, — the subject of this sketch, — who was born one month after the death of his uncle.

The years following were devoted to the two interests nearest his heart,—the welfare of his children and of his church; and his letters to his sons, who left home at an early age to engage in business, are full of sound, fatherly advice, urging them ever to the upbuilding of character rather than of fortune. These same letters show an absorbing zeal for his work as a minister; and this zeal continued strong and fresh until the day of his death.

While in college, Joel was almost reprimanded for his persistence in revival work, and this fact is a true exponent of his whole professional life. In Essex, particularly, he laboured with much success. It was his habit, at various times, to assist his brother ministers. After spending several weeks preaching every afternoon and evening, he would then return to his own people, to engage with a new ardour and quickened pace in his home duties.

But perhaps no one thing, aside from his delight in the work of preaching, was more observable in this man than his unworldliness. At the time of his

father's death, he preached a sermon which was afterwards published. In this sermon he refers to a time when his parents were so reduced as to be obliged to accept assistance from a stranger, which assistance he maintains was the direct answer to prayer. To this reference, as well as to the mention of their parents' lack of early education, one of the brothers takes exception, and fails to see the propriety of telling these things to the world. In answer to this criticism, Joel writes : —

“We look upon the paragraph with very different eyes. You look upon our beloved parent reduced to abject poverty, begging his bread; but I look upon him as a prince, wrestling with heaven and prevailing. The fact of his destitution at a certain time was mentioned for the sake of bringing out a noble trait in his character. When I wrote the sermon, my mind was not on the fact at all, but on his trust in God, and power in prayer. The object of the memoir was not to exalt the subject of it as learned in the wisdom of this world, but in that wisdom that cometh from above, — not as rich in the treasures of earth, but rich towards God.”

In his last illness, such was his desire to preach that, at his earnest request, he was on several occasions assisted to the church, where he performed the service in a sitting posture. His peaceful death was the fitting close of such a life.

He was a man of tender sympathies and simple

faith, with strong convictions and with the courage to live up to them: not a brilliant nor a scholarly man, but one who used to best advantage the talents he had, and who devoted the strength of his manhood to the work to which he felt himself called.

Harvey Fisk was born April 26, 1831, at New Haven, Vt. It was in the following year that his father moved to Essex, N. Y. Of this place, where Harvey's happy boyhood days were spent, and of the simple home life there, Pliny Fisk, his brother, writes as follows:—

“Essex was beautifully situated on the shore of Lake Champlain, almost directly opposite Burlington, the capital of Vermont. The lake at this point was nearly three miles wide. To the east was the range of Green Mountains; and to the west, the Adirondacks,—the highest peaks of both being plainly visible. The Camel's Hump in Vermont was always in sight, the sun rising directly back of it, and setting just the other side of Mount Henry, of the Adirondacks. As a boy, that was my whole world, and a very beautiful world too. The lake, with its storms and in sunshine, was always beautiful, and the mountains all around were grand.

“The parsonage was located on a hill overlooking the village and the lake. The house was a small frame building. Directly over the kitchen was a garret with one window, where we—that is, Harvey and I—slept, summer and winter, for years. There was no lath or plaster in this room, nothing but shingles between us and the sky; and on stormy nights the wind and thunder seemed near,

and the flashes of lightning would light up that end window so beautifully. Many a night we lay there watching the flashes until we went to sleep; neither of us had the least fear, and we thought the thunder grand. In winter it was a very common occurrence to find heaps of snow on the bed and floor when we woke up.

“We lived on salt pork, cod-fish, and white potatoes; occasionally we had chickens. Aunt Hannah fried pork crisp and brown; it was delicious, and was only equalled by her cod-fish cooked in cream. If you want a real good dinner, just call Aunt Hannah back, and to these two let her add baked white potatoes, and you will have the best dinner you ever ate; then finish with one of her mince-pies, steal some of her cookies, hid under the bed, and an apple or two from the cellar, and you will be a happy man.

“The crockery was the old English printed ware, such as everybody had in those days. The knives were bone-handled; the forks, two-tined; the spoons, with one or two exceptions, were not silver. I remember that we had clean plates when we had pie, — and we always had pie noon and night; but as we only had one set of knives and forks, they had to serve all purposes.

“Part of our breakfast was family prayers. Directly after eating, we simply pushed back our chairs, took our Bibles, and each read a verse of the chapter in order for that day. Father made the prayer; some of those prayers I can remember to this day.

“In those times we knew nothing of warm underclothes or of overcoats. For winter, our pants and coats were lined heavily. We had home-made knit socks and mittens, cowhide boots, and cloth caps, with tabs to cover

our ears, and never thought of freezing, although we both had a cry occasionally from cold hands or feet."

The boys ran barefoot most of the time, except in winter. A new suit of clothes was almost an event of a lifetime. Small wonder that on these rare occasions Harvey felt like playing truant instead of going to church or school, for dread of the comment which his new suit would draw forth.

It was the duty of the boys to care for the horse, to take the cow to and from pasture and to milk her, to cut and carry wood for the fires, and to tend to the garden, as well as to run the many errands for which boys seem to be especially created. After "doing the chores" in the morning, the boys would trudge off to the district school, and in the interval between the close of school and the evening "chores," enjoyed to the full the pleasures afforded by the lake and country, fishing, boating, swimming, and all the other enjoyments incident to country life.

Sunday was a busy day for the pastor and his family. The women must perform their household duties, and the boys their "chores" in time to be in their seats in the meeting-house promptly at ten-thirty, at which time the service began. When the bell commenced tolling, the family started from the house in regular procession, headed by the father and mother, and followed by the children in the order of their ages; and when the minister reached the pulpit, the bell

ceased and the service began. If, perchance, during the service one of the minister's children became restless, he was told from the pulpit to come and sit on the pulpit steps in sight of all the congregation until the service was over. Immediately after service Sunday-school convened. After dinner the pastor would drive with one of his boys to an outlying parish to hold another service, returning, after supper, to his own church for a meeting at "early candle-lighting."

Ministers' salaries in those days, especially in the country parishes, were certainly no temptation to young men to look upon the ministry as a sinecure. As already stated, the church at Essex paid but a small salary; oftentimes a farmer would place in the minister's carriage some vegetables or a ham when the latter was making a pastoral visit, and say that these were to be credited on account of his subscription to the salary. The salary was supplemented once a year by a "donation party." This was the only social gathering known, and was the one great event of the year. For the following description I am indebted to the brother before referred to.

"In the early morning of the day fixed, the house would be taken possession of by the ladies of the village, who brought with them baskets of crockery, etc., to furnish the table, which was duly set out in the kitchen. Cooked provisions of all kinds were sent in, the people supplying everything for the meal or meals that lasted

all day. During the morning the great event was the arrival of the wood train: from five to fifteen loads of cord wood would drive up at the same time, having met at some place agreed upon outside; then Father and the boys would go out and shake hands with the farmers, and we boys would listen as they discussed each other's loads, and woe to the man who a second time brought a poor load! I confess that some of my prejudices against particular men arose from these discussions. At that time wood was the only fuel; no other was known.

"After the wood, there might be a load or two of hay. Then followed all day the sleighs containing the farmers' families, with their gifts of apples, potatoes, oats, corn, and farm truck of all kinds. By dark the farmers would have come and gone, would have had their food and talk, and in the evening the village people would fill the house to overflowing, and when the time came Father would speak a few words of thanks, and with a prayer would close the party for that year."

A day to which boys and girls as well as the older people looked forward with eagerness, was "General Training Day," when the militia were drilled, and all their relatives and friends turned out to see them. The people would come for miles to the village where the drill was to take place. The ranks were formed on the main street, and then, with the inspiring music of fife and drum, they marched to some meadows out of town, drilling all day, and in the evening marched back again, and were dismissed. The day was a gala day, when picnic lemonade and gingerbread men

absorbed the last pennies of the boys, and were a greater treat than the best dinner their mother could cook for them.

In 1844 the Fisk family moved to Montreal, Canada. About this time Harvey was sent to live in the family of a French-Canadian farmer, in order that he might learn the French language. The knowledge of this language was not only of immediate service to him, but was a source of great comfort all his life. At the Frenchman's farmhouse Harvey had his first taste of sour bread, which the farmer used to make himself, kneading the dough with his feet.

In 1846, while not yet sixteen years old, we find Harvey at Bakersfield (Vt.) Academy, teaching French, and so earning tuition in other branches. Harvey remained at Bakersfield Academy until the spring of 1848, when it was thought best that he should take advantage of an opportunity which offered to go as a clerk in a dry-goods store in Trenton, N. J., the position having been secured for him by his uncle, Jonathan Fisk.

Jonathan Fisk was a man of fine business ability, and was greatly loved and respected by all who knew him. His wife, Mary A. Imlay, was a woman of unusual intellectual ability, and of the highest social standing, her family being one of the oldest in New Jersey. She had a bright, sunny disposition, and a cultured mind, and was a most devoted wife. Jona-

than Fisk was one of the most generous of men. He especially delighted in helping young people to secure an education and a start in life. Not having any children of their own, these dear people lavished their affections on the children of others, especially on their nieces and nephews; and so great was their interest in Harvey, and so tender their care during his stay in Trenton, that he looked upon them as a second father and mother.

The ensuing period (1848-62) of fourteen years was one of preparation for the active business career which followed. It is marked by patience and perseverance and steady advancement. Father's motto here, as always, was to do his best in whatever position he was placed. He quickly won the confidence and respect of his employers, both as a boy in the store in Trenton, and afterwards as a young man in the banks where he worked in New York.

After serving a faithful apprenticeship of four years in the store in Trenton, he received an offer to be assistant receiving teller in the Mechanics' Bank, then, as now, located at No. 33 Wall Street, New York City. He began his duties there on Wednesday, the 2d day of May, 1852. Writing to his mother, August 9, 1853, he says: "Less than a year and a half ago I was in Trenton with A. R. Titus, getting a salary about equal to nothing at all. Just as I finished with him, I received the offer from

the Mechanics' Bank in New York, and salary of \$400. In one month it was \$500, and, on the 1st of December following, it was \$800, and last Thursday I received a very flattering offer from the Bank of the Commonwealth of the post of third teller, salary \$1000." He remained at the Bank of the Commonwealth until March, 1862, when he left that bank to engage in business on his own account.

On the 13th of December, 1853, after a courtship which had lasted since the summer of 1850, Father married Louisa Green, of Trenton. He had long looked forward to the time when he could have his Louise with him, and have a home once more.

There was no more marked characteristic of Father than his love of home. His letters to his old home friends, after coming to Trenton, are almost pathetic in their tenderness. When he came to recognise his love for Louisa Green, he was not contented until he felt that those at the old home were happy in his happiness. He was devoted to Mother; she was his most trusted councillor and friend. Few women have been so truly their husband's confidant as was she. He rarely, if ever, took an important step without her advice. She was happy as a young wife in helping him to do for his own father and mother and younger brothers and sisters, and willingly denied herself many comforts that their comforts might be increased.

Father's love for his mother, and his happiness, as he was prospered, in making her happy, is one of my sweetest recollections. This love all his children shared. We never knew our grandfather Fisk, although the writer was baptised by him in the church in Plainfield, Vt.

On March 1, 1862, after several years of careful planning, Father finally started in business on his own account. The firm was composed of Harvey Fisk and A. S. Hatch as the active partners. The capital, \$15,000, was furnished by four silent partners; namely, Jonathan Fisk, \$5000, L. E. Chittenden, \$5000, Wm. B. Hatch, \$2500, and L. T. Merrill, \$2500. Profits were to be divided, one half to capital and one half to the active partners. This partnership lasted for three years. During this period the profits were \$407,953.32, of which amount the silent partners received one half. A new firm was then formed, composed only of Harvey Fisk and A. S. Hatch, as equal partners, with a capital of \$250,000.

The business of Fisk & Hatch, from the very beginning, was chiefly in dealing in the bonds of the United States Government. The firm rendered the greatest assistance to the Government by popularising its bonds. The first war loans were placed through Jay Cooke of Philadelphia, who was appointed by Secretary Chase as special agent of the Government for the sale of bonds, with power to

appoint sub-agents. The agents were allowed a commission of three-eighths of one per cent. Jay Cooke appointed Fisk & Hatch along with other firms as agents for New York and New England. Fisk & Hatch quickly distanced all the other agents. Their patriotism never swerved, even in the darkest hours of the nation's peril. They worked night as well as day, and their sales quickly mounted up into the millions. The name of Fisk & Hatch became synonymous with that of the Government, so that their very loyalty reacted in their favour, and caused the firm to be regarded with a feeling of absolute confidence. Business rushed in upon them from all directions; so that in addition to their business in Government bonds they soon had a large brokerage business and a heavy line of deposits.

It is not easy for us now to realise what it meant for two young men, but little known, just starting in business with a small, borrowed capital, to be so loyal, and to push the bonds of the Government to the front in the face of disasters on the field of battle. To us, who only know Government bonds as the resort of the most conservative investors, and who see these bonds selling in the market so that they yield the investor scarcely three per cent, it is almost impossible to realise that in the early sixties men laid down their money on the counter of the sub-treasury, doubting whether they would ever see it

again. It took true courage and patriotism to loan money to the Government in those days by buying its bonds. I cannot illustrate in any better way the manner in which the sentiment of loyalty was appealed to in the first efforts to popularise the Government loans, than by quoting in full the following confidential circular which was sent by Fisk & Hatch to bank officers throughout the country:—

“We are engaged in negotiating the new five-twenty-year six per cent loan on behalf of the Government. We desire the co-operation of patriotic bank officers and bankers in the effort to popularise this loan, and bring it to the attention of the people throughout the country. We are satisfied that if the real facts concerning the extent of the Public Debt at the present time, the immense resources of the Government now being developed, . . . are properly laid before the people, money will flow into the Treasury from the sale of these bonds with sufficient rapidity to supply all its wants, and effectually solve the problem of the national finances. . . .

“The accomplishment of this object will be worth to our country and cause as much as many regiments of troops; will inspire those who are directing our public affairs, and those who are fighting the nation’s battles, with renewed zeal and courage, and promote the resolute and successful prosecution of the war, to the end for which we all hopefully look,—a permanent and substantial peace.

“. . . While thousands of our fellow-citizens are freely giving their lives to the cause, it is not too much for the

country to expect of you and of us that we should give our influence and our heartiest efforts to the maintenance of the national credit."

I also quote the following popular circular issued a few years later:—

THE NEW SEVEN-THIRTY POPULAR LOAN.

Probably the last opportunity to obtain from the Government, at par, a security that will pay interest at the rate of seven and three-tenths per cent per annum.

Several reasons why the people should buy the seven-thirty notes:—

They are safe beyond a contingency.

They pay a better rate of interest than you are accustomed to receive, even upon much less reliable security.

They are compact and convenient.

They are readily sold, without expense, without delay.

They can always be converted into cash, and will probably be worth a premium.

The interest is paid regularly, promptly, and surely.

The interest is readily computed.

They cannot be taxed by towns, counties, or States.

They are always available as collateral security.

At the end of three years from July 15, 1865, they will be paid off in cash or converted into the popular five-twenty bonds, bearing interest at six per cent in gold.

They are probably the last of the Government loans.

By buying them you loan your money to your Government, and assist in promptly paying off the brave boys

who have fought our battles, put down the rebellion, and are now coming home.

If you are patriotic, if you study your own interest, if you stop to think, you will buy the seven-thirty notes in preference to investing your money in any other way.

The first circular, just quoted from, issued in 1862, refers to the five-twenty loan. This was the first great war-loan. The last great war-loan was the seven-thirty loan referred to in the second circular quoted.

Fisk & Hatch were very successful. Their business grew from year to year, so that when Father, in March of 1869, made a return to the assessor of his income for the year 1868, the assessor said to him, "Mr. Fisk, we do not want to know how much you are worth, but what your income was during 1868." The return which Father made was that his income in 1868 was \$306,368.93.

At the close of 1868 the capital of the firm was raised to \$600,000, one half being owned by each partner.

Thus it was that in less than seven years the firm had repaid its original borrowed capital, had accumulated a cash capital of \$600,000, besides providing surplus profits, out of which the partners acquired handsome city and country homes. The security transactions of the firm in 1868 were \$339,551,770, although these were even exceeded in 1867, when

they amounted to over \$381,000,000. The cash transactions, however, in 1868, were nearly \$277,000,000, the largest in the history of the firm before or after. The total profits of the firm in 1868 were \$708,702.29, of which Father's proportion was one half, less an amount which he paid to his brother, Pliny Fisk, who, although not directly interested in the firm, had a silent interest of \$50,000 through Father.

I speak of these facts not to dwell on Father's material prosperity, but to show what fruits his previous thirty-odd years of preparation were bearing. His success was, in my judgment, the legitimate outcome of the training in self-reliance, thoroughness, accuracy, truth, which his early home influences and his later business experience had taught him. Father always had a keen sense of right and wrong; he was always a close censor of his own conduct, while one of the most charitable of men in his judgment of others. Unquestionably he had a natural bent for the banking business. This is shown by the quickness with which he came to attend to money matters for Andrew Titus; it is shown by his success in securing rapid promotion in the banks where he served as clerk. Without doubt, his unremitting attendance to his duties as a bank clerk gave him a discipline and a knowledge of banking methods which was invaluable as a preparation for his independent business career. Father always seems to

have had the full confidence of those about him, — of his employers, of his customers, and of his business associates. His disposition was a sunny one. Although the cares of the last ten years of his life caused him many periods of depression, yet only his most intimate friends knew of them. To those whom he met he was always genial. Young men liked to counsel with him. He was never happier than when doing a kindness.

Father's benevolence ran in the line of helping to build, improve, and maintain churches; to encourage the pastors of poor churches, and to aid theological students. He contributed liberally to the various mission boards of the Presbyterian Church, to the Theological Seminary at Princeton, and to the college. An act which gave great comfort to many persons was the endowment of a bed in the Presbyterian Hospital. Large gifts were also made by him to the various mission churches in Trenton, and to the churches at Essex, N. Y., and Irasburg, Vt. In business he was most liberal. While a keen, shrewd trader, he scorned to take advantage of his competitors by any mean methods. He liked to see men about him prosper. He was a just, kind, and generous employer. He had a most sensitive feeling of responsibility to his customers, and to the enterprises with which he connected himself.

The traits of character here reviewed were causes both of his successes and of his failures. His keen business judgment, his genial temperament, his ability as a trader, and his patriotism led to his great success in handling Government bonds. His devotion to the interests of his customers, his sense of responsibility when he had once recommended a security, led him to make advances to the Chesapeake & Ohio and Central Pacific Railroad companies, which brought about his business reverses in 1873.

It was in 1862-64 that Congress chartered and subsidised various companies organised to build a railroad to the Pacific coast. Theretofore all communication between the eastern and central portions of the country and the coast was *via* Cape Horn, the Isthmus of Panama, or by overland caravans. The time required to reach San Francisco from Chicago overland was from six to eight weeks, and the journey was one full of hardship and danger.

It was felt to be a military necessity to secure an overland railroad. In order to induce the prompt construction of such a road, Congress passed laws offering heavy subsidies in the way of lands, and loaned the national credit in the shape of Government six per cent currency bonds, provided the needed roads were promptly built. The charter for the main trunk line ran to two different corporations. One, the Central Pacific, was to build from the coast east-

ward; the other, the Union Pacific, was to build from Omaha on the Missouri River, westward. The lines were to be extended until they met. The men chiefly interested in the Central Pacific were Leland Stanford, Timothy Hopkins, Charles Crocker, and C. P. Huntington, — all Californians.

The immediate work of construction was taken in charge by the three men first named, while Mr. Huntington came to New York to attend to raising the money needed, purchasing supplies, and generally looking after the interests of the Company in the East.

Naturally the promoters of these railroads, having secured Government bonds, thought the great popularity which bonds of the Government had attained would enable them readily to market the subsidy bonds. In this, however, they were disappointed. The public did not appreciate the bonds to be a direct Government obligation, and therefore hesitated to buy; then, again, the bonds were specifically payable in "lawful money," while all other Government bonds were payable in coin. After several ineffectual efforts to market the bonds, the Union Pacific people finally came to Fisk & Hatch and asked for their co-operation. After some negotiation this was granted, and with their endorsement the bonds quickly came into favour and were disposed of readily. A like service was performed for

the Central Pacific Railroad. Thus, naturally, the firm became acquainted with the enterprise, and were induced by Mr. Huntington to undertake the negotiation of the first mortgage bonds of the Central Pacific Railroad. It is interesting to note at this point that in all the vast transactions, amounting to many millions of dollars, between Fisk & Hatch and Mr. Huntington, there were no written contracts. Father verbally promised Mr. Huntington to see him through, and this promise was kept through the most adverse times. When any special negotiation was concluded between them, it was briefly expressed in a pencil memorandum on a little blue ticket, and Father and Mr. Huntington each initialed the ticket. On this basis of mutual trust and respect Fisk & Hatch negotiated successfully \$27,855,000 of Government aid bonds, and some \$53,000,000 of bonds upon the main line and branches, besides being instrumental in popularising the Company's stock. The interest on these bonds has always been promptly paid, and the principal of such of them as have matured has been met with promptness. The stock would to-day be one of the best investments in the market had not the officers and directors constructed rival lines to which they have diverted much business which would otherwise have gone over the pioneer line to California.

The success of the Pacific roads, which were com-

pleted and opened to traffic on May 10, 1869, five years after construction began, led Mr. Huntington and his associates in the East to undertake the construction of a new trunk line from the port of Newport News, on Chesapeake Bay, through the Virginias to the West. They applied to Fisk & Hatch to finance the Company; and they reluctantly, at least so far as Father was concerned, consented to do so.

It is not my purpose to go exhaustively into the history of the Chesapeake & Ohio. Subsequent events have justified its construction, and it is to-day one of our most successful railroads; but it is responsible for more than ten years of great anxiety to Father, which aged him prematurely, and caused his death when he was yet scarcely sixty years old. The business reverses which this connection is responsible for, however, brought out traits of character which success would never have allowed to be shown, and developed a legacy of true manliness which is priceless to his descendants. In the great book of life I do not doubt that the results of these years are written in gold.

The cost of constructing the Chesapeake & Ohio Railroad proved to be several million dollars in excess of original estimates. It became necessary, therefore, after the first mortgage bonds had been sold, to raise a large amount of money by other methods. Fisk & Hatch, as the fiscal agents of the

Company, were induced to make temporary advances from time to time. These advances, in September of 1873, amounted to \$2,689,000.

On the 18th day of September, 1873, the failure of Jay Cooke & Co., who were financing the Northern Pacific Railroad, precipitated the panic of 1873, which was the culmination of the period of wild speculation which immediately followed the war. The directors of the Chesapeake & Ohio stood by, and allowed Fisk & Hatch to suspend payment. Such men as C. P. Huntington, A. A. Low, Wm. H. Aspinwall, Jonas G. Clark, David Stewart, truly described in the circulars in which the bonds were offered to the public as "some of our most conservative and substantial business men, of large means and the highest standing," and whose connection with the enterprise was supposed to be "a guarantee of the most adequate protection of the interests of the holders of the Company's securities," not only allowed the interest on the bonds to go by default, but also left the Company's bankers to bear the whole burden of the failure. In the light of subsequent events the decision not to pay the interest due in November of 1873 is perhaps justified; but no explanation can justify allowing Fisk & Hatch to suspend payment by refusing to assist in carrying a burden which was assumed for the common good.

When Fisk & Hatch suspended payment in 1873,

their liabilities exceeded eight million of dollars. During the three months of the suspension of business about \$4,000,000 of liabilities were paid. On the balance the firm secured an extension of from one to four years. The unsecured liabilities to depositors amounted to \$1,298,186; of this amount \$421,313 was paid at once, and the remainder, \$876,873, extended over a period of two years at seven per cent interest.

The "loans payable" at date of resumption amounted to \$2,952,409. Of these, those secured by Central Pacific bonds were extended over a period of three years, and those secured by Chesapeake & Ohio bonds were extended over a period of four years; interest in each case to accrue at seven per cent. The principal assets of the firm were a claim against the Chesapeake & Ohio Railroad, secured by about \$4,500,000 of the Company's bonds, for \$2,700,000, and Chesapeake & Ohio bonds and stock amounting at par to \$737,000, and valued at \$646,000.

In 1874 and 1875 the business of the firm was fairly good, yielding a net profit for the two years of about \$300,000. In 1874 a further extension to December 31, 1876, was secured from depositors and collateral security given.

At the close of 1875 about \$750,000 of 1873 indebtedness had been paid with seven per cent interest; but in the adjustment of accounts with the Central

Pacific Railroad the firm's indebtedness was increased some \$830,000, although, had they in 1873 sold out the collaterals to their loans to this Company, they would scarcely have brought the face of the loans. Father always felt that in view of this fact the final settlement of accounts by which Mr. Huntington claimed the full benefit of the advanced values realised for these securities was unjust, especially in view of the fact that it was only by his personal efforts that these loans were not peremptorily closed out in 1873, and that later on the bonds were sold to good advantage.

In 1876 came "the awful pinch and terrible shrinkage," so that the total holdings of the firm of Chesapeake & Ohio securities, including the collaterals to the Company's loan, would not have brought \$400,000. At one time in 1876 Fisk & Hatch owed three million of dollars, and did not have ten thousand dollars toward paying it, but they did not give up. They asked and secured from their creditors holding Chesapeake & Ohio securities as collateral a further extension of ten years, and from their depositors a further extension of three years. The firm settled with the Chesapeake & Ohio in the fall of 1876, taking the securities for the debt. If these securities had been sold at this time, there would have been a loss on this account of at least two million dollars.

The business of 1876 showed a loss of over \$200,000; the 1877 business a loss of nearly \$250,000; the business of 1878 a profit of \$72,000. The net result, therefore, of the business of the five years following the panic, 1874-78 inclusive, was a loss of about \$80,000. This was on the new business; and then, beside, was the terrible shrinkage in the securities in the old account.

At last, in 1879, following the resumption of specie payments, the turn came. The firm took a prominent part in the marketing of the bonds sold by the Government to provide for refunding the maturing five-twenties. The profits of this year were over \$500,000. They were thus enabled to pay \$430,000 on account of the 1873 indebtedness. In this year, also, the reorganisation of the Chesapeake & Ohio Railroad was perfected. General business conditions began to improve. Chesapeake & Ohio affairs got in better shape, and in 1880 its securities once more were marketable at prices which would have permitted the firm to liquidate, and pay its old loans secured by the bonds of this Company, had not other large holders come into the market with their bonds, so that Fisk & Hatch, in self-defence, had to stand aside. They were enabled, however, to sell a sufficient amount to pay the principal sum to all creditors except the Central Pacific Railroad Company. The interest was paid in full at seven per cent, on all

accounts except those secured by Chesapeake & Ohio bonds and stocks; on these the interest was computed at seven per cent, and new loans protected by Chesapeake & Ohio stocks with twenty per cent margin were made to cover this interest. These loans bore interest at five per cent. In 1881, in order to protect the market, the firm were compelled to buy of the Newark Savings Institution a large block of Chesapeake & Ohio securities for which they paid the Institution one million dollars in cash. This transaction resulted, in the end, in a loss to the firm of some \$300,000.

The business of the firm was reasonably good in 1881, and very poor in 1882. In April of 1883 Father's health gave way, as the result of the terrible strain he had been under since 1873. In June he was compelled to give up business entirely, and did not return to the office to transact any business until May, 1884. A great part of this time, from August, 1883, he was in Europe. This was his first real rest in all the years since 1873.

The period of Father's absence from business (June, 1883, to May, 1884) was one of apparent prosperity for the firm. Mr. Hatch, on account of the ease in money, and on account of anticipated legislation at Washington, which, if perfected, would have led to a large demand for Government bonds from the National Banks, entered into an extensive

speculation in these bonds. He also purchased a large line of choice investment bonds, and indulged in a losing speculation in Central Pacific stocks. There was a steady shrinkage of values of all second-class securities during this period.

On May 6, 1884, came the failure of the Marine Bank and of Grant & Ward, and on May 14 the Metropolitan National Bank suspended. Money which had been a drug in the market jumped from two per cent per annum to one per cent a day (three hundred and sixty-five per cent per annum), and everything looked black. Father was hastily summoned from his country home, where he had been staying since his return from Europe a few days previously.

He arrived in New York at four o'clock on the afternoon of May 14, and, on consultation with Mr. Hatch, he decided that the firm must again suspend payment, — and, apparently, the results of hard, patient work of years all be lost on account of the mismanagement of one year. He found that the firm were carrying between thirteen and fourteen million dollars of Government bonds, and had liabilities of nearly twenty million dollars. In his own words, "I told Mr. Hatch that we must stop, that there was no other course we could pursue, that I could not see any daylight to help us, and we could not honestly take in another dollar of money, and

things were in that peculiar condition outside of us that we could not hope to borrow. We were not bankrupt, but we were caught, that was all, by this great load of Government bonds." In another connection he speaks of "my terrible shock and surprise at the situation and grave error of judgment on the part of Mr. Hatch in this large purchase of Governments."

It was not Father's way, however, to give up. He set to work at once to untangle the snarled condition of the firm's affairs, and within two weeks every creditor had been paid in full, or the money provided with which to pay him. The only exceptions were the Central Pacific Railroad Company, which took in settlement of its account the Chesapeake & Ohio securities which it held, and the old Chesapeake & Ohio creditors of 1873, the interest on whose loans was still unpaid, who took to account the Chesapeake & Ohio securities which they held as collateral. In case these securities were immediately marketed, the accounts would have shown a small loss, in the case of the Central Pacific a considerable one; but they afterwards appreciated so that no loss would have been shown on any account, except, possibly, a small loss on that of the Central Pacific.

There was only one other account which was compromised, and that was the one of the Newark Savings Institution. Their book account of \$850,000

was paid in full with interest. Besides their book account, they had on deposit with Fisk & Hatch about \$2,000,000 in Government bonds, under an agreement by which in consideration of paying five to six per cent interest on their book account, Fisk & Hatch were permitted to use the bonds or their money equivalent in their Government Bond business, provided other securities of equal value were kept laid out to protect them. Mr. Hatch had not been careful to know that he had a full equivalent always on hand. Still, when Father came to figure up on that memorable 14th of May, he found securities enough in the vault to equal the market value of the Government bonds. These securities were turned over to the Savings Institution, and afterwards accepted by it in full settlement of this account, and finally produced very nearly the face value of the debt.

It may be said, therefore, with substantial accuracy that Fisk & Hatch finally paid their creditors in full with interest. The interest account was enormous, and enough to take the heart out of any man. The interest paid for carrying the securities held at the time of the suspension in 1873 until accounts were finally closed in 1884, amounted to about \$1,300,000. The net loss incident to the business of 1873 was \$951,688.

After the accounts were made up, prior to resuming

business in 1884, it was found that \$600,000 would be required to pay all creditors in full. Father and Mr. Hatch each paid in one half, and thus it was that they were enabled to meet all claims upon them. To accomplish this, Father had to use moneys which had grown from a careful and wise handling of a part of his early profits made prior to 1873, which he had at the time given to Mother. Several times before this fund had been used to tide the firm over a tight place, and now, although the creditors of Fisk & Hatch had no claim whatever upon it, Mother did not hesitate, but immediately told Father to use it. They both felt that the good name of the firm and his good name must be preserved, no matter what sacrifice was needed.

The firm resumed business June 2, 1884, but little was done except to liquidate the business; and finally, in March, 1885, twenty-three years after the partnership was formed, it was dissolved.

The gross earnings for the entire period were	\$7,478,662.84
The expenses and losses	<u>5,806,426.37</u>
The net profits	\$1,672,236.47
Paid original special partners	<u>152,982.49</u>
Balance for Father and Mr. Hatch . . .	\$1,519,253.98
Or about \$33,000 per annum each.	

The total cash transactions of the firm were \$3,760,977,774, and the security transactions were \$4,383,069,709.

From beginning to end I believe both men worked on the principle that "a good name is to be preferred to great riches." They always considered the interests of their clients. When they made money, they were generous to a fault; and after 1873 they worked literally night as well as day, against all sorts of obstacles, in order not only to pay their own creditors in full with interest, but to save the credit of the Central Pacific Railroad Company, and to retrieve the fortunes of the Chesapeake & Ohio Railroad Company. Having sold and recommended the bonds of these companies, they felt in honour bound to make them good if by any possibility this could be accomplished. The Central Pacific has always met its obligations to its bondholders, even in the most trying times. The Chesapeake & Ohio has at last vindicated its conception and construction, and those who have been able to hold on to its securities all these years have made little loss of either principal or interest, although in the darkest days the bonds fell to almost nothing in the market. Of course the holders of the second mortgage bonds did not fare as well as the first mortgage bondholders; but the bonds held by the general public were nearly all firsts, the seconds being mainly held by the "insiders," Fisk & Hatch having the greater proportion themselves.

Unquestionably the suspension of 1884, and the

additional loss attending it, might have been avoided if Mr. Hatch had been content to do a small, safe business during Father's absence. Mr. Hatch was a valuable partner, loyal, energetic, and hard-working, but he was not a good leader.

On the 26th day of March, 1885, Father associated his three oldest boys with him in business, under the name of Harvey Fisk & Sons, thus accomplishing a long-cherished plan. The new firm had hardly started, when Father found his health again failing, and was compelled, in March of 1886, to go to Carlsbad. He remained abroad until October. Then followed a period of nearly two years of hard, energetic, successful work. Father seemed to have a new lease of life, and threw himself into business again with a joyousness and heartiness which it was good to see. The work of these years was equivalent, in its results to the firm, to ten years of ordinary work.

The Government found itself possessed of enormous and steadily increasing revenues, far in excess of its needs. The cry was raised, "Reduce taxes, distribute the surplus to the States, increase pensions." All sorts of schemes were concocted to rob the National Treasury. Father took the ground that the proper use to make of the surplus was to buy up and cancel the bonds of the Government. He claimed

that the taxes were not excessive, that the time might come when the full revenue would be needed, and that in the interval no better use could be made of revenue than to cancel debt. These views he advocated in a series of circulars. These circulars were sent to every newspaper in the land. They were widely quoted, and, on the whole, approved. The plan proposed was adopted by the Administration, and large purchases of bonds followed. Harvey Fisk & Sons supplied by far the greater proportion of the bonds.

This "campaign," as Father was fond of calling his great business efforts, really ended his active business career. In August of 1888 he was for the third time compelled to give up work. He went to Europe once more. Much of the time while there he was ill, part of the time confined to his bed. In April of 1889 he returned home, and we had our dear Father with us again for a few months. Although during the last year of his life he was unable to attend to business, he took a lively interest in it to the very end.

Father lived for his family. His great ambition was to have his "boys" firmly established in the banking business. He lived to see that end attained. His last business act, a few weeks before his death, was to sign a check, making a substantial addition to his capital, as a token of his confidence in his

“boys,” and his appreciation of the manner in which they were conducting the business.

In closing I cannot better epitomise Father's life than by using his own words:—

“Life has always been so earnest and real to me: there's never been much romance in it, — my dear good wife and children are realities; my work is real; right and wrong are real; God is real, the Bible and all its truths are real, — every word in it is real; its promises, exhortations, warnings, pleadings, — all are so real. ‘Thus saith the Lord’ from my youngest days was always enough. I never question, I never argue against it; my faith is strong, and, being strong, I know full well that ‘faith without works is vain.’”

And again:—

“What is, will be; ‘what cannot be cured must be endured.’ Sixty miles to business, handling millions each day, from long habit deciding matters of great moment all day long on the instant; sixty miles home again, quiet evenings, good rest; and then all over again, until at last the machine will wear out, and then, perhaps, who knows, to be taken where all the experience here is fitting him for a grander, nobler sphere of usefulness in the great city of our Lord. I have no thought that the eternal future is to be a life of idleness, no expectations that the new life is to be something strange and awfully grand. This life is the mystery.”

And here is the final summing of his character, contained in an injunction to one of his children:—

“Dear May, try to make your life noble and good, above small things, full of patience and forgiveness, striving to do your part well, and so the world may be blessed that you lived in it.”

No words of mine can so fittingly summarise this beautiful character, “full of patience,” “above small things,” “striving to do his part well.”

Father’s closing days of this earthly life were spent at the beautiful country home which he loved so well. After returning home from Florida in the spring of 1890, he grew gradually weaker, until the beautiful autumn days came, during which we watched the life of our dear one fade away, so slowly and peacefully.¹ I am glad they were so happy and contented. He never knew how sad our hearts were when we were smiling and cheerful with him.

“The years of trying to pay every one the last cent due them,” “the sleepless nights,” “the days of toil and trouble,” “the mystery of this life,”—all was over. The duties of the eternal home, “duties to be well performed,” were taken up.

¹ Father died November 8, 1890.

[From a note-book in which Father kept a record of certain trust investments.]

The sure road to wealth is by regular savings and good investments. Take no chances, no risks. Buy no cheap things. Let alone all "great promises." Never run in debt. Pay cash. Give of your abundance regularly to the Lord. This to all my children.

HARVEY FISK.

January 1, 1882.

LETTERS OF HARVEY FISK.

To Rev. Joel Fisk.

BAKERSFIELD, Sept. 8, 1846.

I GET along better than I expected in the French class. There are seven in the class. They have all studied it before: one young lady has studied it six years,—she can translate very well, and talk it some. Once in a while I tell them an anecdote in French, and have them translate all they can of it. That young lady who has studied it six years can generally translate most all I say. I wish you would ask C. to ask Harriet Randal if she would lend me her book of anecdotes in French if she is not using them. Will you send out that book and my lead-pencil the first chance? I left that at home somewhere, I do not know where. . . .

The bell rings at half-past eight in the morning, and commences tolling at ten minutes before nine, and tolls till nine, for the students to come in to

drayers. Directly after prayers, the class in grammar recites; after the grammar class, I go to my room and stay till eleven, and then go to hear the French class, which takes till twelve or half-past; after that class I go to dinner, and then go to my room and stay till quarter to three, and then go to my other lessons. I wish Clarinda would come here; I am sure she would like it very much. . . .

Give my love to mother and all the rest of them, and tell Richard Henry I should like to peep in once in a while and see him cut up some of his roguish tricks. Answer this as soon as possible.

To Pliny Fisk.

BAKERSFIELD, Dec. —, 1846.

. . . I AM now attending Bakersfield Academical Institution, partly as a teacher, and partly as a scholar. I am teaching the class in French, which probably you know by the catalogue I sent you. . . . I give Mrs. Spaulding, the preceptor's wife, four lessons a week in pronouncing the French. She has taught the class several terms. I believe there are some words she does not pronounce very well.

You perhaps may wish to know how much I get. As to that I cannot tell definitely, but I think it is about enough to pay my expenses. I think now I shall stay here till I am fitted for college, if nothing

happens to prevent. I wish you were here to go to school with me ; it would make it so pleasant. . . .

There are sixty students here this term, which is a large number for winter. They never had over thirty-eight before, — they have the most scholars in the spring and fall. A great many come in then to prepare to teach in the summer and winter, — last fall term there were one hundred and fifty-one. Clarinda is here this term ; she is well. How long are you going to stay in M., and how do you like it? If you have got Davies' Legendre, Geometry and Surveying, and do not wish to use them, I wish you would send them out home, and they will send them to me the first chance. They use them here, and it will cost a good deal to buy new ones ; and also if you will send me some pens and holders, I will pay you when you call for it. . . .

To Rev. Joel Fisk.

BAKERSFIELD, Dec. 13, 1847.

HAVING a few leisure moments, I thought I could not better improve them than in writing a few lines home. I am boarding now at Mr. Pratt's. It is a very good place ; I like it full as well as I did at Mr. Spaulding's. Levi and a young man by the name of Henry are my room-mates. We have two rooms, — one large one, in which we study and two of us sleep,

and a small one adjoining. Our furniture consists of a stove, two tables, four chairs, a clock, a settee, a wood-box, a small cupboard without a door, two beds, and a washstand. Dan is boarding at Mr. Shattuck's. I am studying grammar, reading, book-keeping, chemistry, and geometry; there is no class in intellectual philosophy.

To the Same.

BAKERSFIELD, Feb. 29, 1848.

. . . LAST Saturday I received a letter from Uncle Jonathan and another from Pliny. Uncle has got a situation for me in Mr. Titus's store in Trenton; that is, if I accept of it, and I think I shall, if you don't think contrary. He says it is a first-rate place. Mr. Titus is a very pleasant man, and has good business habits. He wants me to come for four years. My board and washing and \$25, first year; \$40, second; \$55, third; and \$70, fourth. The salary is not very large, but that is not so much the question as a *good situation*. There is only one thing which I don't like, and that is the idea of stopping four years. I think it is most too long. He ought not to require more than three, but then I sha'n't stand about that. On the whole, I think I had better go. You know and I know that I cannot always live at home. I must do something for myself, and it is high time I was about it. I want you to

write me a letter, and tell me what you think about it. Write by the first mail. Uncle wanted me to write as soon as possible and tell him what I thought about coming, and I think I shall write by the mail to-morrow and tell him I have no objections to coming. He said he was going to write a letter to you. I presume you have received it before this time.

If after due consideration it should be thought best I should go, — and he wants me to come as soon as navigation opens, which I suppose will be about the first of May, — then I should want to come home some time before the middle of April. Suppose I stop half of the term, and that will take to the first of April; but when you write out, you can tell me all about these things. Pliny's letter I shall enclose in this, and you can see what he thinks about it. . . .

I am getting along in my studies very well so far. Had I not better take lessons in writing? . . .

When you write out, I should be much *obliged to you* if you would send me a little of the *needful*. I am most out; stage-fare, postage, paper, mending boots, and one thing and another have taken it off in short order, though I have about 37½ cents left.

Be sure and write by the first mail and give me a few of your ideas. . . .

To the Same.

BAKERSFIELD, March 21, 1848.

I HAVE been in to-night and settled with Mr. Spaulding. He allowed me \$2.50 for the French. I had had two books, a geometry and surveying, price \$1.25 each, which just balanced; therefore I am square with him. If I stop here till next week Saturday, it will be just five weeks and a half, and my board bill will come to \$6.87½. If you have not money to pay now, I suppose it would be best to pay all but the \$6, and that can easily be sent out in a letter as soon as convenient. . . .

To tell the truth of it, Father, I should like to go to school a spell longer, — say, a year. There's not so much fun in it, after all, — the thought of giving up my studies and going into business; but then education is not all to be derived from books, — that is, only a small part of a good education. I want to know which man enjoys himself most and has the most influence, — a book-worm, or a man that is acquainted with the world, the manners, customs, habits, etc., of those around him in the world. . . .

To Clarinda C. Fisk.

TRENTON, Sept. 8, 1848.

NOT being very busy this afternoon, I thought I would write you a few lines; but as I shall be liable

to be disturbed any moment, you must not expect anything great. I am getting along as well as could be expected for a Canadian way off here among these Jersey folks. Why, it's a wonder they have not scared me out of my wits before this time. Why, they really thought I was a regular born John Bull, and, of course, because I came from Canada, I was an "ignoramus," — know-nothing; therefore they tried to load me with their great stories about the manners and customs of the *Americans*. Ha! ha! After all, I don't think these Jerseymen and Trentonians are a model for all mankind.

There are some of the greatest specimens among them ever I saw. They don't half of them know where Canada is, and when they speak of it, they talk as if it was clear out of the world, and, anyway, beyond the boundaries of the civilised world. I hear them speaking very often of Montreal's being on the opposite side of the river from Niagara Falls. Mr. Titus, talking to me the other day about Montreal, says, "I have a good mind to take a trip off there and see Niagara Falls at the same time!" "Well," says I, "you would have to go out of a direct line to Montreal to go to Niagara." "Why, no," says he, "that is just on my route there. Montreal is only a little way from Niagara, and I could not go to M. any other way than by passing by Niagara." Well, I had to laugh, — I could not help it; and I could tell

you many other anecdotes relating to these strange people, if I had time.

I expect now, for two months to come, we shall be very busy. Fall trade is just commencing, and there is some prospect of its being very brisk; therefore I expect I shall not have much time to write, read, or do anything else but attend to business. You must not wait at home for me to write before you do, but write as often as you can. I hate this formality of waiting till you receive an answer before you write again. It does not seem hardly friendly. I may not get time for two months to write to you again, but don't be afraid to write to me every week if I don't answer you right away. As for postage, that does not cost me anything; "boss" pays all our postage.

We are having pretty stirring times about the coming election. Last week the Whig State Convention was held here, and there were some great speeches made by great men. Some of the wise men from Washington were here, and they kept up their speechifying till midnight; and Wednesday the Democrats had their convention, which ended in gas; and in the course of a week or two the Free Soil men are going to have their blow up. . . .

I have a splendid room, nicely carpeted, well furnished; and my room-mate is Mr. Potts' son, about my age. He has a library of about 100 volumes in the room, from which I get plenty of reading, but I

don't have much time to improve it. I believe I have got into Mrs. T.'s good graces, — anyway she is mighty good to me. About every night when I go home she offers me something to eat, — a piece of watermelon, some peaches, almonds, icecream, or some sort of stuff or other. I have had as many peaches as I want this fall. Oh! but it is enough to make a man's mouth water to think of it! Only think of half a dozen getting around a large basket of nice, large, red, mellow peaches, and eating till you're *full!* I wish some of you were here to enjoy these good things with me; and there's another thing I like to forgot, and that is sweet potatoes. At first I did not like them, but now they're as good as tomatoes.

What are you all at, at home? How are you all, and how is the garden getting along? Is Father going to stop there much longer, and are you going to school this winter anywhere? Answer soon, and write all you know and a *good deal more too.* . . .

9th.

In Father's last letter he spoke of the temperance cause as being very low there; but it is still worse here. There is a great deal of drinking done, and I don't know of many men here but what will drink. They think drinking in moderation is no harm, and I have been invited to drink since I have been here, but of

course always refuse. I have been invited to drink by two of the most influential men in this place at private houses, and sometimes get laughed at for refusing. Even the Rev. — takes his glass occasionally; and that is altogether against my principles, for a minister to drink.

So you see these folks are not much behind you in that scale, and in many other things I don't think they come up to the mark quite. And I have heard even Aunt recommend brandy and water for a cold (but you mustn't let her know that I tell on her). When Mr. Titus was moving, he had us all come up in the evening after the store closed to help move. After we had got through working, Mrs. Titus and Mr. Potts go down cellar, and get the wine bottle, and invite all hands to step up and drink. They all took of it but one of the boys and myself (think of that!). I tried not to disgrace Father's principles, but am continually preaching temperance. . . .

To Mrs. Joel Fisk.

TRENTON, Dec. 11, 1848.

WE have just shut up store for to-night, and I thought I would sit down and write a letter home, though you must not expect a very learned one; for after the fatigue of the day, and being on your feet

from 6 A. M. until 8 P. M., one does not feel much like writing letters. But then, I like to hear from home once in a while, and I presume you also like to hear from me; therefore I will try and write a few lines.

Looking at the date, I see it is just seven months since I came to Trenton, and it was just about this time (8 P. M.) when I first came into the store. Then I did not know a calico from a muslin-de-laine, a satinet from a cassimere, a piece of linen from a piece of cotton goods. I could n't stand behind the counter with any face to sell goods, and — the conclusion of the whole matter — I was an *absolute greenhorn* as regarded a merchant's business. Well, I went to work determined to learn all about goods, — how to sell them and to be a thorough-going merchant, and also one great object to please and get the confidence of my employer. Now to tell you how I have succeeded. In the first place, there is not an article scarcely but what I know the name of it, and know where to find it, and, again, the quality of goods. To be a good judge of goods is one of the principal and most important things for a merchant. I can tell about what a great many goods are worth by examining them. When I first came, I did not have any idea of the worth of goods. I would as soon have said a piece of goods worth 25 cts. a yard was worth a dollar as not, or a dollar piece for 25 cts. Then as to selling goods, that I could n't do. I did not know

what to say, nor anything else, and I was ashamed to wait on a customer; but now I'll venture to say there are only two boys in the store who can sell goods better than I can. Of the others, one has been in the store two years, another between one and two years, and I sell as many goods as either of them. Then, again, I have several proofs that Mr. Titus is very well pleased, and has confidence in me; and on the whole I think I have succeeded full as well as I expected so far. I have not written all this lingo to praise myself, only to let you know how I am getting on. . . .

Tuesday Morning, Dec. 12.

. . . I SUPPOSE you would like to know how I employ my Sundays. I go to church in the morning, to Sabbath-school in the afternoon, to church again in the evening, and after church to a Bible class, got up by the boarders at Miss Rice's; so you see my time is employed.

Uncle and Aunt are very kind to me. I never saw a man in Uncle's situation so much respected as he is. Any new thing that is started they come to him about it first, and get his advice. But it is time for breakfast; therefore I must close this long epistle, for I shall not have time to write after breakfast and the mail leaves at noon. There is a continual run to me to interpret French phrases. . . .

To the Same.

TRENTON, Feb. 14, 1849.

. . . AUNT was in here (the store) to-day, and said she had received a letter from Pliny, stating he had received one from home, and that you had some thought of leaving Philipsburg. Well, now, it is just my opinion if there is a good place offered that it would be your duty to embrace it. . . . There are no schools in Philipsburg which are such as the children should have the advantage of, and that is a great thing, and one of the most important. Good schools at the commencement of life are everything to one who wants to get anything of an education, and then I think Father's labours are too hard for him. His health will not admit of his labouring so hard, and travelling all over the country so much. Cold and wet, rain or shine, he is going. His motto is, "When duty calls, 't is mine to obey," and he follows it up to the letter. Therefore I think that if a good place has been offered with a competent salary, it would be duty to go. You know, Mother, that I most always write and say what I think; so you must not take offence at anything I write, but let it go for what it will bring. I want some of you to write soon and tell me all the circumstances and all about it, for I want to hear. . . .

A week from last Thursday I commenced with one

of the boys that has been here about two and a half years to see who would sell the most goods, and up to last Saturday night he had sold \$187 worth, and I \$191.50; so you see I was ahead, and then when you remember that this is the dullest time of the year, you will see we both did first-rate; but considering the time and experience he had had, you will see I was a great deal ahead. Mr. Titus notices it, and I believe it will be for my benefit. The clock is striking ten, so I must start for the house or I will get locked out; so good-bye for to-night.

Feb. 15.

NOT being very busy this morning, I thought I would write a few lines more before business commences. Mr. Titus is in Philadelphia now, buying goods. He is going to buy this time a large lot of muslins (cotton cloth you call it) and calicoes to sell at six and one fourth cents. We have them to sell at that price that are over a yard wide, and very thick and firm. Only think of getting a nice dress for fifty cents!

If those temperance speeches and poetry of Father's are published, I wish you would send me a copy of each. The people here, as a general thing, tipple more than they do at Philipsburg. You don't see many drunk, but there is a good deal of drinking done. I get laughed at and joked about my temper-

ance principles a great deal, but as they find I don't mind it, they are getting tired of it; and then there is another evil which I think is as bad if not worse than intemperance, and that is *card-playing*. To let you see how far that extends, I will relate one circumstance, and you may judge for yourself. At a certain party in the place there were invited an *elder* and a prominent *member* of the First Presbyterian Church (the party was given by a lady and her husband who were not pious). In the course of the evening, cards, *champagne*, wines of all descriptions, brandy, etc., were served, and that elder and church member sat down at a table with some impenitent men, played cards, and partook of the wine as freely as any of them. Oh! consistency, thou art a jewel!

Now I will tell you the effects of this. The next night the boys here at the store got hold of a pack of cards, and all went to playing. Well, I, of course, as an enemy of such things, told them plainly my idea of the subject, and the effects that would follow in its train. But all to no use. They would say they could not see where the evil lay; that if the elders and church members would play and drink, they could see no evil in it, and still keep on playing. But they have found me out, and now they call me conscientious. But that is a very good name, I tell them; and if I can be so in all my actions, I should be very glad.

Now for another case. The trustees of the High School meet once a month at their different private houses to transact business. They are composed of an elder in the Presbyterian Church, a member of the same, and an Episcopal minister, and several other gentlemen. The last time they met it was at the house of the elder. After they got through their business, he had a supper prepared for them, and after supper he brought out his champagne, wine, and other liquors, and they all got tipsy together,—minister, elder, and all,—none refused. This is worse than cards, is it not? And now do you think it strange that with such an example before them, the young should be led to do such things themselves?

I have spun out this letter till it is getting very long, and I shall have to stop before a great while, or I may tire your patience reading it. I wish if you could get hold of any tracts or anything of the kind on card-playing, its effects, etc., you would post them on to me.

Uncle and Aunt are very good and kind to me indeed. Last New Year's Aunt made me a present of a nice silk cravat and two pocket-handkerchiefs. Aunt wrote to you a few days ago, and I presume told you all about my actions here, etc. Enough to say I have not united with the church yet. I have had several conversations with Uncle and Aunt on the subject, and some time I will write and give you

my reasons, etc., for not doing so. I would this time, but I have not time nor space in this letter to do so. You know I would not do so without some cause. . . .

How are you all at home, — Father, Aunt Hannah (that *good old soul*), Sarah, Mary, Daniel, and Richard Henry? Give my love to them all, and tell them they are not forgotten. I wish they would write me a joint letter. Anyway, I want some of you to write soon, for it has been so long since I have heard directly from home that I have almost lost the run. As I have not time to look over this long letter, and see that all is correct, you must take it as it is without being revised and corrected.

To Rev. Joel Fisk.

TRENTON, March 27, 1849.

. . . I HAVE been here now nearly a year, and I presume if I should tell you how my account stood you would think I had been very extravagant indeed; but I have not got a single article of clothing hardly without first consulting Aunt about it. My bill for *shoe leather* alone will amount to about twelve or fifteen dollars, and I have used the greatest economy, — have had them patched and mended up till they were not fit to be seen. Pliny tells me that his boot bill alone last year amounted to thirty dollars. I am

going to have a talk with Mr. Titus at the end of this year, and see if he will not increase my salary. There is only one clerk in the store that sells more goods than I do or does more than I do. We'll see the 1st of May what Mr. T. thinks about me.

Uncle and Aunt are very kind to me. I don't know how I shall ever repay them for their disinterested kindness and friendship. I don't believe there is a man in Trenton more respected, or in whom there is more confidence placed, than in Uncle. . . .

I received that pamphlet you sent me. It was very good, but not exactly the thing; for they plead that they are not gamblers, only playing for amusement.

To Clarinda C. Fisk.

TRENTON, April 13, 1849.

. . . I THINK as you that brothers and sisters living apart so that they cannot see each other, should and ought to keep up a correspondence, so that they may not lose the run of each other's ideas altogether.

It has been a year within one month since I came to Trenton, and I can say that I never spent the same amount of time more pleasantly or satisfactorily to myself before, feeling independent, and knowing that I am supporting myself, and also learning a business to pursue through life. A pleasant situa-

tion, etc., all tends to make it very pleasant and agreeable. You may sometimes wonder if I don't wish I had continued in my studies, gone through college, become a learned man (and died a dough head), professor of some college, teacher of some school, etc. But no, I looked higher than that, and determined to become a rag merchant, to learn a little of the world, of men and of common sense, and not shut myself up within the walls of some Babel tower, to teach young Pumpkins how to expand and dilate. Yes, I am glad I came into this business, left my books, for I can say I am perfectly satisfied with my lot, and think that my chances of success are ten to one greater than they would have been in the other case. You must not take what I have said about teaching as ridiculing it, for you spoke of it as if you were going to try it, and I think if you want to earn your living that there is no better way nor manner in which you could do it. . . .

Uncle is one of the best and most upright men I ever saw. There is not a man in Trenton more liked, or in whom there is more confidence placed, than in him. It seems that every new thing that is started they apply to him to take charge of it. He is now secretary and treasurer of no less than four companies, — the Savings-Bank, Health Insurance Company, Life and Fire Company, and some other, and now they have applied to him to become city treasurer. . . .

To Rev. Joel Fisk.

TRENTON, Sept. 5, 1849.

. . . WELL, how are you all getting along at home now among the *barbarians*? In your letter a few days since you spoke of expecting a call from Milton. For my part I hope you will accept it; that is, if they can support you well. In the first place you ought to be somewhere where there are better advantages for education than at Philipsburg, and, if I mistake not, there is a good academy at Milton. Now is the time when the children are commencing their education. They should commence it right, lay a sure and solid foundation, and they can go on with tenfold more success. Then, again, it would be much easier for us to go home, and would save a good deal of expense. But I, not being at the scene of action, cannot know which is the best course, only give a few of my ideas on the subject.

In your last letter you spoke of attending an examination at Champlain, and commented on the examination in pretty high terms, and then of your second son's laying aside his books for the merchant's life, for the purpose of trying to support himself, and not always be a dependant on others. My principal reasons for leaving home were because I saw just how you were situated, and I could not bear the idea, when I knew I could support myself,

of stopping at home doing nothing, nor away at school, when I knew you could hardly get along at home, nor of having a community offer to board me for nothing, etc. No, I was too independent for that, and don't think I should have accepted any such offer. I am perfectly satisfied with my situation, and hope by diligence and perseverance to succeed in business, and to have enough and to spare, and I am willing and ready to bear the consequences of my determination.

To Mrs. Joel Fisk.

TRENTON, Jan. 20, 1850.

I RECEIVED yours and Father's letter last Friday evening. I had been expecting it very anxiously for some two or three days. I had before that settled in my mind to go to California without I received a decided veto from home. My object in going was to better my condition faster than I could here serving as a clerk. Chances there are five times as great as they are here. To be sure, there are a great many risks and privations one would have to endure, which he would not here. We were going to take along our own tent and cooking-utensils, and also send around the Horn some provisions, which would arrive there probably in five months. When I arrived there, my object would be to go at anything

that turned up, — to clerking, if I had a good offer, or any other honest way of making a living. If nothing very favourable offered at San Francisco, I should go to the mines and dig.

Father will soon be too old to labour much, and then it ought to and will devolve on his children to support their parents in their declining days, and I thought perhaps I might make enough in C. to meet all my wants, and have a liberal share to spare towards supporting them. But when I received your letter, and found you were so much opposed to it, and that it hurt your feelings so much, after thinking it over seriously, and talking with Uncle, concluded to give it up for the present at least, and perhaps before another year rolls around you may view it in a different light, and may be willing to give a free consent. I had my mind so set on going that it was hard to give it up, and I think before or at least in a year from now I shall go. Something may turn up so that you shall not only be willing, but think it best for me to go. . . .

To the Same.

Saturday Morning, Jan. 26, 1850.

I DON'T know but you will think from what I have written that it is all boyish enthusiasm which influences me; but no, I have thought of it for some

two or three months, have been reading accounts of California, have viewed it in every light, have talked with a great many. Some encourage, and others discourage; but all agree there is a fine chance if a person can undergo the hardships and privations of a newly settled country. A great many intelligent and influential men here have told me, and said to others, that if they were not settled in life they would most certainly go. Some raise the objection that society is so poor, being composed of all classes and kinds. Well, now I think that is one argument why intelligent, moral persons should go and try to throw in their influence for good. I was talking with Uncle about it again this morning. He says he has no doubt but that property and person are nearly as safe there as here, but says he does not want to influence me either way until I hear from you. But it is plain if he had not a good opinion of it he would try to discourage me at once. I place all confidence in his opinion, and should not want to go without his consent either, and I know he will not give that unless he thinks there is great chance of success. I presume you have not seen a regular authenticated account of the country, perhaps only chance remarks in some of the papers; but read Lieutenant Emery's account of the country, Bayard Taylor's comment, Mr. Blair and others. Lieutenant Emery travelled through in time of the

Mexican War, and he gives a glowing and thrilling account of it. B. T. also, and Mr. B., men of standing, are travelling there now. They have no reason to exaggerate, and their accounts can be relied upon. They too give a fine account of the country. The valley of the Sacramento is as beautiful and fertile a spot as there is in the world. They authenticate all accounts, and sometimes say they hardly reach the truth. The quartz rock that has been discovered lately is very wonderful. It has been examined by officers appointed by government, and they say it yields from one dollar to one dollar and fifty cents to the pound. Now the rock in Commodore Stockton's mines in Virginia yields only one dollar to about twenty pounds of the rock, but they are worked and considered profitable. Think seriously, ponder, decide quick, and give me an answer by return of mail. . . .

To Rev. Joel Fisk.

TRENTON, May 24, 1850.

. . . I BELIEVE I mentioned in my last to Clarinda that I had taken the books, and since then have had my hands full. Mr. T. has put them entirely in my hands, and I have to do a great deal of collecting, — have to keep a look out when bills are due, make them out, and collect them. I have made out bills within two weeks to the amount of nearly two thou-

sand dollars, and have now on my hands several accounts to settle that he has before attended to himself. I have nearly all his corresponding with New York and Philadelphia merchants to attend to. All this, together with banking business, etc., keeps my hands full nearly all the time. . . .

Dr. Junkin left for California a week or two ago alone without me, and I don't know but that on the whole it was as well, and I have no doubt in the end it will prove all for the best. I have so far got along as well and even better than I expected in Trenton, and there will something turn up yet that will set me on a sure footing. I try always to do my best in everything I lay my hands to, and don't think of failing, look to the top of the ladder, and mean to get there some day if possible. I believe it is always best to aim high, and you will come somewhere near the mark. I don't expect ever to become very rich, but am going to make enough to support myself (and wife if I ever get one) in good style. Live comfortably while I do live is my maxim. . . . I have given up taking lessons on the flute for the present, because I cannot afford it. I practise some every day, so as not to forget what I have learned. I met a party this evening to practise. We had a violin, banjo, triangle, bones, and flute. I played the flute, and we turned out some pretty good music.

I had a very pleasant time a few evenings since.

I went to borrow a piece of music of a young lady. When I arrived there, found three other ladies and two gentlemen. I happened to have my flute with me. One of the ladies played the guitar. We played together some few pieces; then the rest joined in and sang, and we had a fine time. Uncle and Aunt are continually cautioning me against falling in love with any of the young ladies; and perhaps they have cause to, for there are a few very fine girls here, and if I don't fall in love with them, they will with me. . . .

To Clarinda C. Fisk.

TRENTON, Aug. 30, 1850.

. . . I DON'T and can't very well get much time for exercise out of doors. I usually take a walk in the evening after the store shuts up, if I have no other engagement on hand; but since I came back there has been a round of parties, social meetings, etc. Within about two weeks I attended five parties, one bridal party, and generally have a pleasant time, or try to, at least. There are some fine young ladies here, and you must not be surprised if you hear one of them has been surprised, captured, and taken like a sailor in a storm by my humble self, though I have no very serious intentions now, — only reconnoitring the castle to pick out the best soldiers, and make my choice from them. Last Monday evening I

attended a small gathering at Mr. McKean's, where Charlie W. has made a conquest. Tuesday evening I was busy in the store. Wednesday evening I called up at Mr. Green's, and spent a very pleasant evening all alone with Louise. I suppose you know who that is. I told her Mother sent many thanks for doctoring me. She said she was welcome, and would do as much for me if I was afflicted again with any ills, but at the same time she would be happy to help any one in distress, if it was in her power. Now you need not be drawing any conclusions of your own from what I have written. . . .

I often think of my visit home. To look back at it, it seems like a dream. I can hardly realise I have been home and seen you all; but thus it is: time flies on eagles' wings. We look ahead to some pleasure; it comes and goes. Then we look for something else to divert our attention. It really seems as if the years flew by three times as fast as they used to. . . .

To Mrs. Joel Fisk.

TRENTON, Sept. 12, 1850.

THAT every day brings something new, is an old saying, but none the less true for that. Sometimes this consists in a change of feelings or fortunes. Sometimes perhaps we form hatred which will change our whole manner; and sometimes that gentler,

heavenly feeling of love to some particular object will take possession of us, and, if directed to a right object, may affect us for time, and even for eternity. It sometimes alters our whole being, makes us better, care more for ourselves and also for others. If this feeling has possession of our hearts, it is hard to do a wrong action.

But I think I hear you say, why does n't Harvey come to the point, and let us know what he is at, and then make his comments? Well, Mother, this is it. You perhaps remember hearing me speak of a certain young lady by the name of Louisa Green; and the fact of the matter is I have fallen in love with her. But it has not been the work of a moment; it has been gradually coming over me for the past year. When first I saw her, I was pleased with her manners, which were very pleasant and agreeable. Then on more intimate acquaintance I liked her sentiments and views, which I found agreed with mine in a great many matters, and of course her company was very agreeable to me, and I often visited her, and, Mother, could not help very well falling in love with her, as the saying is. Last Wednesday evening I told her my thoughts and feelings in regard to her, and to my joy found in this case also our feelings were alike. Then, as I presume perhaps you have been in a similar situation, you can easier imagine than I can describe our

thoughts, words, and feelings; but she, like a dutiful daughter, said she would rather consult her parents before she gave a final decision. Mother, I liked her all the better for that, because I think parents should be consulted in such cases. Next morning she told her mother, who had no objections, and said she had always thought well of me. So far, so good. Then we appointed her as ambassador to Mr. Green. He had no objections, only he thought we were too young; said we had neither of us been much into society, and perhaps we might see some one we might like better (not much danger of that!). Mrs. Green proposed to us we should wait one year before we permanently engaged ourselves to each other, and now I write to you to see what you and Father think. Louisa thought it would be no more than right that I should do so. But I can tell you I am completely bound up in her, — love her deeply and truly, I trust.

You know, Mother, I have deep feelings, — perhaps not very excitable, but when once worked up, they take me along, body and soul. It is hard to describe one's feelings by writing, and now I would give most anything if I could just step in and have a talk with you, — get some of your real good motherly advice on the subject, which I know would be good. I wish you would write to us together. Louisa expressed the same opinion.

Louisa is not a professed Christian, but from conversations I have had with her, I know she feels the importance of it. She is a teacher in the Sunday-school. She is not one of the kind that are ashamed to work when needed, and I have no doubt with a little experience will make a good housekeeper. . . .

I am now reading a book entitled the "Journal of a Naturalist," both interesting and instructive. I have made up my mind to give up the reading of novels and trashy works, and try to read something that will do me some good. Don't say but what I may read a novel occasionally, of the right stamp, by way of variety, but shall give it up as a habit. You have no idea how many novels I have read during the past year — sat up night after night. Now I will just tell you there is a certain young lady had something to do in this matter. She is deadly opposed to novel reading, and she's right.

Now, Mother, be sure and answer by return mail, as we shall be very anxious to hear from you. I have a safeguard thrown around me now, which will go a great ways towards keeping me straight. . . .

To Clarinda C. Fisk.

TRENTON, Dec. 16, 1850.

. . . I SUPPOSE you are having winter in earnest now, good sleighing. Oh, how I would like to take

Charlie and a good light sleigh and half a dozen of my sisters, and take a ride over your hills! . . .

Here it is pretty near Christmas and New Year again. This year has rolled by very soon, or at least so it seems to me. Last Thursday was Thanksgiving. I took dinner at Uncle's. The stores were all closed during service in the morning. In the evening I went with L. to hear a sermon by Mr. Cuyler. I have joined a Lyceum here this winter, known by the name of "The Young Men's Literary Institute." It is a profitable and agreeable manner of spending one evening in the week. I was Secretary one month, and now I am President, hem! hem! I am going to study what time I can get this winter. Shall commence my algebra, and go through it again. I wish I had more time to read, write, etc. Uncle wants me, as soon as it can be brought about, to leave this business, and get into a bank or insurance office. If I should do that, I would have more time for recreation and study, but I don't like to get into the habit of changing, and shall not do so unless it is greatly to my advantage. The old saying that "a rolling stone gathers no moss" is very true. If a person wants to succeed, he ought to decide on his business and stick at it through thick and thin, and not let such a thing as fail be thought of. But still, as I have no capital, it would perhaps be better for me to get into some situation of the kind where I

can get a salary. I am anxious to get at something that I can make more than my living. Father and Mother are growing old, and in time will be unable to do anything. We children should feel it our duty, and also a pleasure, to support them. All we can do will not repay them for their anxious care and watchfulness over us during childhood. I often think I should like to live my childhood over again, but it's passed; it's best to leave time past to itself, and look to the future. . . .

Pliny was up last Saturday, said he should write home immediately, and perhaps you have received a letter ere this. He is very busy indeed, and I suppose hardly gets time to write. I see by the advertisement of that company Pliny has been promoted to the office of *actuary*, — about the highest office. I presume his salary has been increased also; if not now, it will be at the end of the year. I have not heard from him since this took place, and therefore cannot give particulars. If Pliny keeps his health and does as well in the future as he has done, he is cut out for a rich man. I am glad to see him doing so well. He will be getting married in a year or two, I presume. One thing is certain, if I was as old as he is, and doing as well, it would not be a great while before I was married. . . .

What did you mean by the word you sent by Mother some time ago, that you would tell me some-

thing if you dared to? Have you been falling in love with some "Green Mountain Boy"? Don't be afraid to let me know; I can sympathise with you. . . .

Mr. Titus made me a present this morning of a gold pen and extension case worth about three dollars, — just what I have been wanting. He has been very good to me lately, and I know if I should want to leave before I am twenty-one he would make great resistance. I shall not leave unless I see something greatly to my advantage.

How are all the folks at home? Do the children go to school, and how are they getting on? Tell the boys to study hard, and learn while they have the opportunity. Whatever business or profession they follow, they will have need of all they can learn. Teach them to be good writers, as that is very essential. I wish the children would write to me occasionally. I always like to hear from them. . . .

To Rev. Joel Fisk.

TRENTON, Jan. 11, 1851.

. . . THE celebrated temperance lecturer, John B. Gough, was in town, and delivered two lectures on that subject. I never heard such speaking before in my life. He would take his audience right along with him. One moment they would be in tears, and the next laughing. His description of the drunkard,

his misery and woe, went straight to the heart. I would give most anything to have you hear him, as it is a subject in which you are deeply interested. They need something to stir them up here in Trenton. There is a great deal of drinking done among the higher classes of society, and some of the ministers of the gospel keep their wine bottle, and stand aloof from the cause. Mr. G. is a thorough-going temperance man. . . .

To Mrs. Joel Fisk.

TRENTON, N. J., April 17, 1851.

. . . How quickly time flies! Another year since I have been here has nearly rolled around. In May I shall have been here three years, and on the 26th of this month I shall be twenty years old, — almost a man in years, but still have a great many things yet to learn. Indeed one can go on improving and learning through life, and then not get half up the ladder. It's best, though, to try and get as near there as possible.

I have been to attend Mr. Cuyler's evening lecture this evening, and heard a very good discourse. I like some of his evening discourses a great deal better than his sermons Sunday. There seems to be more real animation and solemnity; but perhaps it's all imagination. I found Louise there (as she gen-

erally is), and had the pleasure of waiting on her home, and spending the rest of the evening; and of course it was spent very pleasantly, as time generally is with those you love. It's very pleasant when far from home to have some one to sympathise with you, -- one with whom you feel free to say what you think. We often talk about *our* mother far away. She has been telling me for several days I ought to write home, and let you know I was still plodding on here. Mother, she has a kind, good heart; and although I am not a real Christian (as perhaps I ought to be), I often wish she was, as I know that is an essential quality for a good wife. We often talk about religious matters, and I know she wishes to be a Christian, and I have no doubt we shall both be such some day. . . .

To the Same.

TRENTON, Aug. 24, 1851.

YOUR long-wished-for letter came duly to hand, and was read and reread with a great deal of pleasure, as a letter always is from my mother. I did not want you to think, in my note, that I was complaining because you had not written sooner. I know your time is very much employed in household and other duties, as indeed it always is when you are well. But still I like to get a letter from you direct occasionally, because it always contains so much

good advice and instruction. It makes my mind revert to the time when I was home, and had a mother's tender, watchful care to look after and instruct and guide me. Whatever I am, and whatever I may eventually become, will arise from the wise guidance of my dear parents, and need I thank them for it? Yes, a thousand times; and I hope I may so live as to gain their approbation, that they will be pleased with my conduct and actions, and that they will have their reward both in this world and the one to come. . . .

I hope to get a situation in a bank in New York between now and spring. I have had a talk with Uncle in reference to it, and he thinks it will be the best thing I can do, and what's more, will exert his influence in my favour. He says if he can get me a good situation, he will have no scruples at all about my leaving Mr. Titus; and I should not either. I have been with him now going on four years, and I presume if I could get a place he would make no serious objections to my leaving. It's a good sign when employers do not like to part with their employees; but as yet there is nothing definite, and I may stay on till next May. What do you think of my going to that great city where there are so many temptations for young men to go astray? But, Mother, I have *one very dear friend* here, who will have great influence in promoting my success.

Aug. 25, 1851.

I ended up very abruptly yesterday, but will now try and finish if I am not disturbed, and post it off first mail. About that matter between Louise and me, it is all settled, and now we are engaged. Her parents made no objections, and I had your opinion. It may be some time before we can be married; that will depend on circumstances. I don't intend to until I am perfectly able, and have good prospects ahead, — which I hope will be before many years. I wish you could become acquainted with her; and if you come on next spring, you must certainly do so. You will love her, I know. Perhaps I am blinded, but at least I think so. . . .

I hope the people will keep up father's salary, for \$500 is little enough for such a family as he has. It will be some time before R. Henry or Daniel will be able to support themselves, though I hope they do all they can at home. They are the Pliny and Harvey of Essex. Speaking of Pliny, the fact of the matter is I have not seen or heard from him in some time. He was at Allentown a week, and felt much better for it. He is exerting himself very much, and my only fear is he will overdo. He is determined to succeed, and I hope he will. . . .

To Clarinda C. Fisk.

Wednesday, Oct. 15, 1851.

. . . CLARINDA, I want to be rich, I want to be independent of others. There are some who have looked down on me, and I want to tower above them. I have wild, boyish dreams sometimes, I know, but I can't help it. I am determined to succeed, and I *will* if my life and health are spared. You must not think that these are all my reasons. No; there are many others. Our parents are getting old, and soon (if they are spared as a blessing to us) they will be unable to support themselves; and if we are what we ought to be, we shall esteem it as a great blessing to smooth their road to the grave, that they may live comfortably and happy, and when they are called away they will thank God and bless us with their last breath. . . .

To Rev. Joel Fisk.

TRENTON, Feb. 14, 1852.

. . . I HAD a long talk with Mr. Titus a few days since in regard to my affairs with him. He seems to talk as if he was very well satisfied with my conduct and course I had pursued since being with him, and paid me a pretty high compliment in regard to my business capacity, etc., — said he had perfect confi-

dence in me. So far, so good. But in regard to my account, he will leave me somewhat in debt to him. He said if he paid me all I had been worth to him it would be a good deal more than my account; but he says (which is all very true) that I came to him entirely ignorant in regard to this business,— a stranger, — and he says it is all good luck on his part. If I had been good for nothing, he should have felt bound to have paid me what he agreed to. Where there is one extra one, he has half a dozen poor ones. My account is about \$375. According to agreement, \$25 first year, and \$15 increase each year, it would amount to \$190. He says he will allow me \$60 more, making in all \$250; this leaves me \$125 out of pocket. Pretty state of affairs, you may think, for a young man without a cent; but don't be too fast. I have a good knowledge of business, am better acquainted with human nature, men, things at large, etc., and now can soon make that up if I keep my health. You may perhaps think I have been extravagant; but just look at it, less than \$100 per annum for clothing, — boots, hats, caps, papers, and many other little things too numerous to mention. It has cost me at least \$20 per annum for "shoe leather;" but talking about it won't make it any less.

The only thing that troubles me is that in the first place I shall not be able to help much towards the

children's schooling, though I mean to, and shall do something. In the next place, I don't think, under the circumstances, I could come home next summer, which is a great disappointment to me. I wanted to come very much, — to talk over affairs, and get some good parental advice on my start in the world. I shall be twenty-one years old in April. I suppose I could borrow money enough of Pliny and Uncle, but I have made up my mind to "hoe my own row" and "pay my own way."

But to go back to Mr. Titus. He wants me very much to stay on with him, and made me a good offer. He says he will give me \$200, my board and washing, which is as good as \$375 here, or \$450 in Philadelphia or New York. He also gives me the privilege of leaving any time if I get a good offer in an insurance company or bank. . . .

The offer I spoke of in C.'s letter was from Messrs. Jos. G. Brearley & Co., hardware merchants in this place. They wanted me to keep their books, but would not offer me over \$300 positively; but probably would have given \$350 if I would have promised them to come, as they wanted me very much. But Uncle and I thought perhaps it would not be best to change. The situation was totally unsolicited by me. They each of them went to Uncle, and wished him to speak to me. . . .

I was much pleased with your Temperance Ode;

liked the sentiment very much. Uncle and Aunt are as well as usual. Pliny was up last Saturday. He seems very well, and is in good spirits. He will make a noise yet in the world if he holds his own. Pliny and I both may regard our success so far due to the good correct principles instilled in us at home by our parents. May all their children grow up to be a blessing and support to them in their old age! I am glad to hear Sarah is getting on so well. Tell Daniel and R. Henry to make their motto to succeed in everything they attempt, whether studies, work, or whatever it may be, so that it is right.

Louise is well, and sends much love to all. L. and I are now attending a course of lectures on the religious and political aspect of Europe, its history, etc., by the Rev. Dr. Baird, who has been travelling some years through Europe. The course consists of nine lectures. The first one was Wednesday evening, and the next will be this. I never listened to a more interesting, instructive lecture. The price of tickets is \$1.00 each. Uncle made me a present of one, and I bought another and took L. I consider the money well spent, and would not miss the lectures, now I have heard the first, for a good deal more than that. I wish Clarinda was here to attend them with us. . . .

To Mrs. Joel Fisk.

TRENTON, N. J., Feb. 25, 1852.

. . . I WISH that you could become acquainted with L. I think I am a pretty good judge of character, and without any prejudice (if it can be so), I am confident she possesses qualities that would cause you to love her. The way she has been situated for a few years past has tended to make her what she is. Her mother died when she was about thirteen years old, and she, being the oldest, was left in charge of the younger children, and the responsibility and care have sobered her down into quite a matronly woman. It has taught her that she must act for herself, thrown her back on her own powers, and has made her (what in my humble opinion she is) well calculated to make a first-rate wife, and make her husband a happy home. . . .

To Clarinda C. Fisk.

TRENTON, March 8, 1852.

. . . I LIKE business, like to see things moving, going ahead with a rush, and to know that I am also to take my stand with the rest, and battle against the world, or with the world, for reputation, honour, "riches," success, etc. ; but how much depends on a good correct start in the first place! It requires a

great deal of care, and anxious care, to make and preserve a good name, and also to succeed in business. Clarinda, I sometimes have strange thoughts. Did you ever get into a real reverie, and picture to yourself your future life, — your hopes, fears, prospects, etc.? I look back and see myself a poor, unknown boy, — not known, cared, or thought of only by my own near friends. Then I picture myself rising in the community. I become rich, influential, see myself the means of doing a great deal of good. Then I am the holder of some responsible office. I rise again a step higher, then another step, till at last I see myself where I dare hardly — But stop, I am getting on too fast. You may think me foolish, and perhaps I am, though you will admit there is nothing wrong in aiming high. I aimed high when I came into this store, — a raw, green, verdant *Yankee* (I glory that I am a Yankee), knowing hardly a spool of cotton from a yardstick, and in less than two years I had about the highest stand, — at least the most responsible post, — had charge of all the money, often as much as \$2000, and perfect confidence placed in me. Thanks be to “Him” that was the means of giving me such good parents to instil good sound principles in my heart when under their direct control!

To tell you the plain, solemn fact, I like the mercantile business. I like to sell goods; and if I had

money to start with, or even the prospect of getting into business for myself, I would not think of becoming a swallow-tailed quill-driver, — all my life behind the desk of a bank or insurance office, or any other office. There is something that I like in this business. One sees so much of human nature, such a continual change; not a dull, monotonous course all the time. Sometimes I think I will stick at it; and you know, if a person really deserves success, he is sure of success. . . .

To Rev. Joel Fisk.

NEW YORK, May 10, 1852.

DOUBTLESS you know ere this of my sudden change from Trenton to this modern Babel. Uncle said he had written to you or I should have written before. I received the appointment last Saturday week of assistant receiving teller in the Mechanics' Bank, — one of the oldest institutions in the city. My salary was stated at \$400; but I told Mr. Conover, the teller, that I thought it very small. He said it was, but that that was all they had paid to that officer, but said he would speak to the cashier on his return to New York. This was Saturday. On the next Wednesday I came on, and immediately reported myself at the bank. I was introduced by Mr. C. to the president and cashier, and was well received

by both. The cashier (Mr. Edmunds) said if I did as well as they expected from what they had heard of my abilities, and suited Mr. C. for one month on trial, it should be \$500. So I went to work, and that same evening Mr. C. told me I need not fear, it was certain \$500; and this evening he tells me I have done first-rate. The chances of promotion from my post are good. If I keep my health, I have no doubt but my salary will be \$1000 at least in less than two years, either in an advanced post in this bank or as first teller in some other. . . .

I have nothing at all to do with the books, so I shall not be pinned down writing. Book-keepers can be dug up all over, but good tellers are in good demand, and take a much higher stand. I have to handle a great deal of money. We received at our desk to-day nearly \$700,000, and last Saturday week the deposits amounted to \$1,000,000, so you see our post is a very responsible one. Bank hours are from 10 A. M. to 3 P. M.; but we generally are there at nine, and get away about four or half past, so you see I have a great deal of leisure time for reading, exercise, etc. . . .

To Mrs. Jonathan Fisk.

NEW YORK, May 21, 1852.

. . . THIS has been a beautiful day, clear and pleasant. We had a rain yesterday morning, which settled

the dust, and gives us a chance to breathe the fine *city* air. I presume the country looks beautiful, — fields green, vegetables starting up, and the air is sweet with their fragrance. How I would like to take a short trip into the country! and as my best friends in this region are in Trenton, why, that should be the place. You must not think I am getting homesick, but it is a little dull (that is, for me), and I am lonesome evenings; but I generally am engaged in some manner which makes the time go by fast. I am reading now “Adirondack, or Life in the Woods,” by J. T. Headley. It is a beautiful thing. His manner of writing is pleasing and instructive; perhaps you have read it. It is an account of his travels through the mountains of New York State. He takes you right along with him. One moment you are toiling and panting up the sides of a mountain. You reach the top, and the beautiful and grand scenery far and near bursts on your view. His description of his feelings and thoughts is splendid; but to know what it is one must read it. I have another work on hand. It is entitled “Views Afoot,” or Bayard S. Taylor’s travels through England and Europe. Dr. McMurray recommends it very highly.

I intend to join the Mercantile Library as soon as I have five dollars to spare. I am going to follow your and Uncle’s advice, and spend a part at least of my leisure time in profitable reading. I have made

up my mind to stop novel reading, unless it is some good standard work by some of our best authors. I want to read "Queechy" and "Uncle Tom's Cabin," both being very highly recommended. . . .

I learn from Louisa's letters that you have lent her some books to read, and also that you are very kind to her, — gave her medicine for her cough, — and allow me to thank you for it. I hope you will make good friends, for I shall feel a great deal better knowing that you take an interest in her. Some of these fine days, if things go right, *we* shall have you here in New York making *us* a visit. . . .

I have not decided yet what church to attend regularly. Last Sunday I attended Dr. Hatfield's both morning and evening, and liked him very much. He is a very pleasant speaker, always preaches extemporaneously. His church is but a few squares from here, just a nice walk. Dr. and Mrs. McMurray attend there, and I can have a seat in their pew. Dr. Alexander's church is too far up town. Louisa wrote me that she recommended Dr. Krebs' church, that he was a good preacher, etc. I think I shall go and hear him next Sunday. I intend to settle on some church, and attend there regularly.

I am very pleasantly situated here at my boarding-house. Dr. and Mrs. McMurray are both very pleasant, and make one feel at home. They are both well educated, and I can derive a great deal of useful

information in conversation with them. This is a pleasant street, wide and airy, trees each side of it, — No. 169 East Broadway. To be sure, it is a good long walk from the bank, but the exercise will do me good. So far I have walked, rain or shine. I like to walk through the crowded streets, and see the different persons, examine their faces, and notice the many different dispositions. Some go fretting along, look sour at every one they meet. They have got cross wives or husbands. Others look joyful and happy, as if they were not ruffled by every passing breeze, — there 's the pleasant *home*, and good, kind, loving wife; you can see it in a minute. There 's a man of business, one of your dollar and cent men, brows knit, an anxious, grasping look about him, and so on. It 's really interesting to read the different faces, — a good study for mankind is man. . . .

I like my business better and better every day, and am going to make myself competent in a short time for any vacancy that may occur. I find I can count money much more readily and more correctly than at first. . . .

To Clarinda C. Fisk.

NEW YORK, May 25, 1852.

. . . WELL, so Pliny is married. Does n't it seem strange when you look back at our young days at Essex, when we were little children, as it were?

But time moves on. The child becomes a man, is married, passes over the stage of action, and is gone. Life is but a dream, and still not all a dream. There are a great many stern realities, a great many waves to buffet. But if we live so that we shall not dread to die, so that we are confident of gaining the reward of well doing, we are safe, we need not fear. I have thought a good deal of this subject lately. Just now, as it were, all is clear. There's no stormy cloud overhead. I am loved, and love *one*, and we feel happy in our love. I have dear friends at home, and Pliny all well and comfortably situated. I am very much prospered in my business affairs, have good prospects ahead; and when I think of it all, I feel I should be thankful to the "Giver of all Good" for His many favours. . . .

Jenny Lind Goldschmidt is here now, creating quite an excitement. Uncle wrote me yesterday advising me to go and hear her. If I can get a ticket for one dollar, I will go. I can't afford more than that. . . .

To Mrs. Joel Fisk.

NEW YORK, June 9, 1852.

. . . I HAVE some good news to tell you in regard to L. A great many times, when I was in Trenton, when we were together, our conversation would turn on religious subjects, and the last evening I spent with

her before leaving we talked a great deal on the subject. The first letter I received from her she wrote on the subject, and seemed to be deeply impressed, and each successive letter she wrote more and more, and said she wished her own dear mother was alive for her to go to for advice. She said that she had had a talk with Rev. Mr. Cuyler (3d Pres. Church, of which Mr. Green is an elder), and felt rather better about it. The next letter I received last Thursday evening; and need I tell you, Mother, it gave me great joy? It was such a letter as I never had received before from her. She said she had found peace in believing in Jesus Christ; that she was to go before the session that evening, and join the church the coming Sabbath. Mother, it gave me real heartfelt joy. Now, I thought, I should have in due time a Christian wife, and I remembered what you had often told and written to me, — that if I wanted a good, patient, kind, loving wife, I should get one that was a Christian. I was there Sunday, saw her join Mr. Cuyler's church, went with her to church in the afternoon, and we spent the evening together and alone, and it was a happy evening. Her mind was very clear on the subject, and she appealed to me to become truly a Christian in a manner that only one that takes an interest in another would appeal. I had previously told her just how I was situated in regard to this matter. This is not a sud-

den enthusiasm with her. No, she has been thinking on the subject seriously for a long time, and has prayed much over it. She has stepped out alone, as it were, from among her associates, and will need to guard very much against them. Pray for her, Mother, that she may be kept in the right path. I wish you would write her a letter now. It would do her much good to get some of your good advice in setting out. . . .

I suppose you know my salary is \$500. I owe Uncle \$135, and Pliny \$12, which I paid to him Saturday. The balance of my bill with Mr. Titus was \$137.50. After I came away, he told Uncle that if I could pay cash down he would take \$100 as full pay. Uncle generously lent me that amount, and I settled the bill. Then I had to borrow money to start here with, and a little back account with Uncle made it \$135. My board, washing, and dinners will cost me about \$4.50 per week; so you see I shall have to live economically to get along. I hope after this year I shall be able to help more towards schooling the children, etc. . . .

To Rev. Joel Fisk.

NEW YORK, June 28, 1852.

. . . I CAN'T possibly be away more than ten days, and Mr. Conover would like me to be back the next Satur-

day. I told him it would not pay to go for so short a time, as that would hardly give me room to turn around at home, and not having been home in two years, I would like to see a little more of them than to shake hands and be off again. I did think for a while that I had better give it up altogether for this summer. One reason, I felt a little delicate about going away so soon after coming here. Then, again, I owe Uncle a pretty good sum, and wanted to square that off as fast as possible; but when I thought of it, that I had not been home for two years, and hearing Pliny's account about home matters and things, I could not make up my mind to wait another year. As little boys say when they're homesick, "I want to see Mother." . . .

I am getting along very well, and like the banking business very much,—more and more every day. My prospects are first-rate for the future. You may yet wake up some morning and hear I am cashier or president of one of the big Wall Street banks, with a salary of \$5,000 or \$6,000 per annum. Our president and cashier each get \$5,000 salary,—a small fortune for a poor man. "Aim High,"—that's the word.

If you only knew how much good a letter from home did me, and how much better I feel to go to work, I believe among you all I should get a letter a little oftener than I now do. . . .

To Mrs. Joel Fisk.

NEW YORK, Aug. 19, 1852.

. . . WELL, I have been home again, and seen all my dear friends there in health. I need not tell you it was a happy visit, almost too happy,—my dear parents well, my younger brothers and sisters grown and improved so much both in mind and in their manners and disposition towards each other. I don't remember hearing a cross word while there, and may they always try to make home happy and what it ought to be! Soon they too may be separated, and until then they will hardly know how to appreciate that home. We don't appreciate our greatest blessings until they are gone from us. . . . Tell Father I found that *joint* letter, and like it very much. I shall go over to Trenton in three or four weeks from Saturday. I want to see Louise very much, and give her *that kiss* and an account of my visit, better than I can write. . . .

From what I saw of Dr. Adgate, I like him very much. He seems to be a sound, go-ahead man. There is a determined look about him I like. He will succeed with honour, I have no doubt, if he keeps his health. I hope Clarinda may enjoy good health, and if they are married, they may live long, and be happy in each other's society.

I hope you will succeed in getting a good school this winter. I wish Sarah could go back to Lyndon for a

few more months at least. If you conclude to have her go, I will pay her tuition for two terms. I can save that much some way. . . .

To Jonathan Fisk.

NEW YORK, Oct. 21, 1852.

. . . WE have been very busy this month,—last week we did not get away from here any evening till nearly six, and once or twice it was later,—and after working hard all day, I did not feel like going to a cold room and writing a letter. I find it inconvenient about writing letters at the Doctor's on that account. I don't like to bring my writing materials into the parlour, as there are constant callers; and without we get through here in time, so that I can write before tea, I have either to pay an extra shilling for my tea at an eating-house or write in the cold. We were through to-day about half-past four. . . .

There is no other news of special import I can give you. Wall Street has been a little excited in regard to the Cuba question, but it is dying away. The Grocers' Bank has commenced operations on the Metropolitan principle, and the Market Bank is to do the same, which will tend more and more to increase the circulation here of our own money, and keep the country banks at home. . . .

To Rev. Joel Fisk.

NEW YORK, Oct. 28, 1852.

. . . So far I like Dr. Krebs' church very much. He is a sound, good preacher. I attend regularly the Tuesday and Friday evening meetings, and am beginning to know some of the folks that attend there. I have not joined the Sunday-school, for I shall likely be absent from the city about one Sabbath in each month, and a teacher to be effectual and do good should be regular; then again they have school twice, and each session about an hour and a half, and Sunday is about the only time I can have for religious reading and study; so if I was connected with the school, and attending church two or three times, it would not leave much spare time. . . .

There is no news of special importance I can write. Some parts of our city look very gloomy, being shrouded in black, in mourning for Daniel Webster. On the 16th of next month there is to be a great "sham" funeral here. To-morrow, the day of his funeral at Marshfield, the church and fire bells are to be tolled from twelve till two, and minute guns to be fired from the battery. All business is requested to be suspended after one o'clock. His death is truly a great loss to our country, and he will not soon be replaced again. We need sound judgment and cool, wise policy now, more than ever, to keep us out of trouble. . . .

How much I would like to step in and see you all this evening! I can even now see Mother with her ever *good* look, sitting by the stand which is drawn near the fire, and the rest all around, studying, or at something useful, unless it is Richard Henry, and he likely is sprawled out full length snoring behind the stove. . . .

To Mrs. Joel Fisk.

NEW YORK, Feb. 4, 1853.

You can imagine my happy surprise at receiving such a good long letter from you. I was not only glad to get so much of the home news, but also that my Mother was so well, and able to write such letters. . . . The next day after I received your letter, Uncle and Aunt were here, and I spent the evening with them at the hotel, and had a good long talk over matters and things. . . . It would be hard to find just such another man as Uncle Jonathan. His advice is always good. I have his good opinion and friendship now, and I hope I may always merit and retain it. . . .

I sometimes wonder what my lot was cast here for in this great city. I came here, alone, unknown, and without any acquaintances, and was led to think and look ahead, and saw that in all probabilities my lot was cast here for life, and that if I would ever have influence, be respected, and be prospered, I must commence aright. I thought of old times when I was at home, of my

younger brothers and sisters, of my parents, of the *one* that has given me her heart and trust, and what good or evil I could be to all ; and lastly, though not least, I thought of my accountability to God, and I made up my mind to a certain course, and hope with His help and guidance to follow it out. But I find it hard sometimes, there are *so many* temptations here, and so many little sins to draw one aside ; but I try to do right, and hope I shall succeed. . . .

You ask how I spend my evenings. Generally here at home, reading or talking. Tuesday evening is a lecture ; and then I have attended some lectures on different subjects during the winter. For the last two months we have been so busy at the bank I have been obliged to remain there some evenings, but the hurry is over now, and I have more time. . . .

I would like very much to come home again next summer, but am afraid I cannot get off long enough. By the year after, if I live and am prospered, I hope to come home, and bring along with me another daughter for you.

Between us, I have been thinking some of being married next winter. I know I should be a great deal happier, and much more pleasantly situated. Louise then will be in her twentieth year. What would my Mother advise on this subject ? I do not wish to be married till I can have some little ahead for rainy days. . . .

To Jonathan Fisk.

JERSEY CITY, May 2, 1853.

MY DEAR UNCLE,— I felt quite disappointed Saturday evening when I arrived at Trenton to find you had left for New York, for I wanted very much to have had a talk with you over certain matters, or rather a certain matter, and that was my marriage, not immediately, but some time next fall. I have been thinking it over a good deal lately, and have *serious intentions* of such a step; but first I wished to get your opinion and good advice on the subject.

You know just how Louise is situated now, and is likely to be for some time, if she remains at home. To be sure, she is gaining and has already gained a great deal of useful knowledge necessary to become a good wife, but she has no chance for anything else. She has no chance for mental culture, nor to gain any experience as regards society. Her time is wholly occupied or much so with household duties. Still she is happy, and does all cheerfully, feeling it a pleasure that she can do so much good at home. Then, again, I know it would be much better for me in many respects. I do want a home here; as it is, I feel unsettled, and I think it would be much better for us both. I know my salary is rather small to support a wife, but by using economy we could get along very well, and it would be a good lesson for us. As

to age, why, we are old enough, — and young enough too, you might say. Both of us are really older than others at the same age. The ups and downs, pulling for one's self, seeing a necessity for exertion, strengthens the faculties and brings them out; it makes one think for himself. But I am running off. I wish you would write me soon and give me your advice on this subject, whether you think it best or not. I had a long talk with Louise when I was over, and told her I was going to write you about it. . . .

I like the banking business very much, — the more I see and learn of it, the better it suits me. I want very much to get hold of some good works on banking, and study them. I not only want to become a good practical banker, but also to understand the whys and wherefores, and be able to make up my own mind on any point, and be capable of deciding in all points between good and bad banking. I aim to be A No. 1 in my business, as I now fully intend it shall be such for life, if I keep my health; but of course it always requires exertion and application to reach the top round of the ladder. The more I learn, the more I see to learn. . . .

To Rev. Joel Fisk.

JERSEY CITY, May 5, 1853.

. . . You see by the date I am in Jersey City. I changed my boarding-place to here last week. I

found I should have to move from Dr. McMurray's, and concluded to come over here for the summer at least, New York is so close and hot. Now I get the fine sea-breeze twice a day crossing the river, and then when I get here it is still and quiet. I can read or write, and enjoy it, — it is already doing me good. My appetite is increasing at a great rate, and I find it more convenient for my business. . . . I am all clear of debt now, — paid off Uncle the balance due him last month, — and now hope to be able to lay by a little, and help more at home. I wrote some time since about the boys' schooling, and hope they are both at school. Let me know what their bill will be when you write. I enclose \$5 as a little present. . . .

To Jonathan Fisk.

JERSEY CITY, May 19, 1853.

. . . WE are getting along first-rate at the bank. Everything goes along smoothly and in order, — no differences, — and I get away every day now by four or half-past. It is just the nicest business in the world. What other business is there where there is so much done, and with so much apparent ease? The system of banking, as now pursued, is doing more to enrich this country, give it comfort and prosperity at home, good credit and respectability abroad, than any other one thing. . . .

To Mrs. Joel Fisk.

JERSEY CITY, Aug. 9, 1853.

. . . LAST Thursday I received a very flattering offer from the Bank of the Commonwealth, of the post of third teller, salary \$1,000, with prospect of an increase at the end of the year. To-morrow I leave where I now am, and next Tuesday morning commence at my new post. This is more than I expected. I have been prospered more than I deserve; and for all this I am indebted to the good, pious instructions I received at home, and I hope I shall never forget them, but go on and do my duty and live a true Christian. I do not say I have no desire for wealth, for I have. I would stand high, go on step by step until I reach a stopping point, if it ever comes in life. But I hope and trust wealth will not sear my heart, will not make me feel this life is all, will not shut my eyes to the misery and degradation all around, will not make me forget my accountability to God; but having the means, I may do good, live as I ought, and render my name a blessing to many. But I tremble sometimes. I know many have started with the same good intentions; but the world has absorbed all, the clink of gold is a music to their ears that seems to deaden all else; their heart soon becomes as incapable of impression as the gold itself. . . .

You know I wrote you some time ago something

about getting married in the winter ; but after that, not feeling quite rich enough, and wishing to have a little ahead first, we almost gave it up ; but this raise for me has decided it. . . . We have set for our marriage some time about the second week in December. For the present we shall board here in Jersey City, as it is cheaper and healthier than in New York, — commence economically, and begin right. . . .

To Rev. Joel Fisk.

JERSEY CITY, Oct. 27, 1853.

. . . I RECEIVED the offer of the third tellership of the Bank of the Commonwealth directly from Mr. Ellis, the cashier, entirely unsolicited and unexpected on my part, and immediately reported to Mr. Edmunds, cashier of the Mechanics'. He said he should be very sorry to have me leave, but could not very well increase my salary in the post I then had, but if I would remain he would give me another situation in the bank as book-keeper, with \$1,000 salary. At the same time, he thought this would be better for me, being a more prominent post, and in the money department of the bank, and he as a friend would advise me to accept. So, after thinking it over a little, I did so. My present situation is very pleasant, and prospects are good for a higher stand before long. The Commonwealth is a new bank, composed of first-class business men, and doing a genuine banking

business. We are now ahead of any of the new banks and many of the old, and before long will rank with any bank in the city. My work has been pretty hard, but I have learnt and am learning every day more than I could in the Mechanics', — qualifying myself to take a high post some of these days. The work does n't seem to hurt me. I am very well, getting fat every day. I have been prospered thus far much more than I expected, but everything is ordered for the best, and I hope I may not forget in prosperity Him that gives it all, but be ever ready to use it in His service. Very soon now I hope to have a wife to make me a home, and help me to do right. We have fixed for our marriage Tuesday, the 13th of December. Shall be married in the morning, and come right on here. I shall not be away from the bank more than two days, and perhaps not more than one, as I want to get a furlough next summer to come home, and let you see and get acquainted with Louise. We would both have preferred to take a wedding trip home, but could not at this time of the year; and even if we could, I could not be spared long enough. I have engaged a room and board here. We shall commence and live as economically as possible, going up with increased means. I have every prospect of getting a *good Christian wife*, and one every way worthy to be added to the Fisk family. . . .

I have not heard from Helen since last week. Then she was much better every way, and I hope is so still. Pliny gets away now so as to go to Philadelphia and attend to his business. He is getting along first-rate, and deserves it too, for he has worked hard and faithfully. I only wish he was in New York, where we could work and study together, helping each other. We both are much indebted to Uncle Jonathan for his help and good counsel. You don't find one man like him out of a thousand.

Rev. Joel Fisk to Mr. and Mrs. Harvey Fisk.

IRASBURG, VT., Dec. 13, 1853.

ANTICIPATING your union in marriage on this 13th day of December, 1853, we desire to furnish you with a memorial of our approbation and good will. We have naught of this world's goods to give. We have neither silver nor gold, houses nor lands, costly raiment nor elegant furniture; but such as we have we freely give, — our counsel. And it may be that after your beloved Parents have fallen asleep, and you see them no more, you will prize this above much fine gold. . . . As we have travelled the same way which you have now just entered over twenty-seven years, and have found it a pleasant way, you will allow us to give you a few words of counsel.

1st. Consider your union as the ordinance of God, and acknowledge the hand of God in bringing you together.

2d. Acknowledge God in all your ways.

3d. Ever be tender of each other's feelings and characters. Remember, each of you, that you are united to a being of human passions and infirmities, and not of angelic purity and perfection. Still, no matter if others receive the impression that you think your companion to be without fault or blemish, yet in your daily intercourse for years you may sometimes feel the necessity of forgiving and of being forgiven. Be as ready for the one as for the other. If ever through ill-health or ill-humour a wound should be given, never let the sun go down till that wound is healed by mutual concessions and renewed expressions of love.

4th. Be careful about often speaking in jest what if taken in earnest would wound the feelings. Real, sharp quarrels have often been the result of such a course, especially when failings or infirmities are made the subject of jest.

5th. Be careful and keep the expense of your living within your means.

6th. Be liberal in sustaining the institutions of religion.

7th. Take at least one religious publication, and keep your minds posted up to the times.

8th. Attend faithfully to your own spiritual interests.

9th. Be kind and faithful to each other in the hour of sickness, should such an hour ever come upon you. A soothing word spoken and a kind act performed at such a time are more valuable than gold, and do more than anything towards the cementing of conjugal affections beyond the possibility of dissolution. Kind words, kind looks, and a thousand nameless kind attentions are the sweets of domestic life which will never sour.

Lay up this letter as one memorial of your beloved Parents, and as an evidence of their sincere desire for your welfare, temporal, spiritual, and eternal. May the Lord be with you and bless you, our dear son and daughter, and make you ever faithful to each other and to your God.

To Rev. and Mrs. Joel Fisk.

JERSEY CITY, Dec. 14, 1853.

I AM not going to write a letter, only to let you know your new daughter is here with me, commencing her new duties as a wife. We were married yesterday morning, came immediately on here, and have already settled down in our new home, as happy as — well, you can judge. In the evening, when all alone, we opened and read that letter. We will not

say thank you, — we can never repay it, only by following its precepts and teachings. It will do us more good than money, or anything else, — a legacy we shall prize and keep, and ever cherish it as the wishes and advice of our dear parents. . . . Louise is very well, never looked better. This afternoon we are going over to New York and the Palace, and to-morrow back to work. Next summer we hope to come home and see you all. The wedding was private, — only a few of our nearest friends. Uncle, Auntie, and Pliny were there. . . .

Enclosed you will find two policies, \$250 each, which Pliny and I have effected for Mother's benefit. Those notes we hold of course we never intend to collect; but in case either of us should be taken suddenly away, there might be some trouble, so we thought best to secure them in this way. I intended to have sent at this time a present as a wedding fee, but you may look for it along about the 1st of January. My expenses have been very heavy this month. Louise enters fully with me in all my home plans. She loves you all. But it's most dinner-time, and so I must close. Louise is going to add a postscript. I am very well at present.

Harvey has left space for me to add a postscript, and I too must thank you both for that dear, good letter. We both feel that we can never answer it, but

will endeavour to profit by the good teachings it contains. It is the best of all our wedding presents. Pliny has given me a hearty welcome for himself and all the rest of the family, which, added to so many other kind words, has made me feel that I have indeed a new father and mother, brothers and sisters, as well as a good, kind, loving husband. We will not call this a letter by any means, but just want to let you know that the dear home circle occupy a large place in our thoughts, as well as our own immediate pleasure in each other's society. It is time to mail this, so we shall have to close. I suppose you will have received the cards sent before this reaches you. We shall be glad to hear from you all as soon as you can conveniently write. And now good-bye for this time, from your ever affectionate children,

HARVEY & LOUISE.

To Jonathan Fisk.

JERSEY CITY, Dec. 19, 1853.

PERHAPS you and Auntie are wondering what has become of us,—that is, me and *my* wife—hem! Well, here we are in our own nice, cosey little room, as happy as any folks under similar circumstances would be. . . . We arrived in good time Tuesday, found a nice fire in our room, and things looking very pleasant; but a few touches from Louise made it

look like different quarters. On Wednesday we went up to the Palace. Louise was very much delighted. . . . I feel real dignified, hold my head about a foot higher than usual. We have settled down into married life without any trouble; it comes very natural. Louise keeps herself busy with work, reading, walking, etc. She likes Jersey City very much. . . .

To Rev. Joel Fisk.

NEW YORK, March 13, 1856.

. . . WE have succeeded in getting a nice little house. It has two stories and an attic, with a kitchen and dining-room on the same floor back. That will save Louise a great many steps up and down stairs. It is in a very pleasant street; rent, \$225. We hope to have Sarah with us next winter in our cosey little home. . . .

To the Same.

NEW YORK, June 4, 1856.

. . . UNCLE and Auntie were over and spent last Sabbath with us. They made a great fuss over the baby. Auntie thinks its eyes are just like mother's.

Louise and the baby are getting along well. He grows like fun, talks, and laughs, and is lots of company. We have got a little *gig* for him to ride in; he likes that first-rate. He has never thus far been sick

at all, and we hope he may keep well. We want you all to see him, but we have not decided yet about coming home; it is a long journey to take so small a child. We shall have to think it over awhile yet.

The weather is very warm, I might say hot. We are having all sorts of vegetables,—green peas, asparagus, lettuce, etc. I have a little bit of a garden; have sowed some lettuce, beets, tomatoes, and cucumbers. We like our new house very much; it is very convenient. Our landlord has had the water brought in in pipes in the cellar, and also on the first floor. . . .

To Mrs. Joel Fisk.

JERSEY CITY, Nov. 20, 1856.

THIS is Thanksgiving Day, and a bright, beautiful day it is; and as we look back through the past year, we find great cause for thankfulness for our many blessings. Our dear little Eddie has been granted us, and he seems so bright and full of promise for the future. We have been prospered, and all our home folks — parents, and brothers, and sisters — are still alive and joining with us in thankfulness. Our thank-offering is this box of knick-knacks for Father, — this is *Father's* box from Harvey and Louise. The rest of you are all slighted this time. In it you will find among the rest a bottle of old Port wine and a bottle of old brandy. I obtained these from a gentleman

that imported them himself, and he says he can guarantee them to be *pure and genuine*. The wine is the pure juice of the grape, and he said he did not think there was any as good in New York now. I only mention this that you may feel in using it that you are not using drugs. There is also some lemon candy which is very choice ; and if a person is sick and feverish, it tastes very good, — a little bit in the mouth. Then there are some lemons, two or three kinds of jellies, some fixings for puddings, etc., all of which we hope Father will eat and drink, and get fat and well again. . . .

I have been wanting to see Pliny to talk over home matters, but have not been able to go over yet. He wrote me a note of *six lines* a day or two ago, and said, “I have written Father to stop preaching, and we will pay expenses.” I feel very willing to join with him in this matter, and would like to have you write me just what you think of Father’s health, and whether he thinks he had better stop and rest now. If he does, and I don’t know but it would be best, we must make arrangements for the future, — where you will live, etc. We want you to be fixed very comfortably. I hope to see Pliny in a few days and talk the matter all over with him ; but I must stop now, and go nail up the box to have it off in the morning. Write very soon, and may God bless you all, and may we all live to see many more happy Thanksgiving days.

To Mrs. Harvey Fisk.

PLAINFIELD, VT., Dec. 16, 1856.

You will probably hear by telegraph of dear Father's death before this reaches you. He died about eight o'clock this morning. We reached here between one and two o'clock in the night, and found Father alive, and he knew us all, and talked with us. From that time he sank away gradually, and fell asleep.

Yes, it was like sleep, — scarcely a struggle or groan, and all was over. And now he looks so natural to us all. His last prayer and wish almost was that the "dear children might come," and God answered his prayer. He saw us all, and gave us his blessing. He asked Mother if we had brought the babies.

The funeral will take place on Thursday, and we shall probably leave for home Friday, though one of us may have to stay longer on Mother's account. We feel very much afraid Mother will be sick. She has borne up for six weeks now, almost all the time, night and day, but she seems to bear up well. I feel so thankful we all got home to see him alive again.

I do want to see you and Eddie so much. Kiss him very often for me. Tell him Papa wants to see him and Mamma. May God bless and watch over you both!

To Mrs. Joel Fisk.

NEW YORK, Dec. 25, 1856.

WE reached home in safety about 8 P. M. Tuesday, after a pretty hard journey on account of the storm. Found Louise and little Eddie very well, and of course very glad to see us. I was so busy all day yesterday, being at the bank till 8 P. M., I had not time to write, and I am here to-day spending part of Christmas, and have only time this time to write a few words to let you know of our safety. . . .

How much we did think and talk about you all and about Father! I love to talk about him. This has been a great affliction and trial for us all, and we feel more especially for you, our dear Mother. May God in His goodness bless it to us all, and may we all so live as to meet our dear Father and sister and brother again. . . .

To Jonathan Fisk.

BANK OF THE COMMONWEALTH,
NEW YORK, Feb. 28, 1859.

YOUR letter in reference to our proposed banking-house duly received. . . . The first thing in the matter to make up our minds to go into business; the next when to commence, and lastly the capital. I put capital last, for I think, if we once decide positively to go ahead, we can secure enough capital to start on.

I am ready and willing to commence making arrangements at once to start May 1st. I think I have sufficiently canvassed the ground to feel a confidence of success, and that I have the requisite experience to carry on the business in most of its branches. Now, if you will think it over seriously, look at it on all sides, and come to a decision either pro or con, then we will have comparatively plain sailing. You will fully understand the importance of this; and as soon as you have come to a decision, I wish you would write me.

It might be well for me to state one or two facts in reference to the business. There is a good deal of competition in the field, and the business is a good deal cut up. It will probably be *up hill* and hard work the first year or two. We could not expect to do much more than to make our living and pay expenses the first year. This is one side of the question; on the other, we have often talked it over,—our experience, influence, etc. The fact of the matter is just here. I do not wish to urge you to take such a step as this, if there is the slightest feeling in your mind it would not be for the best.

If your determination is to enter into this business with me, then we can at once settle all preliminaries, no doubt, to our mutual satisfaction.

To the Same.

JERSEY CITY, Sept. 23, 1859.

YOUR letter was received yesterday, and I must say I hardly know how to answer it, as I had about made up my mind I was fixed, and would not think of making any change for the present ; but I am by no means under any obligations to remain where I am if I can do much better by leaving.

I have no doubt there is a great deal of money to be made in the private banking business here, and that now is a good time to commence, and I feel that I could bring experience and influence as well as an intimate acquaintance with the ways of Wall Street to bear that would be of great service to you. But, on the other hand, I have now a good position [paying-teller] and a good salary, and I believe the fullest confidence and esteem of our directors, and would stand a good chance, in case of any change, for the cashiership. So you see I would be giving up a good deal. . . .

To the Same.

NEW YORK, Dec. 7, 1860.

. . . THINGS *are blue, and look blue.* There has been and is no great demand for specie, but the pressure for discounts exceeds 1857 by all odds. I have no apprehension that the banks will be forced into a suspen-

sion by a run on them; but if there is not a speedy resumption of specie payments throughout the country, they may deem it policy to suspend in order to equalise exchanges, thus affording a great relief at once to the community at large.

These are certainly very trying times in every aspect; still I do not think that we are all going to ruin. There are bright, glorious times ahead of us yet. True, one or two States may secede, or try to; but that won't kill us, by any means. We are being tried in the fire, and shall come out all the better for having the outside melted off, and the rough corners knocked off.

I am certainly in favour of conciliating measures and mutual concessions on both sides; still I am a lover of truth and justice also, and am republican enough not in any way to swerve from the right and kneel to fanatics, whether North or South, *even* to save the Union.

To the Same.

NEW YORK, Jan. 1, 1861.

. . . FINANCIALLY we commence the year badly: a general suspension of specie payments by both Government and the banks; on the eve, I am afraid, of a paper currency, to be extended — we don't know how much. We are on the eve of foreign wars, unless the ship of state is guided with a masterly hand. We are on the

eve of great and terrible battles that shall almost decide our destiny for weal or woe. Soon will be decided the question whether we are still to be one great nation, or to be shattered in pieces.

I have full confidence that we shall be victorious, and that the old flag will again wave over all. We are strong in the right, we are battling in a righteous cause; but our fighting is only begun when we restore peace here. The cloud of an almost universal war is rising, and our hope is that when it reaches our land, we as one people shall be prepared to meet it manfully. . . .

To the Same.

NEW YORK, May 1, 1861.

. . . WE are going to have a bloody time. The rebels will fight like *devils*. I saw a gentleman to-day direct from Richmond, another from New Orleans, and another from Savannah, — all from these points within ten days. They all tell the same story, — the most bitter spirit against the North; a determination to fight as long as life lasts. But we must put them down. There are no two sides to the question now. If our administration is energetic, and crushes them at once with an overwhelming force, it will be soon over, and the stars and stripes will wave again over a happy people, all of us purified and subdued by the severe punishment God sent on us. . . .

To the Same.

NEW YORK, July 31, 1861

. . . IF the Bull Run lesson and experience is properly applied, it will prove a victory yet. I have great confidence in General McClellan, and hope his energy and good management may speedily retrieve what we have lost. If this defeat will cause our head men to wake up and work solely for their country's good, it will be gain.

God has tried us by long years of prosperity and peace, and how did we stand it? And now we are being tried by war and general distress, and on its result depends the future of our country — let us hope and pray for the best. . . .

To the Same.

JERSEY CITY, Feb. 15, 1862.

. . . THERE is no question in my mind about our success, if we are prudent and careful. As soon as we hear from Mr. Chittenden and yourself, in answer to letters of yesterday, we shall consider matters settled; and shall then, as a preliminary step, draw up a plain statement of our understanding of the terms on which the capital is to be put in, and send a copy to each one interested. Then the necessary legal papers will be drawn up and signed, and then the firm of Fisk &

Hatch will be under way as soon as possible. We want to start the New York house by March 1st, if possible. . . .

To the Same.

NEW YORK, Feb. 19, 1862.

. . . FISK & HATCH are to do a banking business in New York and Washington, one or both, as they think best. Yourself and others are to furnish them \$20,000 capital, as *special partners*,—this amount to be at the risk of the business. Fisk & Hatch are to draw \$1,500 each as part of the expenses. After this and all other expenses are paid, capital to receive 7% interest, payable semi-annually; the remaining profits to be divided equally, one half to Fisk & Hatch and one half to capital. If this corresponds with your understanding, please let me know. Some minor details of course may arise, but the above is substantially the grounds of the arrangement. . . .

Circular.

NO. 38 WALL STREET, March 12, 1862.

WE have opened our Office this day for the transaction of a General Banking business.

The card enclosed will explain its nature, and also give you the names of some of the gentlemen to whom we have special permission to refer.

We shall give our personal attention to the various branches named, and hope to entitle ourselves to confidence and success.

Very respectfully yours,

FISK & HATCH.

To Jonathan Fisk.

BANKING-HOUSE OF FISK & HATCH, 38 WALL ST.,
NEW YORK, July 4, 1862.

WE have been so busy lately, or I should have written oftener. Our business has been very heavy and profitable. No doubt you are feeling somewhat anxious just now, but we are all right. We commenced selling out some days ago, having intimations of something wrong. The flurry yesterday caught us with no government securities except one-year debt certificates; and these, if bad gets worse, we can carry till they become due. We had some \$40,000 gold and silver, some \$50,000 old demand notes, of which we sold largely yesterday and large profits. I write thus particularly at this time to save you any anxiety you may feel. Our profits last month will foot up some \$2,500.

I sent you one of our 5.20 circulars. If things get in shape again, and money easy, this will prove indirectly a source of large profit to us.

The times are bad. I am afraid our troubles have

hardly commenced. The small cloud of foreign intervention grows larger and larger, and we shall have trouble there.

The panic yesterday was terrible. I never saw fright so completely turn the brain. Private sales of 7.30's were made as low as 98, and coupons, 96½! The afternoon news made people feel better, and there was a rise. . . .

To the Same.

NEW YORK, Feb. 7, 1863.

. . . WE are getting along very well, and have much cause to be thankful. Our *net* profits on March 1st won't be far from \$25,000. We might have made more, if we had *risked* more. With this solid addition to our capital, and a year's experience, we have fair prospects for the coming year. As the year is drawing to a close, and the thing is no longer an uncertainty, and as the profits are far beyond our utmost calculations, there are a few points we want to lay before *our capitalists* for their consideration.

First, the accumulated profits should remain intact until the expiration of the three years. This I presume needs no comment, as you can readily see the damaging effect to our business of the withdrawal of so large an amount.

Second, as the business has been so profitable, and

as our private expenses are necessarily much increased in our present position, and as the allowance to us for private expenses was placed at a very low figure, on account of the uncertainty of our project, we think it should be increased to at least \$3,000 each, to date from the commencement. As the profits are so enormous, as compared to the capital, we ought at least to have a living before a division.

I want you to think it over and write me candidly your views on the above points. Your decision will probably settle the matter. . . .

To the Same.

NEW YORK, March 22, 1865.

PLINY was here yesterday, and saw your note to me. He said you would take \$12,500 in the new firm of Fisk & Hatch. If this is correct, please mail me a draft for the amount. Telegraph *me* to-morrow morning if above amount is correct. You need be in no hurry about the draft for a day or two, if it makes any difference, — we only want the figures to close our capital account. Business is very heavy and trying on such a market as we have now, and as the war approaches a close, will be much more so.

We are all very well. Can't you come over with Auntie and spend a night with us?

In haste,

HARVEY.

The account will probably stand :—

Harvey Fisk	\$75,000
A. S. Hatch	75,000
Pliny Fisk	37,500
L. E. Chittenden	25,000
W. B. Hatch	12,500
L. T. Merrill	12,500
Jonathan Fisk	12,500
	<hr/>
	\$250,000

To the Same.

NEW YORK, Aug. 18, 1865.

YOUR note received. We are very busy. The Ketchum trouble has added largely to our business. Governments are very strong. The demand is enormous, especially for the seven-thirties. They and all governments are going up again. The fact is, the frauds and rascalities in and out of banks are causing the people to draw their money, and put it where it's safe; and it's a glorious feature of the times we are in,—the entire confidence the people have in their government.

To the Same.

NEW YORK, Oct. 2, 1865.

. . . WE are all well at home. It was hard for Louise coming home, but she bears up well. We hope the loss of our dear little one [Lulu] may prove

a blessing to us. We feel deeply your and Auntie's kindness in our great first trouble.

To Harvey Edward Fisk and Charles J. Fisk.

NEW YORK, Dec. 27, 1865.

PAPA and Mamma are sitting in the library all alone, and have been having a long talk about their dear absent boys. "Minnie" [Pliny] and "Akey" [Alex] are abed and fast asleep; Mamma is knitting and talking. We know you are having a grand time with Grandpa and Grandma, and are as happy as can be. We would like to step in and give you both a good-night kiss, as we know you have been very good boys.

It was very foggy all the way home after we left you yesterday, and we were very glad to get here. Ann got us a good dinner, and we all ate like Grandpa's white pigs, as we were very hungry. Dr. Leaming stayed to dinner with us. Mr. Platt sent home the new table, and it is very grand.

Tell Grandma not to let you eat all the ducks, nor let you sleep in the new chicken-house, nor ride on the sheep, nor put any pigs in your carpet-bag.

If Papa cannot come out next week, nor Grandpa come over, we will arrange for you to come back when Uncle Pliny comes over; write and let us know.

Mamma will write a word and send you some good

kisses, and then we will put this in the lamp-post, and let Uncle Samuel take it to our boys.

To Jonathan Fisk.

NEW YORK, Dec. 29, 1865.

. . . I WISH you would call and see Dr. Hall, and hand him the enclosed twenty-five dollars as a New Year's gift towards his library, from Louisa and myself; and as we neither of us have seen him since the funeral of our dear little Lulu, express for us our gratitude for his kindness and words of comfort in our first great sorrow.

I am so sorry Auntie was unable to be with us on Christmas, but so glad so many of us did meet. It draws the family ties closer together, and makes us all feel a deeper interest in each other, — these family gatherings. May we have many more! . . .

To Harvey Edward Fisk.

NEW YORK, June 11, 1867.

YOUR letter of yesterday I received this morning, and I was very glad to hear from you, and that you were so well and happy. I like just such letters, that tell me all you are doing, and how you spend your time, and that you keep so good an account of your money; it is a good habit, and will go a great ways

towards helping you along as you grow older. Boys can't begin too young to form good and correct habits and principles of truth and right. I want my boys to grow up to be good men, and to do good in this world. Papa and Mamma's constant prayer is that they may be such.

I presume that your dear Mamma is with you now, and you are all happy. It is just eight o'clock. I am in the library, all alone in the house [19th St. & 4th Ave.]. Mr. McKean will not be here to-night, and Ann has gone for "Becky." It is very lonesome; it seems as if Mamma had been gone a month. I do want to see you all so much, and long for Saturday to come. I wonder how dear little Freddie is, and whether Akey was tickled to see his brothers. I have no little boy to kiss to-night, for "Eddie and Ta and Pliny and you." . . .

To Mr. and Mrs. Jonathan Fisk.

NEW YORK, Nov. 24, 1867.

YOUR kind invitation to come to Thanksgiving dinner was received yesterday, and we want to come, but how can we? Our dear boys have been looking ahead to Papa's being home all day, to a day of *fun* and rest and enjoyment; to the big turkey; to going up to see the new house [7 East 38th St.]; to our new minister's sermon; to thanking God

quietly in our own home for His past mercies and blessings the past year, although we have been sorely afflicted. It would not seem right for us to be away,—we cannot. We will be with you in spirit. . . .

I keep very well, although the pressure of business is enormous, and the air is full of black clouds for the future. I feel all the time wonderfully cheerful and happy. Our business is prosperous, and with prudence and carefulness and the blessing of God, we hope and expect it will continue so. . . .

Louise and the children unite with me in a great deal of love, and would like Auntie to write us one of her real good letters, full of the ripe, rich flavour she can impart to it, as a cheering relish for our Thanksgiving dinner.

To Harvey Edward Fisk.

NEW YORK, Aug. 13, 1869.

YOUR letter was received this afternoon, and pleased us all very much. We were glad to hear from you, of your safe arrival, and so good an account of the building [Riverside], and presume you are enjoying every bit of it. Mr. Platt was here this evening, and also gave us a good account. I read him what you said. He thinks they are pushing things well. He is much pleased; he will go out again on Tuesday to

return on Wednesday evening, and you can return with him. He will come up to the house with you. He is going to stake out the roads this time, and you can help him; but be careful and not be in the hot sun too much. . . .

To Master Pliny Fisk, eating his breakfast on the table at home.

“HOME,” Aug. 26, 1869.

WE have decided to have you go to school with Eddie and Charlie, and we trust and hope that Pliny will be the very best boy in school,—have every lesson well, always be at school in time, do exactly as his teacher says, try to do right.

Your loving Papa and Mamma.

To Jonathan Fisk.

NEW YORK, Oct. 26, 1869.

WE are all first-rate; how are you?—and how does your new furnace work, and does Auntie treat you well, and give you lots of fish? and have you had any earthquakes or hurricanes? are you long or short? is money tight or easy? are you a bull or a bear,—in fact, what do you think of the situation? You are being “interviewed,” and must be careful in your answers. Pop!—whiz!—this is the way things have been going in Wall Street for a month past, until the last few days; now we are as quiet as

lambs. The bull and the bear are lying down together, and, we hope, never to rise in their previous strength. But I presume all this does not interest you as much as the price of butter or potatoes; and as for Auntie, tell her I want to see her, and mean to between now and next Fourth of July. Tell her to secure a small whale, and have it cooking.

Our good minister, Dr. Hall, returned safe and sound, and preaches as heartily and earnestly as ever.

At home in our home we are as happy as usual. Louise is *very well*, and just now marking a lot of new linen. The three big boys are going to Mr. Hull's school, Eekie is under Miss Anna's charge, and the glorious baby [Wilbur] is educating himself; he has risen to the dignity of small drawers, and says a lot of new words. Jim and Ned and Charlie's Pet are finer than ever; and the old "mugwum" smokes his usual allowance, eats one square meal a day, and is as usual.

Louisa soberly thinks this is a ridiculous letter, but I don't.

To the Same.

NO. 7 EAST 38TH STREET, JAN. 13, 1870.

. . . WE have closed a very prosperous five years' term of business, and feel especially thankful that during the great turmoils and decline in gold the past six

months, and the almost universal losses of our neighbours, we have not only saved all we made previously, but cleared one hundred thousand dollars. Our business is vast almost beyond belief, and from the fuss the papers make over us, one would think we were the pride of New York. But we are the same unassuming, steady, hard-working boys we always were, and, we hope, thankful to the Giver of all good things for His great goodness unto us; and our constant prayer is that we may be prospered only as far as shall be for our good, and that we may use our means in such a way as shall help in building up His cause and kingdom on this earth. . . .

To Harvey Edward Fisk and Pliny Fisk.

NEW YORK, Feb. 23, 1870.

YOUR dear parents and dear brothers here at home are all so thankful and happy this morning, for we received another present from the Lord, — a dear little blue-eyed sister [May]. She is very plump and pretty, and perfectly formed, and your dear Mamma is very much rejoiced, as we all are. When Charlie and Eckie and Wilbur went into Mamma's room to see her, their eyes were big, I can tell you. Little Wilbur looked and looked, and said, "'ittle sisser;" Eckie's eyes grew very large, and Charlie laughed, they were all so glad.

Mrs. Baldwin, Cousin Anna, and Uncle Pliny have seen her, and so has Ellen; and Mamma sent word to the rest of the girls they would have to wait till baby got rested.

Now, dear boys, we know you will be just as glad as we are, and we know you will both thank the Lord with us for His goodness, and ask His blessing on this dear little one, that her life may be spared unto us. Papa and Mamma feel very glad that their dear boys have a sister to love and take care of.

I want you boys to read this letter first, and then take it right up to Grandma to read; she will rejoice with you. . . .

[RIVERSIDE] JUST ARRIVED, Oct. 10, 1870.

Waiting for Dinner.

DEAR BOYS AND ALL, — It is so splendid here, and we are getting a splendid rest. Wilbur says he has got home, and baby May says she wishes boys all here. Betsey's face is shining bright. Tommy is happy, and little Jimmy Dark has got the whitest teeth you ever saw. Selim is dancing, and Old Billy laughed the loudest I ever heard him. As to the mules, — language won't express their bliss. Pigs, hens, chickens, trees, grass, flowers, cat, dog, and toad, are all having a jolly time, greeting us. But, soberly, we are all glad both sides, and all the above and Papa and Mamma and children send lots of love.

To Harvey Edward Fisk.

RIVERSIDE, Oct. 20, 1870.

. . . You can realise how much we are enjoying every day here, this glorious Fall weather, and this beautiful home, the quiet and peace and rest; and then the great pleasure in improving the grounds, and setting out the trees, and thinking and hoping we and our dear children shall live to enjoy it all. To-day has been rainy, and the men have not been able to do much. Thomas is busy potting plants, and Michael in the stable and carriage house. James is cleaning windows, and busy generally. Mamma is all over, and Wilbur and May are as happy as can be; now you have us all.

Since writing the above, Mamma and I have taken a long walk around the grounds in the rain, then had a good supper. Wilbur and May are sound asleep, and we are in Papa's room. Mamma is reading the "Galaxy," and Papa is finishing his letter to send by James. The box arrived safely this afternoon; am much obliged for magazines and papers, — they help to fill up the resting spells. We were weighed this afternoon, and are alarmed, and think we had better get back to New York. Papa weighed 184 lbs., and Mamma — thinks the scales are wrong. . . .

Papa and Mamma feel more and more every day they have so much to be thankful for to the Giver of all

good things,—their dear children, their beautiful homes, and so many comforts; and their constant prayer is that they may have hearts given them to use all in a right way, and that their dear children may grow up in the fear and love of God; and we hope and believe that Eddie, by example and precept, will do all he can for his brothers and dear little sister. A great responsibility rests on the older brothers. Mamma sends lots of love to you and Charlie, and we hope to see Pliny and Akey by this time to-morrow evening.

To Jonathan Fisk.

NO. 7 EAST 38TH STREET,
NEW YORK, Dec. 22, 1870.

I CAME home a few nights ago, tired and cross; grumbled all the evening, and went to bed late in the same state; and during the night met with a most singular adventure. I must have been half asleep, when I heard a noise in the room, and, on looking up, there stood the most happy-looking little man I ever saw. He commenced laughing at me, he shrieked and roared, and jumped, and rolled over, until I got mad, and threw the pillow at him, then my watch and boots. He only laughed the louder,—you could have heard him a mile off. At last I could n't stand it, and commenced laughing too. He pulled me out of bed, and danced me around the room, and we roared

for about two hours, when suddenly he stopped and set me down on top the bed-post and he hopped on the bureau. "And now," says he, "you keep still, and hear what I've got to say, and don't forget a word of it. You're a pretty specimen of a man, to be cross and groaning, with so much to make you happy, — a real wife, such children, such prosperity, such a home, so many friends; are'n't you ashamed of yourself? What's the matter with you? What more do you want?" I thought he would never stop talking; so I yelled, and told him to stop, and I would tell him. He shut his mouth so quick the bureau tumbled over and smashed the mirror. After we had mended it, and got quiet again, I spoke as follows: "My good wife and I have in Jersey a dear good Uncle and Auntie, and we want to cheer their good hearts with some token of our great love, and now, while our hearts are tender, and when we think of the dear old story 'of Jesus and his glory, of Jesus and his love,' we want to remember them. He has been afflicted for a long time, but is patient, and waiting for his rest to come, and she is giving her days and nights for his comfort, and they love us and our dear children, and we don't know what to send." He hopped down; his face softened; he said he was sorry for all he had said and for laughing at me, so put me back into bed, kissed me good-night, and, after putting a paper in my hands, went away singing a

Christmas carol and left me happy. The next morning Mamma and I followed the directions written on the paper, and you will receive in due time three packages, — one left Tuesday, and two to-day, — and we hope you will enjoy them.

We are all very well, and of course very happy at this time of year. We are fixing the Christmas-tree for our dear little ones, and to-morrow we expect Mother, Mary, Mamie, and Willie Kinney to stay with us over Christmas.

With much love to both of you, and heartiest wishes that you may have a merry and happy Christmas, we have only to say good-night.

HARVEY & LOUISE.

To Mrs. Jonathan Fisk.

NO. 7 EAST 38TH STREET,
Sunday, Feb. 5, 1871.

. . . THE children are all well and happy; Wilbur and baby May are bright as larks, and are great pets. The big boys are going to school, and doing well. Eddie is almost a young man, and his natural goodness makes him a comfort to us all. Charlie is handsome and impulsive. Pliny is literal, and has such a solemn way about him that we often call him "judge." Akey is a prize, — *kindness* shines all over his face. We often say he is Eddie over again. They all have strongly marked characteristics, and we hope and

pray they may grow up to become good men, and take their place, in the whirl and rush of the world which is before them, on the side of right and truth. We are passing through great events, great things are ahead of us; the world will be shaken and twisted, as the forest in a great wind. Impossibilities of a few years ago are now mere boy's play; impossibilities now will be laughed at in a few years. What a wonderful history twenty-five years ago and now! And what does the rush of wickedness, the rush of goodness, the rush of people all over the world, — the railroads, steamers, telegraphs, wars, increased knowledge, — the generally unsettled feeling of every one and everywhere, portend for the next twenty-five years? Those of us that live will have to take our stand as never before, and pray without ceasing that we may not be caught in the whirlwind of doubt and darkness that has already commenced, and is being generated as never before by the friction of these mighty forces. . . .

To Harvey Edward Fisk.

CHRISTMAS, 1871.

YOUR Papa and Mamma are especially pleased that you have tried all this year to do right, and in all things to do your duty, and in many ways to be of so much help to them. Your brothers have been and will always be much influenced by you, and your dear little sister will always be your especial care.

You have been so careful with your money, and have used it so judiciously, that we have decided to increase the amount for the coming year to \$200, and want to impress on you three things, —

First, keep accurate accounts.

Second, give a share to the Lord.

Third, keep within your means, and always save some.

The enclosed fifty dollars is a special Christmas gift from your Papa and Mamma.

We wish you a happy and merry Christmas, and every blessing for the coming year.

To Mrs. Joel Fisk.

NEW YEAR'S EVE, 1871.

AT the close of this year, so full of blessings, mercies, and happiness, so much of sorrow and affliction, it seemed as if it would not be well closed without writing to my mother. The last day of a year is always solemn to us all. We cannot help silently reviewing the days and months since its birth; and always prominent are the great joys and great sorrows, the good we have done, the sins we have committed. Have the resolutions and vows and prayers we have made been fulfilled? have we new ones to make? have we more deeply learned our dependence on the good Lord? has the year past been a step upwards or downwards?

are we nearer home? are we nearer the dear ones gone before us? The last New Year's Day is coming to us all; and may the dawn of the eternal New Year be ushered in to us by the "bright morning star," and by the joy and happiness of the great reward of a well-spent life.

As for me, I am being tried with blessings I cannot number; my cup runneth over. It is all one side. God is doing all for me, I so little for Him, — wife, children, homes so beautiful, such plenty, such continued prosperity. He has been very near our little fold, and has taken two of them away. They were so dear and sweet and beautiful He wanted them for Himself, to be near His throne. He honoured us by selecting them, — should we be sorrowful or rejoice that they are "there," to learn the road and make our entrance joyful? And then, in place of them, He has lent us two such dear little ones that our hearts can only cry out for great happiness every day.

Dear Sarah left us this year, but can we grieve because she is happy? No, let us rather thank God, and rejoice anew over His dealings with her. Pliny grieves over the loss of his dear wife, his children grieve over the loss of a dear mother, we all grieve with them, and as a family our hearts are very close together in sympathy; but shall we lament because God has been and is close to us? No, rather let us pray earnestly for ourselves and for each other, that

when *our* call comes we shall go joyfully and be able to meet those gone before us face to face. All your dear children *I know* will thank God to-night that their dear mother is still with them, and can once more receive their New Year's greeting. We do from this home send the greeting warmly, we send it lovingly, we send it prayerfully, we send it joyfully; and may every blessing and happiness rest with you the coming year; and if the cloud of sorrow comes again, may the sun's rays shine clear through to comfort you as it has so often!

To Mrs. Jonathan Fisk.

NEW YORK, Jan. 1, 1872.

. . . I CANNOT, even to you, dear Auntie, express my reverence and love for Uncle. His goodness was *all through* him; for truth and faith and honour, he was a model man. His faith and trust in God was as clear as the shining star. Reading those letters this evening has carried me back many years. I have felt mazed and in a dream ever since. I am going over and over the first struggles, — the desire to please Uncle wells up in my heart. I see that his prayers and hopes and wishes have followed me through all these years, and I feel and see to-night how much I should thank a good Lord for such a friend. Instead of looking back and recalling the past, I was there;

and as I read letter after letter, the curtain slowly rolled up, and what a future I saw! I saw the years go by,— a dear Christian wife, blessed children, flowers always in the pathway; and when the Lord stooped down and took for himself two of our bright ones, I saw then their beautiful faces again so glorious and happy. Success in business, and through all the years a good man's prayers going up,— going up all the time that I might be always a child in loving the Lord. Under great joy or great sorrow hearts go out to each other, and are knit and welded together.

Private Memorandum.

NEW YORK, Sabbath Evening,
Jan. 14, 1872.

I BELIEVE that God loveth a cheerful giver; I believe that God prospereth a cheerful giver. I pray every day that God will prosper me as far as shall be for my good and for His glory, and that He will give me the heart to do good in accordance with my means. I believe that I should give of my substance while living; I should give systematically; I should give lovingly, as to a Father; I should give cheerfully, as to a friend; I should give royally, as to a King; I should give meekly, as to a benefactor; I should give prayerfully, as to my God. As a professing Christian, with large means, His honour is in my hands. His loving-

kindness, oh, how great! I hope and pray that my dear children may grow up great and good, and that we all shall so live here that death itself cannot separate us.

To Alex. G. Fisk.

NEW YORK, March 13, 1872.

YOUR real nice letters, one to Mamma and one to Papa, both received, and we were glad enough to get them. You ought to have seen Mamma's eyes sparkle to hear from her boy, and to-night I told the dear *little new* sister [Edith] she had such a dear good brother she had never seen, way off in the country; she opened her little mouth and big blue eyes very wide. We all think she is very sweet and pretty. She looks like Wilbur. We are thinking and talking about what name we shall give her, — what do you think would be nice to call her? Mamma looks very bright, and we think she will be most well again in a few days. She sends you a big kiss, and lots of love. Wilbur and May and the boys are well. They talk about you a great deal. . . .

To Mrs. Joel Fisk.

Sabbath Morning, Oct. 12, 1872.

WE have just returned from church after taking our dear little "Edith" to be baptised. She was a dear,

good little girl, and nearly all the time kept her eyes fixed on Dr. Hall. It was sermon enough for me ; so I came home with Louisa. It is about sixteen years since Father baptised our first-born, and the blessing has thus far descended to them all. Two have been taken to live with him, and this blessed Sabbath day he and they are very near to us. Sometimes I get very tired, and long to be with them and rest, but that cannot be until work is done here. I think, as I grow older, I grow almost childish in my faith in God's promises, and like a child sometimes ask more than I ought. I ask that *all* the children may grow up in the fear of the Lord, that they may honour His name, that they may be an honour and comfort to their parents, that I may be prospered in all my undertakings, that I may have good judgment in all my affairs, that I may have the heart to use my means *freely* in doing good,—and so many other things. . . .

We are all very well. I am unusually busy, and business matters press very heavily ; still I keep well, — good appetite and good rest. To be sure, gray hairs are coming very fast, and the abundance of this world's goods has less and less value in my eyes, — only as far as it enables me to make those dependent on me happy and comfortable, and to do good as occasion may arise.

To Mrs. Harvey Fisk.

NEW YORK, Aug. 12, 1873.

. . . BUSINESS is very good, and the new advertisement is telling in the right way. I sent you a copy of it to-day. Am also filling the papers about Chesapeake & Ohio, and hope to get up a real enthusiasm. I go down to the office early, and overlook everything. The papers are making some ugly attacks on the Central Pacific; but I really believe this gives me great strength. My *contrary side* comes to the front, and makes me strong to fight them all. If the Central Pacific people themselves would use a little more good judgment, it would be a great help. . . .

To the Same.

NEW YORK, Aug. 27, 1873.

. . . RIVERSIDE grows nearer and dearer to us all every year. I did want to come out very badly to-night; but it did not seem best.

Business requires very close watching. The money market is getting disturbed again, and the signs are evident of hard work ahead of us.

I am well, very well, and am surprised at myself in good spirits; and mountains don't seem nearly so high — I presume such a *very good* wife as I have got accounts in a great measure for it all. . . .

To Harvey Edward Fisk.

NEW YORK, Sept. 9, 1873.

I SUPPOSE you are in your new home this evening, have got everything to rights, and thinking it would be nice if Papa could walk in and see you, and that you could have a talk with Mamma, and see the dear sisters and brothers; but I feel you are happy and contented, and ready to commence with a good heart your college life. Four years seems now a long time, but it will come and go, and when over will, after all, be but a moment. Still, on its record will depend your whole future. The daily incidents, the trials and cares, the battles fought and *won*, the duties done, will all leave their stamp. The earnest prayer for strength, for good judgment, for success in your studies, will surely be answered.

Do the best you can; keep a clear conscience, and trust the result to the Lord. Take the Bible for your chief text-book and guide. You shall have our prayers every day; we shall be with you in heart and soul all the time, and you may be sure the bright days will be when Eddie comes home to make a visit. In writing home, especially to Mamma, remember that the daily incidents and experiences, the acquaintances you make, all about the college and professors and men, will be very interesting to us; we want to *feel* each day.

As you get better acquainted with matters and things, write me about the wants and special advantages of Princeton; take a lively interest in its good and welfare. Learn all about the Seminary, — and by the way, I wish you would call on Dr. McGill, when you get time, and introduce yourself. He is a good old man, and will be much pleased by the attention. . . .

To Mrs. Harvey Fisk.

NEW YORK, Sept. 16, 1873.

MR. HATCH has just left, after a long evening's business. He and Mr. Huntington were here all last evening, — this week is *very tiresome*, and I shall be so glad when Saturday comes. Things are very feverish and unsettled. I am well, and have a good appetite. . . .

To Harvey Edward Fisk.

NEW YORK, Oct. 5, 1873.

YOUR good letter to Mamma was received, and we were very glad to hear of your happiness and interest in your studies; and believe we all were guided aright in the decision for you to go right along with your studies as usual. If the day comes that duty points to your coming back and going to work, I know we and you will all cheerfully obey; until then you can go right ahead with a cheerful heart.

I have not much to report yet about the affairs

of Fisk & Hatch. We are working as hard as we can to right our affairs to resume business again, and hope to succeed, but are not far enough advanced yet to be sure of anything. Our creditors all talk well, but as yet we have not been able to get them to a deciding point; but this week ought to determine pretty well what is in store for us. Of course, at times I get very much discouraged, but on the whole think I am standing the bitter trial very well. One thing is sure,—the courage and love of Mamma and my big boys goes a great way to keep me strong; and if the worst comes, we will all face it manfully, and *together* bear the burden, believing the stroke is intended for our good. Perhaps we were forgetting the Giver of all our happiness and prosperity.

Dear Mamma and the children are very well. The boys seem earnest and diligent in their studies; the dear little ones are as sweet as ever, and we all talk about Eddie.

I have been home all day, taking a good rest, which I sorely needed, and hope to commence the hard work of the week fresh and bright and with good courage. . . .

To the Same.

NEW YORK, Sunday Evening, Oct. 12, 1873.

MAMMA and I have thought and talked a great deal about Eddie this evening. The boys went to one of the Alliance meetings, and so we were all alone. We

enjoy your letters so much, — we almost seem to be with you. I wish it was so we could spend some Saturday with you. Mamma is very anxious that I should see your rooms, etc. I may be able to after a few weeks, if matters get settled. I long to go to Riverside for a few days, out of sight of Wall Street, and get a good rest. Still I am well and in good spirits. Our (F. & H.) matters took a long stride towards resumption last week, and if we do as well this week, we can almost name the happy day. We have had no trouble, or even signs of it, from any of our creditors, and hope not to; on the other hand, the most cordial good feeling still prevails. You shall be kept posted of any *positive* good or bad that may turn up, and in the mean time keep up a good heart.

New York has been stirred to the core by the sessions of the Evangelical Alliance which closed this evening, and the rush was so great they had to open, in addition to the Academy of Music, Association Hall, Steinway Hall, and Tammany Hall, and all crowded to overflowing. The boys went to Tammany. I hope the meetings will go to Princeton, so that you may have a chance to hear and see some of them.

We are all well, and just as usual. Of course, through the week I am very busy, as every moment is precious, all the day and all the evening. The

three largest banks reported favourably yesterday, which, of course, will help us along with the rest, and we shall go at them with a rush this week. . . .

To the Same.

NEW YORK, Oct. 26, 1873.

I BELIEVE I have wished forty times to-day that Eddie was here. The boys, Charlie and Pliny, are at Riverside, and it almost seemed as if Mamma and Papa were going back to the days when they had no children. We went to church this morning, and this afternoon I took a long sleep, which I very much needed, and this evening feel better and rested, but very restless. These long days and weeks of waiting and watching and working are very tiresome, but we hope the sun will shine out gloriously again before long, and in its light and warmth we shall forget the darkness. But it may be there are darker days ahead of us yet, and that the bitter cup is to be drained deeper before the light comes; and if so, we must meet it manfully, trusting in the Lord for strength to bear it.

Don't think I am getting discouraged. On the other hand, I am much encouraged by the last week's work. A large number have signed our papers, and among them nearly all the largest, but this makes me more anxious about the rest. We hope to make great progress this week, and that

another Sabbath may see us safe. One great cause of anxiety now is the fear that the Chesapeake & Ohio will not pay their coupons due November 1st. It will have a very depressing effect if they do not. The company itself is not able, and so we are working to get "that rich board of directors" to do their duty. It was rumoured on the "street" Friday afternoon that we had resumed, causing for a short time a very great burst of enthusiasm. I mailed you a copy of the Herald about it,—what a pity it was to spoil it all!

On the result of the next two weeks will depend the good and welfare of this country for a long time to come,—either a *decided* turn for the better or worse, much worse than anything seen yet.

We here at home are well, and happy as usual with each other. The little ones are just as nice and beautiful as ever; Mamma is well, and keeps us all in good spirits. . . .

I hope you are getting along to your own satisfaction with your studies and other duties. Keep *ahead* of everything, if possible; it is much easier.

To the Same.

NEW YORK, NOV. 2, 1873.

. . . THE past week has been a hard, trying time for all business men, and at one moment it looked as if the whole country was going to ruin; but things

looked better Saturday evening. It was a bitter disappointment to us, the non-payment of the Chesapeake & Ohio interest. We did all *we* could, but no use. What will happen to the road next, with such a Board of Directors, it is impossible to tell. Of course *we* shall have all the unpleasant part of facing the bondholders, but, like every other duty, if squarely met, it is never so bad as we fear. We are getting along slowly with our plans for resumption; got several signatures this last week, and expect a good many more this. Those left all act as if they thought they might get better terms by holding out, and we have to beat it out of them. Uncle Pliny is giving us great help. He is the best one to deal with the stubborn ones. . . .

Don't think your Papa is getting vain, but Mamma looked so good and nice this evening, and, we being all alone, I whispered in her ear, "Please put on your diamond ear-drops;" and so she did, and she looked so cheery I told her at once she must put them on Thanksgiving Day in honour of her big boy Eddie. . . .

To the Same.

NEW YORK, Nov. 16, 1873.

It is a long time since last Sabbath day, when we were at dear old Riverside. As you know, we stayed there until Thursday afternoon, and such a good, quiet resting-time as we did have! It did me a great deal

of good, and was just what I needed, — Mamma knows. On my return, I found considerable progress in F. & H.'s matters, and we closed up Saturday with all but three or four of the hard cases finished, and these we shall press very hard this week. We ought by next Saturday night to be nearly cleaned up; but we have been disappointed so often, and so many weeks, that I shall not hope too strong. It may be and probably is for our good that we have been so long delayed. The times are now becoming more settled, and I can see real cause to hope the worst of this great financial panic has passed; and I think the resumption of Fisk & Hatch will spread a glow of good feeling and renewed hope all over the land. I will, of course, keep you closely posted. . . .

To the Same.

NEW YORK, Sabbath Evening, Nov. 23, 1873.

. . . I WAS glad to hear of the reform move among the students, and hope it will result in great and permanent good. Still, much will depend on the action of the Committee; they must temper their zeal with good judgment, act quietly, surely, and with a purpose, do nothing hastily or in anger, and be very sure you are right before you make any move. I should think much could be done in trying to elevate the standard of *true* manliness among the students; and to this effect a course of popular lectures on this and kin-

dred subjects, from such men as Theo. L. Cuyler, Rev. John Hall, Geo. H. Stuart, Dr. Taylor, and other champions of temperance and right, might do a great deal of good. The surest way to correct great moral evils is through the hearts of men; if they are right, the evils die out of themselves. You may shut all the liquor shops and such places, and if you do not or cannot elevate the moral standard among the students, it will do little good. . . .

F. & H. are making progress, but not as fast as I should like; still we are getting towards the end, and hope for the best.

To the Same.

NEW YORK, Dec. 8, 1873.

I HOPED to have written you this evening that F. & H. were through with all the hard cases, but we are not quite. The Mechanics' Bank and the Brooklyn Bank, that have bothered us so long, both signed our papers to-day. We have almost the promise of another hard one to-morrow morning; then, after we get the Hoboken Bank fixed, the rest will be easy. We have a plan working which will settle this, we hope; but if it fails we must try again. It has been awfully hard work, but will pay for it all if we succeed. . . . Do you know it, that next Saturday will be the twentieth anniversary of your Papa and Mamma's marriage? Twenty years full of true hap-

piness. In all this, and in the dear good bright children we have, and even in the two dear ones taken to the heavenly home, we feel the Lord has blessed our wedded life ; and may we all so live that we shall all at last be gathered together in that other home, where the dear little ones have gone before us.

Now, good-bye, and don't get impatient for good news ; and if things take a wrong turn again, don't let us get discouraged. It is all sent for some wise purpose.

To the Same.

NEW YORK, Dec. 10, 1873.

WE are making splendid progress this week, and hope to close up matters in a very few days. The Hoboken Bank is virtually fixed ; the Mechanics Bank, the Brooklyn Bank, and Chardavoyne have signed. . . . The prospect is fair of closing with R. Irvin & Co. to-morrow, and the balance before Saturday night. We are keeping it to ourselves, as, if possible, we want to surprise every one, and resume some bright morning next week ; and then for a stir ! The whole country seems anxious for our resumption, and of course all this is pleasant. If we only escape a few days more without legal proceedings, of which we have no expectations, we shall be happy enough. If I telegraph you between now and Saturday, simply naming a day, you will know what it means, and that morning you can thank the Lord, and give three

cheers. You are of course feeling anxious and hopeful about your examination. Keep in good spirits, get good rest, and do the best you can, — your whole duty, — and be cheerful over the result; and when you come home, *your twenty-year-old* Papa and Mamma will kiss you, anyway. . . .

To the Same.

NEW YORK, Dec. 14, 1873.

. . . As I flashed you last evening, “things look well,” etc. The last three or four are very tiresome, but we shall push them hard this week. Our creditors are remarkably patient, — not a single suit commenced yet, and we hope none will be. The Central Pacific and Chesapeake & Ohio bonds are advancing, on a feeling that our resumption is near. . . .

I have been very well lately, only very much disappointed that we did not finish up last week; but it’s all for the best, and that’s some comfort. Uncle Pliny has been here all the week hard at work. I don’t know what we should have done without him. Mr. Hatch keeps well, and is working hard.

Draft of Unissued Circular.

BANKING-HOUSE OF FISK & HATCH,
NEW YORK, Dec. 23, 1873.

To our Depositors and Customers :

We to-day resume our business after a suspension of over three months, and it is proper we should now say

a few words of explanation as to the immediate cause of our trouble, believing in your sympathy, and thankful for the great kindness and patience shown by all awaiting our resumption, evinced by the fact that although our liabilities reached the sum of \$8,300,000, they have been settled without even an approach to any legal proceedings, — the more remarkable as our creditors were nearly 500 in number. Still, we were delayed by various causes, — the long-continued panic, the failure of the Chesapeake & Ohio Railroad to pay its November interest, the difficulty of collecting moneys due us, etc., — but a steady looking and working for the one object of resuming business, and putting ourselves in position to pay every one in full, has brought us to this happy day. We are again Fisk & Hatch, alive, and as such we greet you; and in our hearty intercourse of the future may these dark days be forgotten!

Our firm commenced its life March 12, 1862, at No. 38 Wall Street, with a capital of \$15,000. We grew and prospered year by year, always avoiding speculation, and never speculating even for others. In time, we became financial agents for the now great Central Pacific Railroad Company, and with what success you well know. Its bonds, nearly \$50,000,000 in amount, rank the world over as first-class; and this year, besides earning interest on this vast amount, it will also earn over seven per cent on its paid up capital of over \$54,000,000.

After the completion of the Central Pacific, our attention was called to the Chesapeake & Ohio Railroad, and after a long and thorough examination, we decided to accept of its financial agency. There was great need of another grand trunk line from the Atlantic seaboard to the producing millions of the West. The President, C. P. Huntington, associated with him in his Board of Directors some of New York's most honoured and greatest mercantile names. The work was entered into with that vigour and energy that New York men are noted for. The work was literally pressed night and day for three years; and just at the moment of completion of the main line, when the reward was in sight, the terrible panic struck us and them. We had sold upwards of \$20,000,000 of their bonds, believing them to be good; and our belief is just as strong to-day, if only the bondholders and creditors of the Company will show proper leniency to them at this moment, of which we have no doubt.

Our business was large in the various branches of banking, and extended to all parts of the country, when we were suddenly brought to a stand-still with not a moment's notice. On the 18th of September our payments exceeded \$1,250,000. On the morning of the 19th, before half past ten, we were notified to pay nearly \$2,000,000 at once; and it being certain that we could not reborrow, or sell any securities however good, we felt it our painful duty to suspend payment, and save our assets intact for our creditors.

Our statement was all ready the next day, and on the Monday evening following laid before four of the most prominent bank officers of this city. After a long and careful examination, and finding an excess of assets over liabilities of nearly \$2,500,000, they felt, with us, that we could pay every dollar we owed, and have a large surplus, if the creditors would grant sufficient time. This they have done, and we resume our business to-day. For depositors with balances less than \$5,000, some 300 in number, we are prepared to cash drafts at once. Our business will be continued as before, and consists mainly of the following branches:—

Deposit accounts, on which we allow interest at the rate of four per cent per annum.

Certificates of deposit, issued available in all parts of the United States, and at rates of interest agreed at the time of issue.

Collections made for merchants in any part of the United States or Canada.

At our counter department we buy and sell gold, silver, and foreign coins; collect coupons and dividends, etc.

We also shall continue to deal in Government securities of all classes, and to execute orders at the Stock Exchange for investment stocks and bonds.

We also shall continue our financial agency of the Central Pacific and Chesapeake & Ohio Railroad

Companies, and, in every way we can, watch the interests of the bondholders.

In closing, we again thank you all, and also the press generally, for your uniform kindness to us in our great trouble; and venture to hope that our former relations may be renewed and cemented by many years of happy business intercourse in the future.

To Mrs. Joel Fisk.

TELEGRAM.

NEW YORK, Dec. 24, 1873.

All right again. We have resumed.

HARVEY.

To Harvey Edward Fisk.

NEW YORK, Jan. 18, 1874.

. . . DR. McCOSH called in to see me early last week. He was very pleasant, and spoke very highly of the good qualities of a certain young collegiate that we take a great interest in; and to-day Mr. Thomas U. Smith met me at the church door, and said he had been to Princeton, and that the Doctor told him that this same young man possessed "sterling qualities;" all of which Papa and Mamma, in talking it over, decided was no news to them. Still, they were pleased, and in their hearts again thanked the Lord for all His

blessings. I don't write the above without a purpose, — it shows how quick a young man makes his mark, and that he is noticed more than he thinks. In these days of whirl and excitement, of positive good and positive bad, it is necessary more than ever to take a decided stand; and to keep it requires more than our own strength. I was much struck with a remark in Dr. Hall's sermon to-day; he said: "Oh, I can throw off this or that bad habit any time I wish," was the devil's way of binding the chains; the only way was never to begin. . . .

I feel several years younger this evening. Business is very brisk, and, so far, profitable. Of course, I feel anxious about the result of our next four years' work, but shall do my whole duty, work hard, and trust the result to the Lord. . . .

To the Same.

NEW YORK, Jan. 25, 1874.

HERE we are, Mamma and I, in the dear old library, the little ones all abed, and Charlie out, — gone to Dr. Taylor's church. It is very cold. It almost took our breath away, walking down to church. We all went this morning, and this afternoon Charlie and Pliny went with me. Both sermons were good, but this afternoon especially, — one of Dr. Hall's best. The opening hymn was one of our old favourites, — 35th Hymnal, "Whilst thee I seek, Protecting Power;"

open to it, and while you play it, read the words. They impressed me as never before; the second verse came right home, —

“Thy love the power of thought bestowed,
To thee my thoughts would soar;
Thy mercy o'er my life has flowed;
That mercy I adore.”

Your letter to me interested me very much, and I have thought about it a great deal. You are doing just the best thing you can to break a bad habit; that is, to pray hard for help to overcome it. Temptations are always after us; the devil is a living reality, — he is ever ready to enter, and will, unless the Lord has entered before him, and taken up all the room. The temptation to make fun of religious matters or persons is not what you meant to say; we all are prone and do make fun of make-believes, or of persons that make professions very loudly and act otherwise, — such as Deacon Jones taking a drink on the sly, or Brother Smith at a horse-race, or Rev. Mr. Brown at the theatre, etc.; but do we ever think otherwise than with great respect of such a man as Dr. Hall? Do we for one moment question his sincerity? Is it not sure that *it is not* the true, the sincere, and manly that we are prone to ridicule, but just the opposite? And now let this comfort you. Still, on the other hand, be on your guard, and never ridicule sincerity and truth, or allow others to do so

without a protest; and in all this it is the earnest and daily prayer of your parents that you may be led aright, that Christ may be your dearest friend, and that all your power and influence may be devoted to advancing His Kingdom on this earth.

We are all very well and happy. May and dear little Edie are just sweet, and Mamma is happy and good. . . .

Business matters are working well. We have all we can do, and increasing weekly. The Chesapeake & Ohio concern is righting very slowly, and gives me some anxious thought; but we will hope for the best. . . .

To the Same.

NEW YORK, Feb. 1, 1874.

. . . WE were disappointed you could not be with us to-day, but yet felt your reasons for not coming were good. Whatever seems clearly the line of duty, is the thing to do. . . .

We have spent this Sabbath as we generally do, — quietly, restfully, and happily. This morning we all went to church, and Dr. Hall preached one of his solemn, earnest sermons, that do so much good. This afternoon he preached on the Bible, and so simply and plainly stated the Christian platform for their belief in its Divine origin, that any child could understand. You know how strongly he believes

what he believes, and with what tremendous force he piles argument and assertion and self-evident truths on each other, and then clinches them by "Thus saith the Lord." The church is as crowded as ever, and there is evidently a deeper interest than usual. When we think of the few days of this life, and the endless ages of the next, and believing that we are to live all through those ages, why should we not all be earnest about preparing for that future life? . . .

Don't let the cold weather scare you off from taking all needed exercise. Much of the good you are intended to do in this world will depend on good health.

Business is very good and profitable, and of course I keep very busy, and also very well. The Chesapeake & Ohio matters don't brighten up much; there does n't seem to be much head to anything. The new bonds are selling slowly so far, but will improve after being better known. . . .

To the Same.

NEW YORK, Feb. 8, 1874.

. . . I HAVE said nothing about the College Regatta, but my impressions have always been that the tendency of such things was bad. It would seem to me that it might beget betting, carousing, and a general inattention to the solid duties of college life. You

can well judge, after watching the course of events this summer. My instincts have always been opposed to all sorts of *races*, under whatever name or guise. "All work and no play" is a very poor proverb for the generality of young men, as they use it for an excuse for "all play and no work." Proper rest and recreation is a great necessity; a good manly tone and spirit, accompanied with good muscle, is a blessing; a good solid education is a thing to be devoutly thankful for: but neither can be gained by *cram weeks* of study or exercise.

To the Same.

NEW YORK, Feb. 15, 1874.

. . . I WENT last Friday evening to the first committee [Building Committee of Fifth Avenue Presbyterian Church] meeting this year, but hereafter shall try and attend them all. . . . The matter of window-glass came up, and no positive result was reached; still, it developed considerable diversity of opinion. Some said plain window-glass. I took the ground that we should have rich stained glass, and that, as no other part of the interior would bear embellishment, we should put it here; was I right? In the main, the work is getting along well, although somewhat behind-hand, and it will be tight work to get in this year. . . .

To the Same.

NEW YORK, March 1, 1874.

. . . THERE seems to be an unusual interest in religious matters in New York just now, and, in fact, the whole world is stirred up and preparing for a great fight with evil in every form. The struggle in Germany to throw off the Roman Catholic coils is extending all over Europe, and sooner or later there will come such a crash as the world never saw. The wonderful revivals in Scotland, already extending to Ireland and England, are the natural result of long years of forms and ceremonies. The Gospel, pure and simple, is asserting its rights; the woman's temperance movement, at first laughed at, then wondered at, is extending all over the land, and gathering force as it widens. Thinking people all over the world are saying, "What does all this mean?" God is moving the hearts of men for His own purposes. Let it go on until the whole world is stirred up, and right and truth shall prevail!

On this bright first day of Spring we, as a family, have much to thank the good Lord for. He has preserved us through terrible trials; He has set us on our feet again; He has preserved our lives and health and strength; He has provided for all our wants, and brought us out of our great tribulation. Let us, as a family, serve Him more heartily and faithfully. We hope all our dear children will come out on the Lord's

side, and especially that our splendid boys will become men mighty in battling for the Truth. They are coming on to the stage of life's action at a wonderful period in this world's history, — a period when there will be a fight over every inch of this world between good and evil.

. . . Edie and May are getting to be quite young ladies. Edie talks everything. The boys are doing well in school. Wilbur goes regularly, and is learning to read quite fast. Business is good, and Chesapeake matters begin to show just a little improvement. Business on the road is increasing rapidly. The bondholders are funding their coupons as fast as they can be handled. . . .

To the Same.

NEW YORK, March 26, 1874.

I FULLY intended devoting a part of this evening to writing a "birthday" letter to our dear, eldest-born son; but Mr. Huntington and Mr. Hatch have been here all the evening on important business matters, and have only just gone (11 P. M.); so I will content myself with a few lines of love and congratulations. You don't need to be told that the hearts of your dear Papa and Mamma are running over with love for you, and with thankfulness that the good Lord has given them a son of whose genuine goodness and sterling qualities they are proud, — who is such a

comfort to them, and who is a companion and friend as well as one of their dear children.

We are living our lives over again in our children. We cry to the Lord every day for their good and welfare, and that *the* blessing may descend on them, — and especially for you, dear Eddie, that your heart may be given to Him, and that in your striving for wisdom of things of this earth, you may gain wisdom and knowledge of things heavenly. Our hearts' desire and prayer to God is that we, and you, and all our dear children may in the end be gathered together in our heavenly home. We believe you feel as we do. This life is short at the best. We are in the vestibule, narrow, crowded, and dark; and when the doors for us are opened, and we enter in, the glorious beauty of the building will make us wonder why we clung so to this life. Still, life has its duties and cares and happiness, and we must take them on us, and do the best we can. We, one and all, send love, and hopes that many happy birthdays are in store for you, and our earnest prayers that God may bless you and watch over you and keep you ever and ever.

To Mrs. Harvey Fisk.

NEW YORK, May 12, 1874.

I KNOW you will be rejoiced to hear that we have probably arrived at a settlement with the Chesapeake & Ohio Company. After two weeks of most intense

thought and desire to be guided to such conclusions that would prove best for all our creditors and the bondholders, and at the same time be fair to ourselves and just to the Chesapeake & Ohio Company, we at last decided to present to Mr. Huntington to-day our [my] paper; and unless he changes his mind over night, the matter is settled.

While the settlement is not all we could desire, it is so much better than the one first proposed by Mr. Huntington, that we feel we have done well. It will involve great sacrifice on our part, hard work and close economy for years to come; but if we come out victorious, pay all our creditors, and save the bondholders, and even have nothing left ourselves, we can rejoice and be glad, and thank the Lord.

If to-morrow morning completes the settlement, we shall then go to work with all our energies to set up the credit of the Company again; and I know we can make a great change very soon. . . .

To the Same.

NEW YORK, May 14, 1874.

THE Chesapeake & Ohio matter is all in the *suds* again, and for the moment all negotiations are broken off. On the one hand, I feel it too deeply to laugh, cry, or get mad; on the other I am glad, and feel that we have got a short breathing-spell in which to regain our strength and courage.

To Harvey Edward Fisk.

NEW YORK, May 22, 1874.

. . . PLINY went to Riverside this evening, a happy boy, as he goes to stay. He has been a very good boy with me the last three weeks; he has been busy in the back yard this week, and it looks beautiful. Shaeffer sent over a large box of plants, and he (Pliny) set them out with great taste.

I wrapped up several papers for you this week, but discovered this morning that James had neglected to mail them; so you will get the whole batch this evening, together with a picture of the pulpit in the new church. I was up there Wednesday afternoon, and think they are making rapid progress; in a month from now the roof should be on, and the front stone-work nearly completed. I do hope these hard times won't prevent a good sale of the pews next winter, as much of the future comfort of occupation depends on that. Let me know how you like the pulpit architecture; the picture looks like the entrance to some grand old ruins of ancient days. When the grand-organ case is backed up top of that again, the effect will be simply stunning.

If the whole great building is being built to honour the Lord, then the people will with one voice sound His praise; if to honour man, then we shall with several voices have trouble before many years pass by.

Whatever we do, especially in erecting a house in which to worship our Heavenly Father, we should show that we love and honour Him, and, in accordance with the means He has granted us, do more than we would even to please and show our reverence and love for a very dear earthly father.

And now, dear Eddie, while I admire your aversion to "cant," and peculiar "pious" people, and shabby "saints," still do not forget that there are really good pious people, and even saints, in the true sense of the word, on this earth; and don't let your mind get into the habit of dwelling too much on words; they are nothing, often, but the devil's terms of reproach when a good man stumbleth. The devil's army commit millions of crimes and faults, and no howl is raised; but let a Christian man, or a supposed one, do the same, and the yell of delight and derision that goes up in the devil's dominions at *pious people* is almost incredible. Shall we even risk helping him by joining in the chorus, knowing that human judgment is so often at fault, and that only One can see the heart? When I say my father was a pious, good man, and a saint on earth, if such can be, I mean it. He was with this a noble, manly man, and commanded great respect from all. When I see a sneaking, snivelling man going around calling himself pious, and cheating and taking advantage every chance he can get, I think the devil has overshot the mark if he supposes

the fall of his pious saint is going to gain much for his cause.

Chesapeake & Ohio matters still in the suds; we have settled terms of settlement with Mr. Huntington, and now Mr. Low says they shall not be carried out, — and so it goes. General business is good; there has been a great scare and decline in Central Pacifics, on account of the probable tumbling down of a little one-horse road called the California Pacific. The Dutchmen have been frantic.

To Mrs. Harvey Fisk.

NEW YORK, June 9, 1874.

YOUR welcome letter was received this morning; and I was so glad to hear from you and the dear children. So many accounts come of the terrible havoc in New Jersey from yesterday's storm, that I feel very anxious to hear from Riverside. Everybody is talking about the storm to-day.

Nothing to report to-night about our matters. I have been anxious all day; but when Mr. Huntington came in to-night, and said he had called the New York Directors together for to-morrow noon, and that he should tell them he had made up his mind to let the "whole" thing go to ruin, unless they came up and did their share, I felt relieved at once, — not because I thought they would do anything, but because it may bring matters to a short and decisive

conclusion. If such should be, we are in no immediate danger, as our June 24th payment is assured, and then we have until December 24th to arrange matters.

I tell you all, as I know you are a brave, good wife, and would feel more anxious if you thought I was keeping back anything. So don't worry one bit; the storm was dark and terrible last night, but the sun *did* shine bright to-day. Only pray that our courage and health may be spared, and that nothing may tempt us to swerve from the right. The burden of anxiety and care, of course, is heavy,—it could not be otherwise; but down in the bottom of my heart is a clear conscience; and this, with the good Lord's help, is sustaining me.

Let the big boys read this letter, and I know they will feel we had better part with all our possessions than to lose honour and good name. I don't believe parents were ever blessed with boys whose sense of what is right is clearer than with ours. I want you all to be cheerful, and greet me every time I come with happy faces. I do feel just a little bit lonesome to-night, thinking of you all.

To Harvey Edward Fisk.

NEW YORK, June 12, 1874.

. . . I AM very well and in *good spirits*, notwithstanding the Chesapeake & Ohio matters don't im-

prove any. The Directors are the meanest set of men I ever saw; but calling hard names won't better it any. If it goes all to pieces, we shall feel we have done our duty, and will go to work again as hard as ever. It is hard to see the work of a lifetime all in peril, but, with good name and honour left, we can all take hold, and, if life is spared, build up another structure that will stand. You don't half know what a dear, good, brave Mamma you have got; she would cheerfully give up all for the right, if she thought I would be one bit happier, and I believe you boys all feel the same way; and this is a great comfort. Things may brighten very much in a few days. We shall issue a circular to our creditors next week, that we are ready to pay the first instalment; that will be a start, anyway. . . .

To Charles J. Fisk.

NEW YORK, June 16, 1874.

It seems such a short time since you were our "dear little puss," and now you are such a big boy, — almost a young man. It does your dear Papa and Mamma so much good to see you growing up so strong and manly, ever ready to take hold and help, and withal, as we believe, doing right for right's sake, and with a sincere desire to do your duty, whatever it may be. You are now laying the foundation for your

whole future life; good habits formed now will leave their impress forever. What is before you in this life none can tell. Your ways are in the Lord's hands; only trust Him, in happiness or sorrow, in health or sickness, whatever your lot, — cling close to Him. Let your heart be always so full of noble desires that there will be no room for evil. Let your earnest prayer all the time be for the Lord to keep you when temptation comes, for it will and does come to us all; but if at that moment we look up to Him, He gives us strength, and we are then safe indeed.

You will find, dear Charlie, that this life is not a dream, but a stern reality. Let everything be real to you. Whatever you do, do it earnestly. Cultivate the habit you now have to a remarkable degree of doing what is to be done promptly and well; also cultivate your judgment so as to act with discretion and directly to the point. Never do rash things; remember that *true courage* is a very different thing. You have honour, truth, and right with you now; keep them, cling to them, hold them so fast they will grow to you; circle them about you, wrap up in them. They will be your cloud by day, your pillar of fire by night, and with God's help you will run your race gloriously. They will crown your youth, your manhood, your old age, and will be your eternal crown in the life to come. This is the daily prayer of your dear parents for you and all the rest of their dear

children; we care for this more than for wealth or any earthly honours.

My heart has been with you a great deal to-day, and with all the dear ones at Riverside, and especially with your dear Mamma. My great happiness is in feeling that you all are making her happy, and that while I am away you are all striving which shall do the most for her. And those dear, sweet sisters, — how they love you all, and how you love them! Is it any wonder, when I see such boys growing up with me to protect and cherish and love dear Mamma and the sisters, that I am happy?

Now, Charlie dear, good-night; and as each birthday comes may it show some new grace grown and developed, until that birthday when God takes you to Himself, and makes you perfect. . . .

P. S. Tell Mamma it is so late I add this word for her. Nothing new in business matters. I am well and cheerful; and while my body and mind are here, and constantly employed, my heart has nestled close to the dear home at Riverside, and I *can't* get it away.

To Mrs. Harvey Fisk.

NEW YORK, June 24, 1874.

. . . WE pay our first certificates to-day. We are working hard this week on the Chesapeake & Ohio question, but so far have not much progress to report.

Business is better, and now that Congress has adjourned, we hope to do more, and make some money again. It has been slow business the last three months. . . .

To the Same.

NEW YORK, June 24, 1874.

I WROTE you this morning, but thinking you might like to hear how the day has gone, and whether we have paid "all hands," I "again take up my pen to write a line;" and I feel just like it, or more so. I feel just like seeing your dear face, and all the boys, and telling you that Papa thinks paying debts is just the sweetest business in the world—except not having any. A goodly percentage handed in their certificates for credit on account; others grimly and joyfully took their money; others didn't come at all; and when the day ended, we had just as much in the bank as we started with; and, besides, a big day's business, in addition,—a good move ahead in the Chesapeake & Ohio settlement. Therefore I am in good spirits, and for this evening, at least, feel just a little like the old "Fisk" of former times.

The desire on my part to be able to pay every one their last dollar due with interest, amounts almost to an agony. I dream about it, and have such visions of the bliss of getting out of the snarl without tarnish, that the little bite of to-day's happiness almost makes

a big boy of me. I hope *all* the Lions in our path will prove to be stone ones when we reach them. Tomorrow we open the second volume; and may its ending, December 24th, be just as pleasant. So let us all take new courage, and, thanking the good Lord for all His goodness in the past, trust Him for the future.

To Harvey Edward Fisk.

NEW YORK, Sept. 10, 1874.

You have been on my mind a great deal since you left us yesterday. It did seem so lonesome, and there was a sense of *goneness* all over Riverside. Your dear Mamma's heart went with her boy; she was brave about it, but could hardly be comforted. Your cheery face, your dear little bouquets and kind attentions, were suddenly blotted out of her sick-room; she does miss her Eddie boy very much. You have been a great help and comfort to us both this summer. You have shown good executive ability, you have been in the line of duty all summer, and have done your work cheerfully and well. Let it continue all through this college year. You went the first year with all your sentinels well posted; you felt that going to a strange place you must be well guarded. Don't rely on your own strength, and call them in this second year; rather, double them, — the dangers will increase, not diminish. Let the guards of honour, and truth, and industry, and

love of home, and, above all, prayer, be on the alert. Don't risk your health and strength by late hours or needless exposure, or irregular, snatchy meals. You know your Papa's idea of a manly Christian man; be that, and may the good Lord watch over and keep you. . . .

To the Same.

NEW YORK, Sept. 18, 1874.

. . . THIS is a day of great and peculiar temptations; it seems almost as if the great battle had begun. Christian men must put on the shield and buckler, and be ready for the fray. The cause of Christ is being assailed as never before. Science, with all its specious arguments, is being arrayed against it; profound and educated reasoners are attempting with all the force of argument to prove it false; Infidels, Universalists, Spiritualists, boldly, as never before, denying the great truths of the Bible. Great sins among those that profess His name are helping the devil in this his last great struggle; scoffers are everywhere. Is not this the time, as never before, for Christian men to take their stand boldly; if we are not *for*, we are against Him. Is it not passing strange that it requires more courage to array one's self under His banner than under the devil's? On one side, all that is good; on the other, all that is bad. In these days I read over

with great comfort and very solemnly the Saviour's own words as recorded in Mark 13th. . . .

To Mrs. Harvey Fisk.

NEW YORK, Sept. 21, 1874.

. . . I NEVER felt so much like writing you a real, old-fashioned love-letter; but how shall an old married man begin? I know words of love are sweet to a good, loving wife; but I can't be a boy again, and write a long string of them. I will only wish, so long as the good Lord may spare us to live together, that both by words and actions my life may be one long love-letter to you, dear wife. . . .

To Harvey Edward Fisk.

NEW YORK, Sept. 22, 1874.

YOUR precious letter of the 20th inst. gave me great happiness. It has been the earnest, daily prayer of your dear parents that you and all of their dear children might become truly the children of God, and at the proper time come out before all men and acknowledge Him as their Lord and Saviour. I know just how you feel,—my heart goes out to you in great love and sympathy. I, too, went through the same experience; but the same good Lord who has thus far led you on will give you strength and courage. Cling to Him while He

is so near. His love is great; He too has been a man like ourselves, and knows it all. Let your heart run out to Him like a river, and boldly take your stand on His side. In Him is strength, and life, and eternal happiness; His arm is all powerful. May He give you good clear judgment and courage. I can't write as I would like. My heart is full; I would say just the right words to cheer you on your way. The 91st Psalm has been a great comfort to me all through the past year; read it,—it was written for you now. I won't write any more this time. May your Heavenly Father guide you, and be with you and bless you.

To the Same.

NEW YORK, Sept. 29, 1874.

WHAT a precious day the last Sabbath was at Riverside, and how much we all had to be thankful for! How beautifully motherly good, dear Mamma seemed, and was, and how rejoiced we all were to have her downstairs again! Her happiness was very great, and I know her husband and dear children were full of love for her, and each vied with the other in loving attentions; and may it ever be so. You added so much to her great happiness, and every step in your life from the cradle up was before her; and when the glad tidings of great joy came fully to her, that her dear Eddie, her first born, had

given his heart to God, her heart was full to overflowing, and the glad tears would come. And with her your dear father rejoiced too, and their great love flowed out over all the rest of the dear children; and now we know your prayers are joined with ours, that they may all be saved, and especially that the older ones may soon come out on the Lord's side. His promises are sure, and never fail; let us all trust Him, and go to Him with all our wants. . . .

Can you imagine a more blessed picture than your dear Mamma with baby sister Bertha in her lap, and May one side, and Edie the other? God bless them and you, my dear boy, and all the rest.

To Mrs. Harvey Fisk.

NEW YORK, Sept. 28, 1874.

SUCH a precious Sabbath day as yesterday I am sure does not often fall to the lot of men. Such a feeling of perfect love and trust from a dear wife, and so much happiness together as we had from the moment I arrived until I kissed you good-bye this early morning, cannot be expressed in words. I can think about it, and dream about it, and carry it with me as a talisman all through the week. You said, "Write me if you have time;" it is my greatest pleasure, and always rests me after a hard day's work. For the moment I can forget all about Chesapeake & Ohio, and other bothersome matters,

and think of the dear home circle. How my heart leaped for joy when you came downstairs yesterday, looking so well, happy, and *beautifully* good! . . .

I do get tired sometimes, and sick at heart, and then it seems so much easier to give up and let all go; but it isn't manly or right. I ask God, as a child, to give me strength to hold out. It does seem good to pour out my soul to you, and why not? Could I want or have a better friend than a true wife?

To the Same.

NEW YORK, Oct. 2, 1874.

THE suspension of Henry Clews & Co. is rumoured late this evening, and the consequence may be a rough time for us to-morrow; but we shall stand it, and I only write to quiet your mind, in case you hear bad reports. Don't send John down unless I telegraph, as I may not be able to leave before the last train. I came home feeling almost worn down; but the quiet evening has rested me, and the anticipation of a Sabbath with you, and resting in your great love gives me new life; and until we meet, good-bye.

To the Same.

NEW YORK, Oct. 6, 1874.

IF you only knew how much your husband enjoyed being with you last Sabbath, and how happy you made him, and how his heart and thoughts are with you all

the time, I know it would do you good. It is not because I think you are not happy, that I refer to it so often; but "out of the fulness of the heart the mouth speaketh." I know and believe you are a very happy wife and mother; and it won't make you vain to tell you you are a *good wife*, and make your husband very happy also. If my letters are very lover-like, it is because my talking for the whole week is concentrated to an hour or two of letter writing; and my mind at once is carried to Riverside. I long to see and be with you,—everything there is so vivid. What a dear home it is, and how *much* we have to thank the good Lord for!

When we stood together, last Sabbath evening, and looked down on the graves of our dear little ones, and our thoughts were of them, and the dear ones still spared to us, our hearts came very close together; and when I put my arm around you, it was because I was thanking the Lord that your dear life had been spared to me and to your loving children. . . .

To Harvey Edward Fisk.

NEW YORK, Oct. 8, 1874.

I SPENT sometime at the new church yesterday morning, and found they were making rapid progress. The lecture-room floor is laid, and also the Sunday-school room, and both nearly ready for the plasterers,

as are also the trustees' room and the minister's study. The ceiling of auditorium will be completed in about three weeks. I climbed up to the top of it, and then down on to the scaffolding, where I could look up at it; the curve is well done, and is beautiful. . . .

We are making great progress with Chesapeake & Ohio matters, and are very hopeful; still not out of the woods. Our plan for settling with our old depositors is received with great favour, and I think will prove a complete success. We have already commenced to put it into execution, with a slight modification.

The failure of H. Clews & Co. caused no alarm, and we lost no depositors, but rather gained. If we are entirely successful in our efforts to re-establish the credit of the Chesapeake & Ohio, we shall be on a comparatively firm footing again, and can then go forward with our business with confidence, and I trust with something of our old success. . . .

To the Same.

NEW YORK, Oct. 13, 1874.

I SENT you yesterday by mail a copy of "Transit of Venus," which you will find of interest. It is well to keep posted on all the great topics of the day, especially those that relate to the good and welfare of mankind. I am glad you are pursuing a general course of reading, and I need not tell you to read

with a desire of learning, rather than with the simple idea of getting over as much ground as possible, so as to be able to say you have read this and that. Good and bad habits in reading are easily formed and hard to break. It is a good plan to have some general system, — say, in the morning, historical; in the evening, topics of the day, literature, etc.; and for the Sabbath, such books as appertain to the history of religion, the Church, and to the *study* of the Bible; dig out its riches, go deep down and find its pearls and diamonds, be so thoroughly “up” yourself in its truths that the devil’s arguments can always be turned by “Thus saith the Lord.”

It would be well, in this connection, to post yourself as to the grounds of belief and differences of the great religious divisions of the world,— Protestantism, Roman Catholicism, Mohammedanism, and especially the history of the Jews, which begins with the Bible and will end with the second coming of Christ. In your secular daily historical reading it would be well, first, to become well posted in the outline of history, and then fill up by distinct short histories of each epoch and country, and by this time you will be ready for the great historians, and will enjoy what now seems so long-winded and formidable. As to the “topics of the day, literature, etc.,” your own taste and good judgment will guide you in making proper selections. Always go for the meat inside the kernel, and let those who expect life

will never end stand gazing at the shuck, from its formation making up their minds as to what is inside.

Reading much may lead you into many arguments, and in such cases always take the side of right and truth and justice ; it is sometimes the weaker side for argument, but always the stronger side for heart and conscience. The devil goes for a young man as soon as he sees he is afraid of ridicule, or is always on the stronger side without regard to which is right. . . .

To the Same.

NEW YORK, Nov. 2, 1874.

. . . I CANNOT realise it was only one short year since the clouds were so black and heavy.

They have not all gone yet, and may settle down again before another year comes around ; but the fact remains that ever there is a bright clear sky behind the blackest clouds. If one can have patience to wait and will to endure, he will surely see them roll away.

We, as you will notice by the papers, are stirring up our regular business, and it begins to tell ; we are sending out about 7000 cards such as I sent you, and are bound to let the community know we are *alive* and able to *kick* if need be. I have gained largely in experience and *hardness* the past year ; have found that the bugbears of the future are almost always very small animals when we get up to them. . . .

To the Same.

NEW YORK, Nov. 10, 1874.

. . . I DID think of surprising you Election Day ; but, as I wrote, it seemed duty to take part of the day at the new church. We are trying to hurry it up so as to be in by April, as the people are beginning to grumble, and especially those that take the least interest. . . .

It does seem as if six months more ought to complete the church, but vexatious delays will creep in all the time. Shall be glad when you can look it over. I think the inside painting of ceiling and walls is going to be a great success. Our old church is more crowded than ever. Won't it be a glorious sight to see the new church *filled* with people, hungry for the gospel ! I hope we all can be there the first sermon, and hear the verdict of the people on the Building Committee.

I am very busy at the office. Business has increased wonderfully the last two weeks, and, with us, quite profitable. Government bonds are very active, and our advertising is telling. The result of the elections has been favourable for all kinds of business. The sweeping defeat of the Republican party was all for the best ; the country was tired out, and needed a change. Men in places and power were becoming arrogant and bold ; so the people rose in their might, and put *them* down,

not the *principles* of the Republican party. The country will be ruled by the Democrats for some years to come. . . .

To Mrs. Joel Fisk.

NEW YORK, Nov. 26, 1874.

YOUR good long letter of the 8th inst. was a real pleasure, and I have intended ever since to write you again, not exactly in answer, but because it left such an impress on my mind of my mother that I have thought of her perhaps more than usual, and to-day especially. This day of thanksgiving, while I have been so happy with *all* my dear children around me, my heart has gone up in thankfulness that my dear mother was so *good* and so well, and that her life and health had been preserved through another year.

It is very easy for *us* children to honour our parents when the Lord gave us such good ones ; it almost seems as if His command, "Honour your parents," etc., was intended only for children that had very poor parents, — for how could *we* help it ?

I have thought of Father a great deal lately ; it seems as if he was with us again, and very near to us. I am very glad he is sleeping so near our dear children ; it must be a comfort to you.

We have had a very happy day together. Dr. Hall's sermon was a feast in itself. His text was Lamentations iii. 22 ; the house was crowded. After church,

we went up and spent an hour looking over the new church, which is getting along towards completion very rapidly, and will be done about April 1st.

Eddie is home with us until Monday morning. He's a good boy and no mistake. Charlie and Pliny and Akey are doing splendidly in Charlier's school. I enclose the outlines of a course of lectures that they have once a week. That we were led to make the change has been another great cause of thankfulness to us. The dear little ones and baby are well.

I am very busy, but keep well and strong and in good heart, and, while trusting the Lord, work hard to show that I mean it. Our affairs are looking better every day, but we have long, hard, trying work ahead of us. We have been wonderfully sustained. I read the 23d Psalm this morning, and "He leadeth me" has been the burden of a glad song all the day. Whatever comes during the year and all the years, may we feel it is so.

To Harvey Edward Fisk.

NEW YORK, Dec. 8, 1874.

. . . OF course we are anxious for the future, and especially for the balance of this year. Our payments are heavy, but I think we shall come out all right. We have been much disappointed in many ways; business all the year has been small, and not having received one cent of the vast amount due us from the

Chesapeake & Ohio Railroad makes our load heavy to bear. But good health and courage will accomplish much. The President's message and the Secretary's report, as far as regards the finances, have created some disturbance; but it will soon be over, as their suggestions are very weak and impracticable. The only sure way to return to specie payments is for the Government to hoard up their gold until they have about \$200,000,000 ahead, and then they can call in the greenbacks safely. To repeal the legal tender act before they can redeem their notes in gold, would be madness; to fix a day to return to specie payments without providing the cash in hand to do so, is sheer nonsense. I do hope Congress will let the whole matter rest for this winter at least. . . .

To the Same.

NEW YORK, Dec. 13, 1874.

It is just the time on Sabbath evening when I long for Eddie to be here to give me some good old hymns on the organ, between afternoon church and supper-time; and especially so now, as we have just returned from Communion. . . . Grandma has had a happy day,—can see it all over her face. She was out this morning as well. You will remember this is the anniversary of the marriage of your dear parents,—how fast the years have gone! Twenty-one have flown away since that time, and how good the Lord

has been to us! He has given us love and happiness, and children, and home, and abundance, and even in the sore afflictions of the past year have we not cause for thankfulness? We have been sustained, as a family we have been drawn closer to each other; and although we know not what is in the future, we can trust the same hand that has led us thus far.

My heart has been very full to-day on many accounts. We at last see our way clear over the dreaded 24th of December, and when you get home, your Mamma will tell you from what source the needed relief came. She will tell it to you with a bright, happy face; she will tell it to you the more readily as she knows you will also think with her that there is something more to be lived for than great riches, — “a good name is more to be desired than great riches.” She will tell it to you as only such a good mother as you have got, can. . . .

To the Same.

NEW YORK, Jan. 29, 1875.

. . . I HAVE been very busy all this week. The circular stirred up a rush of business. We have been full of country bank-officers; they all think the circular was a great strike. Our government bond business has been very heavy all the week. We are working up another raid on the Chesapeake & Ohio bondholders and creditors, and shall go for them with a

vengeance, and we hope for great things; will send you a gun whenever loaded and ready to fire. The specie payment bill is about forgotten, and gold is moving up under the heavy exportations to pay our debts abroad. The country is all right, and will work its way out if they will only stop tinkering with the finances. . . .

The boys are doing splendidly in school; this week Akey's book foots up 270, and it made his big eyes sparkle. . . .

To the Same.

7 E. 38TH ST., NEW YORK, Feb. 7, 1875.

. . . I WAS very much struck in reading recently that the Scriptures, or parts of them, were now printed in two hundred and fifty of the three hundred known dialects in the world. Is this accidental? Did it just happen? What other book except this *Word of God* is published or printed in ten languages? How few get beyond two or three! How many that are in every household; how many that are a hundred years old, or fifty, or twenty, or ten, or at all noticed except by a very few? The Bible has outlived all persecution, attempts have been made to destroy every copy, people have been put to death for having it in their houses, all the powers of evil have been arrayed against it; it is surely the *living* word out of the mouth of God. . . .

To the Same.

NEW YORK, Feb. 14, 1875.

I CAME home last evening as near tired out as could be, disgusted with Chesapeake & Ohio and all connected with it. . . .

I am well, and generally in good spirits, only sometimes, in the darkness of the night, the *mountain* gets very high and broad and steep; but when daylight comes, I *do* hear the birds singing, the path ahead is easier to climb, there are quiet little nooks to rest in along the way, and it's only when I look back down the mountain, at the terrible dangers that I've passed in safety, that I shudder. It's much better to be struck down on the front line with armour on, doing the best you can, than to skulk to the rear, and be devoured by the wolves. . . .

To the Same.

NEW YORK, March 4, 1875.

. . . CHESAPEAKE & OHIO matters are bad enough, and that daylight ahead is a long time coming. Mr. Hatch and Uncle Pliny are now in Richmond, looking thoroughly into the whole matter, and on their report will depend, to some extent, our action. The situation briefly is this: the long delay in re-arranging the affairs of the company, together with the

total apathy and inaction of the President and Directors of the Company, is having its natural effect on the bondholders and creditors, and some of them are getting restless. Then the old Virginia Central Railroad bondholders are threatening legal proceedings; and with all this, the Ohio River is frozen up, making the earnings so small that the road has not been able to pay its hands. When General Wickham wrote President Huntington last week that he must have \$100,000 to tide over matters till Spring business opened, the whole of which he could repay in a short time, they one and all lay right down like *men*, and swore solemn oaths, *no, sir, nothing*, "with several millions of our own money to be saved, with widows and orphans on every corner who have trusted our great names, our highly honoured respected names, we will bury honour and manhood and courage, and let the *thing die*; we are great losers ourselves (but can stand it), nobody can blame us." And so the ship drifted, drifted, until it got among the breakers in the shape of an advertisement in a Richmond paper, that the portion covered by the old Virginia Central mortgage would be sold at auction May 3d. This startling announcement called them all together last Monday, and they decided, without further delay, if any of them had spunk enough to proceed, to put the road in the hands of a receiver, and "that immediately, sir; the danger is terrible; we shall be crashing on

the rocks before breakfast to-morrow morning." But (there's always a "but") when they found they would have to sign a bond of indemnity to protect the receiver, they immediately took their hats and departed, wringing their hands, and crying out, "We cannot save the road without using a little money, we cannot ruin the road without using a little money, — what shall we do?" They were in the position of a countryman who came to Wall Street, and, after losing all his money, concluded he was neither a bull nor a bear, but a jackass.

We (F. & H.) have fought off this movement inch by inch, the immediate trouble in Richmond has been quieted, and unless some new danger arises, we may succeed. If worst comes to worst, *we* shall try to throw the road into the hands of the trustees of the second mortgage, who are our friends, Messrs. Calhoun and Kitchen; this will take the property entirely out of the hands of the present people, and leave us still a chance to save it. But, to a certain extent, it would be looked on as bad, and so we shall work hard to keep it as it is. So much for Chesapeake & Ohio, and long may it wave over the free and brave managers.

Business is fair, but the times are much mixed. You must not get restless; you are in the line of duty, and are fitting yourself for hard work in the future, and I am happier to feel you are where you

are than if you were compelled to leave and go to work. . . .

Look out for the biggest kind of a freshet in the Delaware very soon. I wish we could be there for the next few weeks ; the roar and crush and anger of a big flood would just express my feelings at times lately. . . .

To the Same.

7 EAST 38TH ST., N. Y., March 25, 1875.

TO-MORROW you will be nineteen years old. How fast the years go by, and how well I remember the happy morning you were 0 years old,—just a little bit of a mite that made two loving ones so happy ; and as they clasped hands over your dear little body, they both thanked God, and asked Him to bless you, and that they might be able to train up their first-born to do good in this world. . . . And now you are almost a man. Our baby, our boy, has gone ; our companion, our Eddie, our son, our eldest, still,—and now, as you take one more step in life, your foot comes down firm with the thoughts of a man. You are looking to the future. What it has in store for you we cannot tell ; but this is sure,—your dear parents give you their blessing ; they wish you peace and prosperity, they wish you joy and happiness, they wish that God may be with you all the

days of your life, they wish to meet you and all their dear children in the future heavenly home. May He guide and bless and keep you ever.

To the Same.

NEW YORK, Sabbath Evening, June 20, 1875.

. . . FRIDAY evening we all went to Charlier's closing exercises, and were well paid. The chapel was packed full; the addresses, etc., were excellent. Near the close Mr. Charlier distributed the "Excelsior Prizes." These are prizes for general good conduct, good lessons, promptness, etc.; and we, Papa and Mamma, concluded we had some more grand children, as they all were on the list. Akey has mailed you the list of prizes; he was full—full. He also got a prize for first in arithmetic. Charlie and Pliny lost their chance for examination prizes on account of their absence.

And so, thanks to Mamma's "drumming," I am to have a vacation and a trip. I feel like a bird. Our plan is to leave Tuesday, on 11 A. M. train, for Saratoga, stop at the Grand Union, drink water, and have a good time till you arrive, although we may possibly decide to go to Lake George on Saturday, and have you come there; but if you don't hear from us, come directly to the Grand Union; after your arrival we will decide on further arrangements. . . .

To Mrs. Harvey Fisk.

NEW YORK, July 19, 1875.

I ARRIVED on time this morning, and have felt well all day. . . . Business has been brisk, but in a very discouraging way, — another heavy fall in gold and governments, and no outlook of a recovery. I ought to have stayed at home; and the more I think of it, the more I feel it was a wrong step; the costs may be very serious, but we will hope and pray this will prove for our good in the end. Our deposits are running down again very fast. The affairs of the Chesapeake & Ohio do not improve the slightest. Terrible floods have closed up the western end, and generally dark clouds are gathering. I have got a slight touch of the blues to-night, but the bright morning will dispel them. At the office I am cheerful as can be. Fred will be gone some time. . . .

To the Same.

NEW YORK, July 27, 1875.

As you can well imagine, we have had a rough time to-day, owing to the suspension of our great neighbours, Duncan, Sherman, & Co. For a few hours it did seem as if the Old Nick and all his children were let loose in Wall Street, rushing, running, crowding, yelling, stocks tumbling one per cent a minute, foreign exchange totally unsalable, gold rushing up in

the gold room to 117. Our office was full of bank officers, brokers, Dutchmen, newspaper men, and curiosity people to see how Fisk & Hatch stood it. I went right along as coolly as if nothing was the matter, bought and sold a great lot of government bonds, calmed every one I could, whistled to myself "There is a happy land," and closed up the day with governments half to one per cent higher than last night, and gold two per cent higher. But the coolness was only on the surface. I was terribly anxious inside; for if the panic had extended to the banks and among our depositors, and they had swooped down on us all in a heap, we should then have very soon looked like a potato field after the bugs had been at it. I sha'n't trouble myself one bit about to-morrow; it's going to be rough, I presume, and for some time to come. I can only promise to do the best I know how, work with all my might, and leave the result in the Lord's hands.

Give love and kisses to all the dear children. I am very well, sleep well and eat well, but wish it was Saturday again.

To Harvey Edward Fisk.

NEW YORK, Aug. 2, 1875.

. . . READ up your orchard book, and decide what we shall do, — whether clover or what. Decide on some plan for draining and keeping dry the barnyard.

If it will do, why shouldn't we have the wheat and oats all thrashed out this month, while we have a full force of men and teams? Talk this branch over with Charlie. . . .

Inspire all the boys to be doing and suggesting something whereby during this month all plans can be made and everything be gotten into shape so that a very small force can keep everything going during the winter. And as for you, my dear big boy, I want you to work with a cheerful heart, and be ready to take up your duties in Princeton in due season, feeling that that is the clear path of duty, and that your dear Papa will feel it his duty to let you know at once when he wants you to go to work for yourself because he cannot afford to keep you going. I have visions in the dim distance of a model banking-house; and it will be highly important for at least one of the firm to have a liberal education. But whatever my boys come to, and wherever in God's providence they may be placed in this life, my heart's desire is that they shall be manly, Christian men, doing whatever they have to do with all their might; and in this your dear Mamma joins with all her heart. . . .

To Mrs. Harvey Fisk.

NEW YORK, Aug. 5, 1875.

PERHAPS you may think I am in the position of the love-sick swain writing to his sweetheart, "Dear-

est Susannah, having nothing better to do, I set down to drop you a few lines,"—and to a certain extent I am. It is very lonesome to-night, and I would give almost anything to see you and the dear children. Saturday seems a long way off; if it only came twice a week, how welcome it would be!

Things have gone on smoothly with us to-day; bonds firm and higher, and good business. Gold advanced about three-eighths per cent, and money on governments easy at one to two per cent per annum. We have had some large transactions, about one Choctaw in all, and at the close we had a surplus of nearly two Emilies. This is the solid business side, and now for the romance. But before I unfold the tale, you and Eddie must promise not even to say, "Pshaw!" so here goes.

Scene, Wall Street, 2 P. M. to-day. It was a dark, dismal afternoon, — clouds and rain, thunder and lightning, sunshine and umbrellas, terribly mixed; men were rushing to and fro — No, this won't do; I can't write a novel, and so will begin again. In the words of the Psalmist, "Better is a little —" No, this won't do, for you may think I am going to give the whole chapter, "contentious woman" and all. So for a fresh start. "A wise son maketh a glad father;" that's so — sometimes — but that's nothing to do with the romance. The fact is, I was considerably riled up, and am trying to cool off; so, dropping all

fun and poor jokes, will tell you the story in plain English if I can.

About two o'clock a stockbroker came in and said there was considerable talk on the Exchange about a prominent banking-house; pretty soon others came in, and all looked curious, and many asked if we believed the reports. Soon stocks began to fall, money advanced to five per cent, and an excitement started in the gold room. Mr. Phipard came up in great haste, and, taking me one side, said it was a delicate thing to talk about, but it was Fisk & Hatch that were said to be in trouble, and so many had been to him with the story that he came up to see what was the matter, and desired my authority to contradict it. I told him I would n't go across the street to contradict such a ridiculous story, — had other business to attend to. The uneasiness and talk continued till long after three o'clock. Probably some scamp started the story for stock-jobbing purposes, knowing the community were ready to believe almost anything after Duncan, Sherman & Co.'s failure. We shall survive all this and a great deal more. . . .

To the Same.

NEW YORK, Aug. 12, 1875.

. . . WE have had a great deal of happiness since our lives ran into one, and even now in one sense

we were never happier together and with our dear children. The dark business clouds will all lift in time. It may be the tempest and storm has not passed over us yet, and that all we have will be swept away by the flood; but the sky and air will be clearer and purer after it is all over. The Lord knows best what is for our eternal good. I can't realise my own feelings lately, I feel so solemn all the time; it may be dull despair, it may be I am getting callous and hardened to the situation. I hope it is trust in the Lord that I pray for so earnestly every day. I rarely ever feel tired, don't want to leave the office when the day is over; it seems as if I could stay night and day if that of itself would save the name of Fisk & Hatch. When I come out Saturday evening, we will have a good talk; that does me so much good. I am well and strong, slept splendidly last night. . . .

To the Same.

NEW YORK, Sept. 1, 1875.

. . . I DO want so much to spend the few last days with you at Riverside, and have perfect peace and rest before commencing the fall and winter campaign; still I now feel well and strong, and able to stand lots of hard work. Our figures for last month were very satisfactory, profits about thirty-five thou-

sand, a little over one third of the losses last month. Own up that it was a very expensive trip. . . .

I think your arrangements at Riverside are capital. This much praise to a good wife will not spoil her. I do want to see you to-night very much. I have thought about you all day, and was strongly tempted to come out this evening; but I could not leave without leaving duties undone, and so I swallowed the disappointment and came to No. 38. All the evening I have wished you were with me. . . .

To Harvey Edward Fisk.

NEW YORK, Oct. 3, 1875.

. . . I KEEP well, but am very busy, with all things coming in a heap; as soon as the plans are perfected for reorganising the Chesapeake & Ohio, I will send you a copy. The plan I drew up will probably be adopted, with some slight changes. I have been busy drawing up a plan to enable F. & H. to meet the changes necessary in their affairs, and I think I have at last struck the right one, after drawing up and abandoning several; as soon as we decide, I will also send you this. If we cannot get our creditors to give us the time and terms we think we need and ought to have, we shall offer to divide among them all we have, and abide the result. Mamma approves decidedly of this decision. I think they will grant almost anything rather than lose our services; but, to use one

of Charlie's phrases, it is "awfully," "fearfully" mortifying to ask any more favours. The only comfort is that duty is almost always hard to do. Our duty is to fight to the last to save our property, and pay all we owe, dollar for dollar. If they won't let us, we shall have a clear conscience and will begin over again. We have done wonders since we resumed, having paid off or settled in full, including interest, nearly \$1,800,000; but our available resources are about exhausted, and we still owe nearly \$2,500,000 dollars, with \$5,500,000 Chesapeake & Ohio bonds, and a splendid business to pay it with. It is a foregone conclusion that they will never pay us a dollar in money, and so we have got to make the bonds good if possible. If my plan is adopted, and they can have five years undisturbed, think they will come out all right. You must be very cheerful, and so must all; this will help me more than anything else. . . .

I have just read this letter to Mamma and the big boys, and I told them (*i. e.* the boys) that there were very few boys nowadays that it would do to trust with the secrets of a big banking-house. . . .

To the Same.

NEW YORK, Nov. 14, 1875.

. . . It makes us happy that you are enjoying so much these last years of your collegiate life, and still

more so that you are getting something more precious than riches to take with you all your life. You do well to cultivate and become acquainted with the very best writers. It would be well occasionally to read the biography of some of the good and great men that have gone to their rest. In these latter days, books for number are like the pebbles on the river's bank, and the great bulk of them of just as much value. It is the diamonds which are so rare among the pebbles, and which are of such great value as to be eagerly picked up and prized when found.

I have been home all day, and feel well rested to-night. It tires me so to think of going before our creditors again (pah!) for more favours; I never realised I was so proud as I have during the past few weeks. Every breath I draw, every step I take, every mouthful I eat, every thought of my mind,—all, all, everything — air, earth, and water — is full of disgust at the thought; but duty and manliness require it to be done. We shall commence the funeral services by sending a circular to our depositors. You will receive one. The first hymn will be accompanied by a full chorus, *i. e.*, the depositors; we are all ready for them. The second hymn will be a solo by the head of the firm, especially dedicated to “our creditors holding Chesapeake & Ohio bonds as collaterals,” — words, “Come, ye disconsolate.” During the ringing of this hymn, the audience are especially re-

quested not to applaud. The sermon will be preached by the Rev. Dr. Hatch, of Water Street, from the text, "Knowledge is better than riches." His great eloquence will no doubt convince the audience, before he takes up the collection, that he has much of the one and little of the other. The services will close with the singing of that beautiful hymn, "A few more years shall roll," the audience rising and joining heartily; after which they will disperse slowly and solemnly, the organist meanwhile playing the "Portuguese Hymn."

That's how I feel.

To the Same.

NEW YORK, Dec. 2, 1875.

No doubt you are anxious to hear how we are getting along in our matters. I have been busy literally day and night. We have seen all our creditors but four, and so far have met with nothing but kindness. Such *perfect* confidence as is manifested in our integrity, so many expressions that we are doing all and more than we can or ought to do, is very grateful just now. As most of them are corporations, of course we must await the verdict of the various Boards of Directors. We hope to reach all the balance tomorrow, and in a few days will begin to receive positive answers. Certainly I never before fully realised the benefits of a "good name." My heart gets very

full at times. If we can only be spared and prospered to pay all our debts *in full*, it will be happiness enough, even if we have nothing left. In addition to our own matters, it has become a duty, on account of the action of Peterhouse, Post, & Co., to take up and complete a plan, honest and true, to reorganise the Chesapeake & Ohio Railroad. We worked at it almost all night (1 to 2 A. M.), and were here at the office at eight this morning. Will send you a copy as soon as prepared, and by this mail a copy of their cut-throat "scheme or plan," as they call it. . . .

To Harvey Edward Fisk and Pliny Fisk.

NEW YORK, Jan. 18, 1876.

IF thinking about you, talking about you, and praying and wishing for your good and welfare were all that is necessary to make you the happiest and best boys in the land, you may be sure such would be the result; for are you not on our minds all the time, and every morning and night do we not pray that God may watch over and bless and keep Eddie and Pliny, who are at Princeton, and that He may help them in their studies, give them good judgment in guiding all their affairs, keep them when temptations come near, as they surely will, and give them strength to perform all their duties well? This we do with all our hearts, and with great love for our absent boys.

Our confidence in you both is very great, and we know that there will be no lack of earnestness on your part.

This is the day and the time for earnest men. We must be up and diligent and enthusiastic in all we do, or the whirl and rush of this active age will crush us off the track. If your lives are spared, you will soon have to take your places in the most active thinking times the world has ever seen; then the habits you are now forming will tell. We want our boys to become earnest, active, manly Christian men, and so live all their lives that when death comes, and they appear before their Lord and Master, they will be prepared to take a high stand in the duties of their eternal home. I never suppose for one moment that our happiness in the great future is to come from eternal laziness; no, just as here, work well done, duties well performed, will bring their reward. I often wish I could talk and preach and write all I feel and just as I feel. Life has always been so earnest and real to me,—there's never been much romance in it. My dear, good wife and children are realities; my work is real; right and wrong are real; God is real; the Bible and all its truths are real,—every word in it is real,—its promises, exhortations, warnings, pleadings, all are so real. “Thus saith the Lord” from my youngest days was always enough. I never question, I never argue against it; my faith is

strong, and, being strong, I know full well that "faith without works is vain." An army before their enemy with their hands clasped and eyes up to heaven, praying with all the faith they can command for victory, won't give it unless they up and work and strive and fight for it. Kneeling before sin or a mad dog, and praying with your eyes shut, is bad business. No, pray with all your might, and at the same time kick it over, or, if too big for you, turn and run away from it. Faith and works, energy and perseverance, will carry you through. You will both by this time exclaim, "What a long sermon Papa is writing!" and so I will come down to other matters.

First, — home. We are all well as usual. Charlie and Akey have gone to Charlier's evening lecture, Mamma has gone upstairs with Wilbur, the daughters are all asleep. Aunt Mary is quite sick, but better this evening. Charlie has not decided on a tutor as yet. He is very anxious to enter the School of Mines this fall; I do hope his eyes will hold out. He is very earnest these days. . . .

Second, — business. It is very heavy, and fairly profitable. Our deposits of the right kind are steadily increasing; we hope very much to be able to pay a dividend on our "dead horse" before long. The Chesapeake & Ohio matter we expect will be settled in Baltimore to-morrow. The whole string of counsel went over there this evening; I will send you result.

The bondholders are coming in slowly. It requires lots of "faith and works" to keep up good courage in C. & O. . . .

To Harvey Edward Fisk.

NEW YORK, March 28, 1876.

I CAN hardly realise that you are twenty years old. It seems so short a time since I was seventeen, eighteen, nineteen, twenty, twenty-one, and it will be so short a time when you will all be "digging" away in your callings. I believe it is getting to be more curiosity than anxiety with me, as to what my boys are going to become in the "great future."

Mr. Rees called, and the evening has passed very pleasantly talking with him. He is thoroughly well posted, and a very genial man; I think you would like him very much. He says Charlie is doing very well, and will have a good preparation. Well, you boys are all *becoming* educated, and if you live to the proverbial "threescore and ten," it will be still becoming; and when the end comes, and the portals open into the next world, and we enter God's school, then we shall know how little we know. And there, where death is dead, where life is forever and ever, there will be no stop; but ever increasing knowledge *to those that desire*, and their experience leading up higher. There may be vast worlds where God in-

tends to put His best men, as rulers and educators, giving unto them great honours and power. . . .

To the Same.

NEW YORK, Oct. 2, 1876.

. . . CHARLIE is in good spirits over his first day at the School of Mines. He was admitted all right to the second year; it will be a few days before he will have much hard work. . . .

What a splendid time we all had together at Riverside yesterday! I do wish we could all meet there every evening. It is growing into our hearts very fast. . . .

To the Same.

NEW YORK, Dec. 3, 1876.

I WRITE just a confidential line for you, to say that things in Wall Street don't look well; but don't worry yourself a moment about me. . . . The long-continued wrangle over the Presidency is surely having a bad effect on public confidence, and so between (1) a steady decline in Government bonds, (2) a calling up of heavy margins, and (3) a steady loss of depositors, we are getting very poor. Now I want you to keep up good spirits, and remember that even, if worst comes to worst, you are to *finish* your senior year, and then turn in and help. We have been fighting every inch of ground these last three years, and sha'n't

give up until we get such a whack on the head that we shall go flat on our noses and can't even kick. . . .

To the Same.

NEW YORK, Feb. 1, 1877.

. . . HAVE had a hard tussle the last few days, but hope for the best. Left the house this morning at 8.15, returned this evening at 9.45. Mamma is splendid, babies all well. Charlie is not to be touched with a forty-foot pole, — drew his first salary to-day; thinks of buying a first-class orchestra seat in the church. He is doing just as Mamma and I believe all our boys will when they commence life's work, — his whole duty earnestly, and the best he knows how. . . .

To Mrs. Joel Fisk.

Wednesday, June 20, 1877.

TO-MORROW, if I remember aright, is your seventy-fourth birthday, and I would send love and greetings and thankfulness that your life has been spared to us for another year.

I would like to be with you for the day, but cannot, as I am all alone in the office, and so you must imagine I am there. I send the enclosed and lots of love as my birthday remembrances.

To Mrs. Jonathan Fisk.

RIVERSIDE, May 18, 1878.

. . . THE boys walked to the Water Gap, and have telegraphed for Mamma and Lillie to come up and stay with them a few days, which they propose to do Monday morning, health and weather permitting. . . .

They walked to Point Pleasant the first day, and to Easton the second, reaching the Water Gap on the evening of the third day,—a distance of seventy miles; and from there they telegraphed for their trunk with clothes. They were well and in good spirits. The babies are all well and happy, and are getting brown as nuts. Pliny is home to-night, and the “old man” is as usual, always in a cheerful frame of mind, full of work and care, but never much cast down. What is, will be; “what cannot be cured, must be endured.” Sixty miles to business, handling millions each day, from long habit deciding matters of great moment all day long on the instant; sixty miles home again, quiet evenings, good rest, and then all over again, until at last the machine will wear out, and then perhaps—who knows?—to be taken where all the experience here is fitting him for a grander, nobler sphere of usefulness in the great city of our Lord. I have no thought that the eternal future is to be a life of idleness, no expectations that the new life is to be something strange and awfully grand. This life is the mystery. . . .

To the Same.

RIVERSIDE, Nov. 5, 1878.

MAMMA and baby [Evelyn] are doing first-rate, and both send love and kisses for the letters so full of loving remembrance, and hope it won't be long before their great-hearted Auntie can come up and see them. It would do you good to see how the big boys have taken this little one into their hearts, and to witness their tender love towards Mamma and baby.

To Mr. and Mrs. Harvey Edward Fisk.

RIVERSIDE, Sept. 26, 1879.

MY DEAR CHILDREN EDWARD AND MARY, — You will read this letter together after you are husband and wife, and while your hearts are full, full to overflowing, with the most sacred and tender love for each other, and also for the dear ones who have witnessed the solemn ceremony which has united you in a partnership which only death can part. You know that we, we know that you, will this night ask God's blessing on this union, and every day as long as you live you will, if you wish the continued blessing, do the same. Let love to God and love for each other be so blended together that in happy days and days of sorrow, in health and in sickness, in prosperity and adversity, in joy and in grief, in all your counsels, there shall be a

silver cord, ever bright and shining, woven all through your lives, which you have only to reach for and grasp, when perfect trust and peace shall be yours.

Shall I tell you to love each other more and better than all else in this world? Shall I tell you ever to have perfect confidence and trust in each other, and have no others to go to for counsel in matters appertaining to your own selves, or your own dear home? Shall I tell you to bear and forbear with each other's frailties? Shall I tell you to let the last word of any little misunderstanding be a kiss? I do believe you will have a happy, happy home, and that the Lord will be in your home with you. Always be ready to help each other, even in matters of trivial importance; don't keep your kindness and courtesy and politeness boxed up only to be let out when company arrives; little kindly attentions and acts of courtesy towards each other will go a long ways towards making home glad and happy. Remember your home is your castle, and always be careful whom you admit to intimate footing as friends; at the same time you will not forget you have certain duties to church and society which you cannot ignore.

With full hearts we give you our blessing and best love, and may God bless your home. Mamma joins in every word of this.

To the Same.

NEW YORK, June 15, 1880.

YOU are having a good time,—of that I have no doubt. I knew Mary would enjoy a few days in Saratoga and at the Grand Union. You do well to skip around and see a good deal on this your first trip together; you can prolong your stay only so that you land at Riverside on Thursday the 24th. I will arrange it at the office. . . .

As Mamma wrote, we have been at the Water Gap for a whole week, and it did us all good. The work at Riverside is almost finished, and does Charlie credit. Pliny is also very busy; the college scattered on account of malaria. I am well, as usual, and happy as can be. The new stable is completed, and surrendered to us to-day; it is very handsome and light and airy. The Rockaway road is finished to Woodhaven, and the balance is well along; bonds sell slowly. Chesapeake & Ohio matters are improving again, and earnings keep well up. I do get tired sometimes, digging away at this old sore; but we must keep it up, even if it does take so many years of the prime of life. We don't want to leave this as a relic to trouble our boys in years to come. . . .

To May L. Fisk.

NO. 79 PARK AVENUE, NEW YORK,

July 29, 1880.

I HAVE written so many long letters to Mamma that I think she will be real glad to have me write this one to you. You need n't give her my love, but just put your arms around her neck and give her one good long *hug* for me, and then kiss her, and then do the same to all the dear little ones. I am real lonesome to-night to see you all, and am wondering why you left Fabyan's so soon; but to-morrow morning I hope to get Mamma's letter telling me all about it. Were you ever in one place and your heart way off in another? That's the trouble with me; my heart is way off in the mountains of New Hampshire, and so a heartless old Papa is writing to you. If it were not that I am sure some heart from there has come to me, I should not be able to write this letter of love to my dear daughter. I have been so busy this week and no let up, and to think of not seeing you all on Sunday is almost too much. . . .

Do you know how much good it does me to see you trying to help Mamma in the care of the dear little sisters? You can do a great deal in this way. I can see you all,—May, Edith, Bertha, Eva, and Wilbur, with your bright, earnest faces. All stand in a row in front of Mamma, and say, "We do love Papa;" and she will give you all a kiss. . . .

To Rev. Sullivan F. Gale.

NEW YORK, Oct. 1, 1880.

THE wires conveyed to you the sad, sad news of our great bereavement. Our dear, bright, beautiful Edith is no more; she has gone to her heavenly home. We were down at the sea-shore spending a few days; she was in perfect health and full of joyous happiness. Last Thursday morning she woke up feverish and feeling badly, but no alarming symptoms showed themselves until Saturday afternoon; and Monday afternoon she died. We took her Wednesday morning to "Riverside," and yesterday laid her away in the Ewing churchyard. Her four older brothers carried her tenderly, and laid her away in her grave.

Why should this be? Our faith does not fail us, we do believe in all of God's precious promises, we do believe she is happy in her heavenly home; but the "why" is hard to see. Very close to the "open doors" have we been the last few days, but we could not see the brightness within. We know you and your dear wife will mourn with us, and pray that our faith may not grow dim, but brighten under this affliction.

To May L. Fisk.

March 12, 1881.

TO-MORROW morning Charlie's baby is to be baptised at his church in Harlem at half past ten o'clock.

I am so sorry Mamma and I are to be away, as also Eddie and Mary. Now I want you to send for John, and tell him to be at the door at half past nine in the morning with Mamma's carriage, and you take brother Pliny and the girls, if they want to go, and surprise Charlie and Lillie. This will please Mamma very much, I know. You can tell John why I want him to go with Mamma's carriage.

I enclose a little note all for yourself and no one else.

Second Note — Only for May.

As a memorial of our dear little Edith, and in token of thankfulness for Charlie's happiness this Sabbath day, and of our love for them all, I want you to put the enclosed in the collection which will be taken up in Charlie's church. Don't tell any one of this except Mamma.

To Harvey Edward Fisk.

MAPLEWOOD, July 18, 1882.

YOUR notes and telegrams all received. They were very interesting, and I only hope the improvement in C. & O. will continue, which it ought if the earnings continue to improve. Please keep me posted.

We are having a most restful time. The air is delicious, the mountain scenery beautiful, the eating good, the days hot, the nights cool. There are a

great many New Yorkers here; we have made some pleasant new acquaintances, and have renewed a number of old ones. So much for so much.

I have a dream that some day C. & O. will make us all rich. Then we will find a nook, a grove in the mountains, near some beautiful lake, and there build a cottage, a mountain retreat, big enough for all of us, children and grandchildren, where all — every one — may come at any time in the year; but once a year there we will all gather together. You can be architect of the “retreat;” only have a large kitchen and servants’ hall away from the house, where we can have some old “auntie” to provide and superintend without having a care for Mamma. There is just the spot we want somewhere.

We boys took a ten-mile tramp yesterday to the top of Mount Agassiz, and were well repaid. We went one day last week through the Franconia Notch by Echo Lake, stopped at the Profile House for dinner, and generally had a good time. . . .

To the Same.

MAPLEWOOD, Aug. 17, 1882.

. . . I AM so anxious to see F. & H. down to a spot where we can close up, if desirable; but that cannot be done until we have ready cash to pay all demands, which you appreciate and understand. I

have had visions of a snug, quiet business with my boys, and it may be we can bring it around after a time; but C. & O. must advance considerably, and have a more ready market, to accomplish it. I have several times spoken to Mamma about it since we have been here. I know the pressure the past ten years has been too heavy, and many times I have been heart-sick because I could not do things in my and your careful way. This is *entre nous* at present; more when I return.

The rest is doing me much good in many ways; and if all things were so I could, I should stay until after Pliny's wedding. . . .

To May L. Fisk.

RIVERSIDE, Sept. 4, 1882.

LAST evening I told Bertha that a horse could run very fast, that a railroad train going sixty miles an hour was fast, that the wires sent the telegraph message very fast, that a flash of lightning went fast, but if she would shut her eyes I could transport her hundreds of miles with greater speed. She did so, and I said, "Now we will go to Uncle George's front porch and see May." In the middle part of half a second we were there, and, after hugging and kissing you to our hearts' content, I arranged with Uncle

George to go up this morning to the top of Perkins Hill, and back we came. You are a long way from us except in thought; but if you look around quickly, you will see "Thought" after you all the time. We know you must be happy with Aunt Harriet, and Nannie, and Charlie, and Fred, and I envy — must never envy — you the beautiful rides among the Woodstock hills.

. . . This morning I went back to work. The confinement in the office was hard to bear; I was back among the hills, and, remembering Uncle George's injunction, I hitched up and rode again to the top of Biscuit Hill. It rested me, as he said it would. But good-bye, hills, woods, romance, golden-rod, Mount Tom and all, — bread and butter must claim me again for long months. Riverside looks splendid, everything green. "B" and Eva are very well, and Mamma was never better. Wilbur is full of business, and Akey as good-natured as ever. Charlie and Lillie are packing up to go in town; Eddie and Mary are happy in their renovated home. No. 79 will not be ready for us for some weeks. Poor Pliny is way off, looking for a girl to support him in his declining years. Give lots of love to all; and as for you, my dear daughter, you know how much love you have from Papa and all, — we could not send more.

To Dr. Marvin R. Vincent.

Nov. 26, 1882.

WILL you please add the enclosed check for \$500 to the church collection for Foreign Missions? Your letter in reference to the Eighty-fourth Street Church was duly received, and ought to have had an immediate reply; but an extreme pressure of business, together with the fact that just at present I did not see my way clear to do anything, has caused the delay. We were much disappointed that you and Mrs. Vincent did not get out to see us at Riverside, but shall hope for that pleasure the coming summer, if all are spared.

Would it not be well to have some cards prepared before January 1st and placed in each pew, giving data of all the regular meetings during the year, time of services, etc., the regular collections, and any items of general interest to the congregation? If this meets your approval and you will prepare the "copy" and have them printed, I will pay the bill with pleasure, and bother no one else about it. Sometimes, as in my own case, those who love and desire to give are much out of the city on Sabbath days, or absent part of the year, or are lazy Christians at the best, and really need a memorandum. The whole work of the church, including the Mission Chapel and the ladies' various societies, could be placed on a card 4 by 6.

To Harvey Edward Fisk.

MAPLEWOOD, July 17, 1883.

. . . WE are now really settled in our cottage, and are enjoying it hugely ; the quiet and rest, together with the mountain air, are building me up. I am the most lazy of all lazy men ; my time is spent lying around, or taking long rides. We have driven over one hundred miles the past week. . . .

How much I wish that I could be free from business for months to come ! If by a word I could unravel the F. & H. problem, and begin to plan the new old-fashioned Banking-house, how happy I should be ! That is my dream now. Mamma says, " Come, it's late for dinner." Love to both.

To the Same.

MAPLEWOOD, July 30, 1883.

THE result of Dr. Gillette's visit was positive advice and commands to get on the ocean as soon as possible. He promised to come in and tell you and Charlie, so I suppose you know all the reasons. Let me confess it was a bitter pill to swallow, and for forty-eight hours I had the " fidgets " awfully ; but now I have become reconciled to it, and to a certain degree am anxious to be off. Up to this moment have received no replies to my telegrams of Saturday or this morning. Mamma says she can be ready by Saturday. The

“Germanic” is a splendid steamer, and the sooner we are off the better. Our party will be Mamma, Wilbur, May, “B”, Eva, Charles Chapman, and Mamie and Pliny if he can be spared; also Maggie and James. On Mamma’s account I want the finest staterooms that can be procured, and if possible an extra large one for her. I cannot express all that is involved in this sudden start across the ocean; but one thing is certain, that if you and Charlie had not developed into such splendid business men, I could not think of it. Am willing to leave all my and Mamma’s interests in your hands. I know it is leaving a heavy burden on the hands of my beloved partner Mr. Hatch, but the necessity is great unless Dr. Gillette exaggerates my case; he was very solemn about it. You can at once read this letter to him, and tell him I wish he would arrange to spend Wednesday morning with me, or evening, if it will suit him better. Would like you and dear Mary to be with us Tuesday evening on our arrival, and remain until we sail. There are many things to talk over, and Mamma would like Mary’s assistance. . . .

As to the length of our stay, it is all dark to me; circumstances will have to govern. We are so pleasantly fixed here, all is so delightful, that it is hard to move for a wild voyage across the Atlantic; but the hand of duty seems directly pointed that way. We shall try and be a very happy party, and hope to return

in due season, well and strong. The finding that our day of trial has been removed to January, 1886, removed a great obstacle to my going. Read this to Charlie.

NEW YORK, Aug. 3, 1883.

MY DEAR BOYS EDWARD AND CHARLIE, — I had thought to write you a long letter, but I cannot. To you I consign all my and your dear Mamma's interests during our absence, and I know the trust will be kept sacredly. In case I never return, I leave your dear Mamma and the little ones to your loving care. As the children grow up, they will all on all occasions be dear Mamma's loving companions. Of her sterling worth and goodness I cannot tell you, as you know it already. We have been blessed with good children, and we know we have their love and confidence. May God bless and keep you ever and ever. The enclosed document is only another token of our love. Aleck we leave with you; you must watch over him, and help him to become a good business man. Pliny we have with us, and he will be a great comfort and help. Now I want you all to stick together, and all make Mamma your chief regard.

NEW YORK, Aug. 4, 1883.

MY DEAR BOY ALECK, — We can only say, God bless and keep you ever and ever. We know your prayers

and loving wishes will be with us all the way across, and every step of our journey.

We shall write you often, and shall look for letters from you. We want you three boys to stick very close together while we are gone. Your steady deportment and business-like ways in the office are worthy of great commendation, and will go far to lead those clerks under your influence to be the same.

Now good-bye, and may God bless and keep you all.

AT SEA, Aug. 7, 1883.

MY DEAR BOYS, — . . . When at last the gang-plank was pulled ashore, and we started, it was a strange, weird sensation; the great, deep, wide ocean was ahead of us, with its unknown dangers, and home and dear ones were left behind. Soon the pilot waved his good-bye. At 7.35 we passed the light-ship, and then darkness and the great waters surrounded us. It would be impossible to describe my feelings, or to convey to you the deep love which welled up in my heart for those left, for those with me. The ocean seemed boundless; the feeling of utter helplessness shadowed over me. Soon the vessel began to feel the long swell of the Atlantic. I lay on deck and watched the stars come out, and they never seemed so much like old friends; I began to feel at home. That night I lay hour after hour listening to the swash of the waters and the steady stroke of the engine.

Bright and early, a glorious Sabbath morning, we were on deck ; it was a day of peace and delight. We passed many coasters, and were much amazed at the sight of the whales, one rising within a hundred feet of the ship. At half-past ten most of the passengers gathered in the main saloon for Divine service. It was very solemn, and as the words of the grand old hymn " Abide with me " were sung by all so earnestly, for a moment I was almost overcome with my fullness of heart. I shall never forget that meeting : the blue ocean all around us, our ship the only land, our great steamer driving ahead, and every moment taking us farther and farther from land.

We rested all the day through. The night was a little rough, and the morning saw many sea-sick faces. The day was beautiful in the morning, but about midday it clouded up, and in the distance we could see the dark thunder-storms. Suddenly, about five miles from us, we saw two ugly-looking water-spouts, the most curious sight I ever saw ; when they struck the ocean, the commotion was tremendous. The captain told me they were ugly customers. Toward night the wind freshened, the ship rolled so that it was difficult to walk without staggering, and we went to bed expecting a rough morning ; but we woke up to a calm sea, and all day it has been like a lake.

We are now one-third of the way over, and are

making 15 knots an hour. For some reason the captain is taking a very southerly course; no one knows why, unless to escape the fogs and possible icebergs on the banks of Newfoundland. He is a positive, austere man, and very attentive to his business. We all love our ship, and it certainly is ably equipped and managed. Life on shipboard is strange; so far I have lain around and read nothing, I am so lazy. We have some excellent people aboard, and have made many pleasant acquaintances. Mamma is a great astonishment to me. She is brave and cheerful, and not one word of concern has crossed her lips. She is around all the time,—not a moment of sea-sickness, or a qualm. The children are happy, and running around the deck all the time, and even that does n't bring a word of worry to her lips,—in fact, I am proud of her. Eva told Mamma she liked this better than Maplewood. Wilbur is quite serious, thinks a great deal of home, but withal he is happy; he is keeping the “log” for me, and a map of our course. I will send you a copy with this.

Day by day I propose to continue this letter, and mail it on arrival. Every incident I know will interest you,—the daily life of shipboard is about the same. We eat—oh, how we eat!—breakfast at 8.30, lunch at 1, dinner at 6, supper at 9; this last meal is partaken of by only a few. We have none of us stayed from a meal except this supper. I am on the

starboard side in one of those grand steamer chairs, and every moment or two I stop and look at the sea, which I love so much, for it rests me. The waters now are a deep, deep blue, and so beautiful. Our ship is 500 feet long, 5008 tons burden, and steady and true. The feeling of confidence is a thing of growth, and with us it has grown rapidly. Good-bye for to-day; it is now 2 o'clock N. Y. time, and 3.15 ship time. . . .

August 11, 11.10 N. Y., 2.30 on Shipboard.

. . . I HOPE you will get a cable from us Monday morning, which I know you will be eagerly looking for. The rest and change has done me lots of good, as it has all the rest.

There are great lessons to be learned in an ocean voyage. One is constant watchfulness. The ship's bells ring every half hour, and after nine o'clock evenings the lookouts way forward cry in a doleful voice, "All's well." They wail it out in a long-drawn, hoarse voice, which can be heard above all other noises. Another is great regularity; everything is done on the moment. Another is prompt action; the instant the "Bosen's" whistle is sounded, every sailor is in his place, and knows just what to do. Another is great caution with good courage.

As I write, the swell is increasing, and everything is beginning to creak and groan; but still the powerful engine keeps up its steady strokes, and we go

booming on at full speed. The ship is alive, and breasts every wave like a live being, — as it is. Only to think that we are now only about five hundred miles from the old country, and you can believe home seems far, far away; but still in a twinkling of thought I am with you all. Quicker than lightning is thought, and some day perhaps we can chain it so as to send messages from the wide ocean to those at home. To-morrow by this time, if all goes well, we shall be less than two hundred miles out. Ever with love, good-bye for to-day. . . .

EDINBURGH, Aug. 17.

. . . I DON'T wonder the English and Scotch are proud of their land, and love it. Hedges both sides of the line, between the fields, or solid stone walls, — how Eddie would have enjoyed it! We passed through Lancaster, Preston, Carlisle, and many other beautiful "towns," — no cities here.

Richard was an object of startling interest and awful admiration at every station. They stared at him; and when he grinned and showed his white teeth, they were dumbfounded. The people here, many of them, never saw a black man, and their astonishment is great. We think of opening a show, the "Black Prince of Riverside," at a shilling admittance, and I have no doubt it would pay all expenses. In Liverpool the street boys turned

somersaults along the street ahead of him; he likes the notoriety, and I am afraid he is becoming vain. He is doing splendidly so far.

And now we are at Edinburgh; but its castles and palaces and splendid buildings and parks must remain for the next letter. One thing I must tell you,—I could not bear to alter the home time of my watch, so I bought a silver one in Liverpool to travel with, and keep mine to look at, and think of what you are doing at home. At this moment Silver says 11.30 P. M., “Home” says 6.35,—you eating dinner, and I ought to have been abed an hour ago. Mamma keeps splendid, May is bright and overflowing with everything, “B” is just “B,” and dear little Eva is our delight,—the best traveller you ever saw. Wilbur is sober, takes in everything, is very tender and thoughtful, but thinks much of Riverside and Charlie and you all. Give so much love to Mary and Lillie and the dear little ones,—these letters are for them as well. . . .

EDINBURGH, Aug. 22, 1883.

YOUR first letters were received Sunday morning before breakfast, and how good they tasted; although written only two or three days after we left, they were from home. . . .

To say this is a beautiful, interesting old town, does n't express anything; it must be “seen to be

appreciated." We are full of old castles, palaces, ruins, statues, museums, and the like. . . . If I should describe everything, my letters would be full of a mass of grands, beautifuls, statelys, and the like.

But, to begin, Holyrood Abbey and Palace was the most interesting building to me. Parts of it are many hundred years old. There Queen Mary passed most of her short reign; her rooms are still as occupied by her. The old castle is another wonderfully interesting spot, — old St. Giles, with its recollections of John Knox, and so many other old places. Sunday morning we went to hear Dr. McGregor at St. Cuthbert's (Established); it is a quaint old church, with two galleries, immense in size. He gave us a real old Scotch Presbyterian sermon. In the evening we went to St. Mary's Cathedral, — Episcopal, — and a more beautiful building I never saw. The city is full of parks, the buildings are grand, the main streets are broad and clean. Our hotel, the Royal, is delightfully situated on Princes' Street; our rooms are large and very pleasant. Now, I know I have not told you much about Edinburgh. My head is full of it, but where to begin! You must be content with following us in Appletons'.

Now about the people. They are a study. They are very close in small things, very liberal in large, — as evinced by their museums, libraries, and the like, — but they stand over a "saxpance." They are as fine,

healthy-looking people as I ever saw. In dress they are neat but not extravagant. They are a great church-going people and love whisky, but there is no drunkenness. They are very jealous of the English, and don't love them. We have nothing in New York to compare with their banking buildings. The stores are very fine. This is the metropolis of Scotland. . . .

To-day is only our eighth since we landed, but it seems like weeks and weeks,—not that the time hangs heavy, but we see so much in so short a time. I would give Edinburgh Castle for the privilege of half an hour on the porch this afternoon at Riverside, and this whole tour for a sight of my dear boys, which always includes the girls and grandchildren. . . .

To the Same.

EDINBURGH, Aug. 25, 1883.

. . . To say we have enjoyed our stop here is needless; it has been one constant round of things new and old. There is strangely blended here the old and new; the new far surpasses the old in beauty and comfort, but the associations surrounding the old of course give the absorbing interest. To walk within the grim stone walls of the old castles, palaces, chapels, and churches, and to *feel* the presence of those who centuries ago made them alive with the grandeur of those

old times, is a sensation which cannot be expressed. Mary Queen of Scots, Lord Darnley, James II., John Knox, and all those old giants who went to make history, are now every-day talk. Macbeth, Macduff, Banquo, are no longer vague shadows, — they all lived.

To the Same.

THE TROSSACHS, Aug. 26.

OUR ride from Edinburgh here was delightful. First the open country, with its beautiful farms, trees, and places, then villages and old castles, until we reached Stirling. The old castle and Wallace's monument were plainly in sight; thence on to Callander, where we took a coach eight miles for this place. This part of the ride we all enjoyed. The road was splendid; for several miles we skirted the borders of Loch Vennacher, then Loch Achray. . . .

To the Same.

GLASGOW, Aug. 29, 1883.

THE Scotch lakes are a humbug, don't forget that; they are wet above, below, and sideways. We left the Trossachs at ten o'clock yesterday morning on a coach for Loch Katrine, — about a mile, — where we took the boat, a little bit of a tugboat, with a box of a cabin which was crammed, and with decks so full you could not stir. Just as we started it commenced

to rain, and every minute it rained harder and blew harder; after an hour we reached the landing. How it rained! No cover to the dock, and five miles to ride on top of a coach to Loch Lomond! It took us half an hour to get started, and it poured literally cats and dogs; we were drowned three or four times. On arrival at Loch Lomond, we were marched down to the boat in the rain. About twenty-five miles on that lake, rain all the way, and so misty we could hardly see the shore. We arrived at last, soaked; there was a grand rush for the cars, and a great scramble for places; but we found a saloon car sent up expressly for us, and did n't we call down blessings on the head of Mr. McLaren, Superintendent of the North British Railway! . . .

Glasgow is a great, growing, bustling, live city; streets full of people, stores large and fine. Edinburgh is a classical, literary city. This is a business place, with its 700,000 people, its river Clyde, with the vast shipyards, and its commerce reaching all over the world; but all except the great shipyards we could see in New York. The Glasgow Cathedral is the great object of interest; it is six hundred years old, in splendid preservation, and is a beautiful specimen of early English architecture. It is vast in size; and the stained glass windows, which are a recent production, are wonderful to behold. . . .

To the Same.

PARIS, Sept. 7, 1883.

. . . WE are all enjoying Paris immensely ; we feel so settled and contented, our hotel is so homelike, the cooking is so excellent. We have *déjeuner* at nine, *déjeuner à la fourchette* at 12.30, and *dîner* at 6.30. How shall I describe Paris ! It is simply magnificent ; the boulevards and avenues and streets are all beautiful, and wonderfully clean. The public buildings are grand beyond description. Commencing at the Palais du Louvre, then the Palais des Tuileries, then the Jardin des Tuileries, then the Place de la Concorde, then the Champs Élysées, then the Arc de Triomphe, then the Avenue de la Grande Armée, then the Bois de Boulogne, — there is a succession of grandeur inconceivable. This is all right through the heart of the city, miles in extent ; the palaces, gardens of most beautiful flowers, statues, fountains, walks, roads, seats for the million, noble buildings, — all go to make a *tout ensemble* which staggers one with its very grandeur. . . .

This is literally a *république*, — all are citizens, every place is open to them. Staring you in the face all over the city, engraved on the buildings, are the words “Égalité, Liberté, Fraternité.” It is a city of pleasure ; everything that can be done is done to please the people. The city is full of places of amuse-

ment, and on the grandest scale. The Grand Opera House would swallow all the theatres in New York ; the Government gives them a grant of 600,000 francs annually. Way down there is an unrest somewhere. This is a walled city, — immense walls and fortifications completely surround it. My amusement so far has been in strolling around, observing the people and places. So far I have not visited any galleries or buildings ; I want to get the *hang* of the city first. The streets are macadamised, the sidewalks asphalt, or some similar composition, and all as clean as Eddie's cellar floor. There is an abundance of water, and it is used freely on the streets, — little is used as a beverage. Wine and beer are the universal drinks, but no drunkenness. The people are good-natured, and *awfully* polite. The shops and stores would put New York to the blush, — miles and miles of the most beautifully decorated windows. . . .

To Alexander G. Fisk.

PARIS, Sept. 11, 1883.

THIS is a special letter to you, and is intended to reach you on your twenty-first birthday, the 26th. . . . Your becoming a man does not make you any the less our boy. Time has slipped three of our boys into manhood ; and now you come along, the fourth. That we have been greatly blessed in our children, there can

be no mistake. We are sorry we cannot be home to celebrate your twenty-first birthday, but let us hope that in time we can celebrate your birthday and our return all at once.

You know my sermons to my boys are all short; I am not given to much speaking. To be honest, upright, manly, and to love the Lord with all you have and are, comprises about all I can say. That you will do so, I have no doubt. You have learned how to use and take care of money, and therefore I feel glad to tell you that every year since you were born, I have laid by and invested little by little for you until now it amounts to upwards of \$5,000, and all well invested. I cannot give any one else the pleasure of putting this in your hands, and so will let the happiness of telling you of it be all sufficient for the present.

Now let me give you some general advice on money matters. *Keep your own counsels.* Tell no one of your affairs. Keep a strict account of your investments. Collect the income whenever due, and regularly invest it. *Always* live within your income. Do not borrow, do not lend. Give a share to the Lord, for from Him come all your blessings. I know all this is only repeating your own feelings. As this letter is for you alone, I won't say anything in general, only that we are all well and happy. May God bless and keep you ever and ever.

To Pliny Fisk, Trenton, N. J.

PARIS, Sept. 22, 1883.

MY DEAR BROTHER, — The boys have been directed to keep you and Ibbie posted of our movements, and I have no doubt they have done so, but it may be you would like to hear from me direct. We remember you and Ibbie in our thoughts and talks ; as being so far away, our thoughts centre on those dear to us. Louisa wrote to Ibbie, which letter I presume has been received. My letter-writing has been confined to the “boys,” except a letter or two to Auntie Fisk, who was not even advised of our departure. It seems strange to be writing you from Paris. That we should be at home in this wonderfully beautiful city in this far-off land, among these foreign people, surrounded by palaces and remembrances of the greatness of France in former days as well as now, must be a dream, but a dream so full of new and strange delight that we would not wake up.

Opposite us, is the Jardin des Tuileries, fronting the Palais des Tuileries ; this is our centre. We look out of our windows at the beautiful garden, its old trees, its beautiful flowers, and we remember its bloody historical interest, — the changes from monarchy to republicanism, the howling, murderous commune, and the wonderful calm and peace of to-day, — and all this we see everywhere. In the Louvre, the Hôtel

de Ville, the Pantheon, at Luxembourg, in the Champs Élysées, in the Bois de Boulogne, we see the ghosts of the struggle of France for *liberty*,—liberty of speech, of press, of person; freedom from the vices of the Empire; and, most of all, the right to believe in and worship God. Did you know that the once murdered-out Huguenots have now 800,000 in number in France, with perfect freedom to worship God as they please? The press is free; no longer muzzled, the people can talk as freely as in America. A more industrious and saving people never were seen, but they are too light-hearted; such gaiety, such fêtes, such Sundays! There is much less work than I expected to see, but all sorts of amusements. Still, the people are orderly and so polite; a little more of the latter virtue would be a good thing in America.

Here we are among all this, but any attempt to describe Paris would be more than I can aspire to. Geographically, it is in France, on the continent of Europe; it has upwards of 2,000,000 people; it is a walled city, surrounded by a double line of fortifications. Socially, it is the gayest, brightest, most sparkling city in the world. Sanitarily, it is the healthiest city of its size in the world; the drainage is perfect; the streets are clean as can be, all of them. So much for the general view of Paris. Now a word on its beauties,—not human! Cutting

through Paris in all directions are the noble boulevards, its grand avenues, — no regularity, but a perfect system, — all broad, 150 to 500 feet, and lined with trees, often double and triple rows. These boulevards cut right through the business parts of the city as well as the residence. In fact, business, pleasure, and living all go together. The avenues are no less grand; there are no parallel lines, but they cut and run in all directions, numerous radiating centres. The houses are all fortresses. There are no front doors with steps; in place, on the level of the pavement, is a great big barn door, through which you walk or drive into a central court, where you always find the inevitable *concierge*. . . .

Hearing the talk in the streets, and the ways of the French, take me back to Montreal; and often I feel myself there and in my boyhood. And the remembrance brings back the old familiar faces of the dear parents and sisters and brothers gone to their rest, and in golden streets more beautiful than all things earthly.

Why is France so blessed in climate and in all these beautiful objects? Surely they have not been blessed with the prudishness and coldness of New England's stern virtues. But an all-day letter cannot convey to you one iota of what we feel and see each day. I am the veritable Wandering Jew. I have tramped all over Paris alone with such keen

enjoyment. Every odd time, when the rest are tired out, I go and tramp up and down the boulevards, way out on the by-streets; sometimes get really lost, and then pick up the first hack and get where I know myself. The streets are all safe, with *gendarmes* everywhere, also the mounted *Gardes de Paris*; and all goes smoothly as a marriage bell, until the next rising of the people — against what? — the great stealings of those in power. . . .

To A. S. Hatch.

PARIS, Sept. 30, 1883.

PERHAPS you would like to hear direct from your far-away partner. If I have not written you, it is not because you have not been in my thoughts a very great deal. As far as possible, I have dropped all remembrance of business or America except so far as those very near and dear are concerned. Among the marvellous old and wonderful new things of this beautiful city it is no great trouble. I feel sure I am gaining back my old strength, yet occasional setbacks are among my pleasures. . . .

I have circulated none at all among the banking fraternity, but am in my own way forming impressions of all that appertains to our business. You may be sure of one thing, that so far my conclusions are very favourable to New York and Wall Street, as

compared to London and Paris. That New York with giant strides is fast gaining the financial supremacy of the world, there can be no doubt. One thing of great importance towards this consummation ought to be agitated and brought to a speedy conclusion, and that is the consolidation of Brooklyn and New York into one city. We suffer in comparing population, when really the two cities united would rival Paris with its 2,000,000 ; while from a common centre, and taking in a sweep of ten miles, about the ground covered by London, we should crawl a long way up to its population. My trip through Europe will be one of quiet observation and forming my own conclusions. . . .

PARIS, Sept. 30, 1883.

MY DEAR BOYS, — . . . Paris has been excited yesterday and to-day over the visit and arrival of King Alphonse of Spain. He has been on a trip to Germany, and while there Emperor William made him the complimentary commander of the "Uplans," a regiment of cavalry very conspicuous in the late war. This excited the French people very much, and in consequence his reception yesterday was very cold and almost insulting. It may be that "old rat" Bismarck planned the whole thing to create ill-feeling between France and Spain. The French people are growing in strength, but it will be many a long day before they will hope to punish(?) Germany without

assistance. After another four weeks I can render an opinion after seeing Germany. I cannot now see why there should be another great European war. There is a general grasping for knowledge and true liberty all over the Continent. Rome has utterly and forever ceased to govern Europe. The Bible is free, the press is free, as far as most of Europe is concerned. . . .

The children are learning French rapidly. May can talk with any one if she finds they cannot speak English; Wilbur is learning rapidly also, and "B" is a good scholar. May gives a lesson of half an hour to her class every morning. Maggie, Eva, and Richard compose the class. Richard says, "Danney me del paine, seel vou pleas,—how's that for French, Miss May?" and then there is a grand chorus of laughter, Eva's little voice predominating. But he is very anxious to learn, and tries hard. . . .

Do you know the letters back and forth are making a bridge across the Atlantic which will sparkle with the joy and happiness of the reunion all the way across on our return? . . .

To the Same.

BRUSSELS, BELGIUM, Oct. 4, 1883.

AT last we have left Paris and are in another country. . . .

After four weeks in Paris, I have become profoundly interested in the French people and the French Republic; they are an industrious hard-working people,—all Europe is jealous of them, and in every way is trying to make their government unpopular. Germany is strong by mere brute force; it has not one half the revenue or business of France. Spain is nothing beside them; Italy is much more to be respected. Austria and Russia are far behind, while Turkey is no account as a power. The sympathies of Americans should be with France in its struggles to maintain itself among all the old monarchies. France may yet have to bathe itself in blood to become purified and noble. *Vive la République!* . . .

To Mrs. Jonathan Fisk.

COLOGNE, GERMANY, Oct. 14, 1883.

HERE we are, spending a Sabbath in this old, old city, founded 35 B. C. on the banks of the Rhine. The great object of interest is the "Dom," or Cathedral, which has been some seven hundred years in process of erection. To say it is a noble structure, a magnificent building, does n't express anything. It is grand in its simplicity, it is majestic in its proportions, it is beautiful in conception, and wonderful in its loveliness. It is literally covered with carvings in stone; the top bristles with its hundreds of finials,

pinnacles, and turrets; while its two towers mount to the dizzy height of five hundred and twelve feet, —the highest in the world. You can form some little conception by remembering that Trinity Church spire in New York is two hundred and eighty-six feet high. The interior is simply beautiful. It is a fitting monument to Christ, and only in this way can you reconcile yourself to its grandeur. . . .

Monday Evening, Oct. 15.

MY DEAR BOYS, — We left Cologne this morning, all well, in splendid spirits, bound for Coblenz, where we arrived about noon. . . . This city is one of the German strongholds, and the fortifications surrounding it are of the strongest character. It is also walled, with a deep, wide fosse outside. The streets are literally full of soldiers. It is easy to imagine we are here in war-times, of which the mutterings grow louder and louder, but I do not believe such a thing is possible at present; but if the fires are once kindled, the whole of Europe will blaze with fervent heat. . . .

It is so hard to realise that we are here in the middle of Europe, and you all are in America; but so it is. We talk and walk and eat and sleep just as we do at home. The trees and grass and hills and river look much the same, but here is not the glorious feeling of liberty, not the stars and stripes of America. We do not have to keep great armies

on a war footing for fear of our neighbours. I can now understand why America is the land of hope for the whole world, and why all peoples are flocking to its shores. And there is one of our dangers, that they will bring to our shores false ideas of liberty, and the Old World ways of living, and especially of keeping the Sabbath. On the Christian young people of America devolves a great responsibility as how best to meet and influence them.

But coming downstairs again, and going back to Cologne. I cannot get out of my mind that noble Cathedral; its beauty is photographed on my brain, and my eyes see it all the time. The last look at the towers as we left the city seemed like bidding good-bye to a beautiful dream in which we had seen visions so wonderful that we could not awake. Forgetting the Roman Church, forgetting all the mummeries and superstitions, and seeing only these splendid monuments, and as we see them one by one, we can but feel the nobility of Him for whom all this is really in memory. They are His monuments. He was not a King with powerful armies and great treasures. He is not dead, yet all over the world the millions of towers and steeples testify that He lived as a man on this earth. This "Dom" has filled me full. How much I would love to look at it with Eddie! Yesterday afternoon, just at dusk, I went around with the boys to take a final look at the interior. It happened

to be afternoon service. We sat down on a stone bench near the door, and listened to the organ and singing. No words can describe the effect as the sound wound in and out through that vastness of space. The interior is a thing of perfect beauty, and seems a fitting place to worship God. We have now seen St. Giles at Edinburgh, the Cathedral at Glasgow, St. Paul's and Westminster Abbey at London, Notre Dame, the Pantheon, and the Madeleine at Paris, the "Dom" at Cologne, the Strassburg Cathedral, the Milan, and St. Peter's at Rome.

This is enough for to-night. No, there is one more little incident which I must tell you, as it tickled all the family. It rained this afternoon, but Wilbur and I, with Charlie C. and Auguste, took a carriage, and drove out to the Stolzenfels Castle. Carriages not being permitted inside the gates, we were obliged to walk; and as the Castle is perched way up on the steep and lofty banks of the Rhine, and it was raining, we had no easy job. The road up winds like a corkscrew. About half-way up we met a boy with two donkeys. I mounted one, and Wilbur the other, and off we started. The shouts of laughter of all hands at my odd figure, with a big umbrella jammed down on my head, and hanging on to that donkey, were enough to rouse all the ghosts in that old Castle; but we went bravely on, and rode up to the draw-bridge in fine style. If I had only had a feather in

my hat, a lance in one hand, and a horn in the other on which to have blown a merry peal, I would really have been an old Knight Errant. How the children and Mamma did roar when Wilbur told them of it! But we were more than repaid for all our trouble, — the Castle was beautiful. Now, really, good-night.

To Alexander G. Fisk.

PARIS, Oct. 27, 1883.

IN order to bring everything square up to this point, I shall have to write a separate letter to each of my boys, as my general letters are the narrative of our trip. . . .

Your letters just before and after your birthday were full of interest to us all; we were so glad that dear old Riverside saw our boy reach his twenty-first birthday, — it was grand and well done. Your letters to the children do them so much good, and of those to Mamma and myself we enjoy every word. . . . We take great interest in hearing about your Chinese school, and the meetings at the hospital. As my part, and to show a real interest, Eddie is authorised to give you \$50, as you need it, to help along the good work. I suppose you and Charlie and Lillie represent us at Dr. Vincent's church. When you see him, give him my love, and tell him we would love to hear one of his good sermons. Tell him I received

the card, and liked it very much ; also hand him the enclosed check for the October collection for the Presbyterian Board of Ministerial Relief. I do not intend to forget Dr. Vincent or the church in my absence. Some objects are presenting themselves here in connection with the American Chapel and its mission work to which I shall contribute while here. . . .

The day before Thanksgiving tell James and Joseph to get their big turkey and fixings, and remember me as they eat. I often think of them both, and would love to have them around me ; they are two good faithful men. Also send Stonie a good big turkey and basket of groceries with my love. Do all this the day before. . . .

To Harvey Edward Fisk.

PARIS, Oct. 29, 1883.

. . . HERE in Paris there are no beggars or tramps to be seen ; they are suppressed without any mercy, and it adds much to the comfort of going about. The rest and change are beginning to do me decided good, which I hope will be permanent. . . . Give lots of love and kisses to Mary, and tell her that piano will have to be *banged* on our return. She must learn Yankee Doodle with all the variations ; we shall be full of it. It does us good to hear such good

accounts from you all, and that you hang together. Can't you all meet at 79 for your Thanksgiving dinner? . . . This will make twenty letters mailed to-day from all of us.

PARIS, Saturday, Nov. 3, 1883.

MY DEAR BOYS, — . . . Now we will go back to the old city of Strassburg, where I really felt like mourning. As you are aware, it is the capital city of the captured province of Alsace-Lorraine, taken from France by the Germans in the late war. I no longer wonder that the beautiful statue of Strassburg in the Place de la Concorde is draped in mourning, and that the French people feel the loss so keenly. It is full of soldiers,—the best in Germany; the fortifications are of immense strength, and are being constantly added to. The Germans intend to keep it. The people talk more French than German, the names of the streets have all been changed from French to German, German only is taught in the schools; but it will be hard to change the hearts of a people who for two centuries have been allied to France.

I, as usual, took a long walk around the city to observe the people and their ways, and was much struck by all I saw. The old part of the city is very interesting. The houses are high, with great, steep roofs, full of windows, which give them the appear-

ance of pigeon houses. During the terrible bombardment by the German army about five hundred houses were destroyed; these have been rebuilt in modern style by the Government. In the midst of this part of the city is one of the real old buildings which escaped the shot and shell,—not once struck, while all around was destroyed. It is related of the old Dutchman who owned it, that when he saw the new buildings going up, he tore his hair, swore big Dutch oaths, and drank a barrel of beer at one sitting, so great was his chagrin that his house was not destroyed “mit dem dam Germans.”

A very significant circumstance happened the night before we arrived there. One of the German soldiers on guard was murdered; in consequence all the soldiers around after dark were ordered to carry loaded guns with fixed bayonets. I met hundreds of them in the little stroll I took in the evening. But no war is coming at present, unless some accident should hasten it. You may be sure a great war will startle all Europe before many years. Again, *vive la République de la belle France!* . . .

Did you ever read a delightful book, and feel sorry you had read it, because you could never read it the first time again? Such is my feeling about the ride from Strassburg to Paris; it was beautiful and grand. Through the Vosges Mountains the scenery was grand. There was one succession of tunnels,

fills, cuts, bridges, rocks, and wildness. Then we passed through the champagne-wine district, with its vast vineyards. But towns, cities, mountains, hills, vineyards, and beautiful scenery were wafted behind us, and all too soon we arrived in Paris, three hundred and twelve miles, at half past four, or ten hours from Strassburg. . . .

We have done considerable walking and sight-seeing in a general way, but nothing special except a visit to the *atelier* where Bartholdi's Statue of Liberty is on exhibition, and now nearly completed; and this deserves more than a passing notice. It is a gift to America from the French people, and a noble one it is. It is a cast of copper and iron. It is one hundred and fifty feet high, and noble in its proportions. It fitly represents "La Liberté éclairant le Monde," which is its title,—"Liberty enlightening the World." It will be all finished and ready for shipment to America by next month; and a great shame it will be if America has not provided a fitting pedestal on which to stand it on its arrival. The enclosed picture will give an idea of its great beauty.

Everywhere on this Continent America and Americans are respected and loved by the people, and nowhere so strongly as in France. America is to them the beacon star, the hope of those grovelling in darkness, the *grande république*. It is the beautiful

city on a hill where the stars and stripes waving to and fro are the insignia of true liberty. Let us keep that dear old flag clean and pure from the mildew of these old countries, and ever give a cheering word to those, like France, seeking through manifold troubles for the same light. Oh, dear me! how we are brought down from lofty heights by stray shots! "Are n't you coming to bed to-night?" coming into my liberty speech, spoils the chain of thought; and so good-night. Liberty, after all, is only a dream. . . .

To the Same.

PARIS, Sunday Evening, Nov. 11, 1883.

THIS has been a very stormy day; but this morning we all, except Mamma and Eva, went to the American Chapel, and were well repaid. . . . The first hymn was so peculiarly sweet, the tune was so appropriate to the words, the choir sang it so beautifully, that I was actually charmed with it all. Won't Eddie and Mary please play and sing it for Eckie? This is the first verse:—

"There's a wideness in God's mercy
Like the wideness of the sea,
There's a kindness in his justice
Which is more than liberty."

Tune, "Vesper Hymn," Dr. Robinson's Spiritual Songs, No. 214: "Mercy," F. W. Faber. If you can

find a hymn which possesses more real true spirit of what is Christianity than this, I should like to have it. So many of our hymns are simply attempts to rhyme words, and in many cases so untrue, that a gem like "Mercy" shines all the brighter. Therefore I dedicate it to Eckie, and I know how much he will appreciate it. The American Chapel is the bright star of Paris.

This time I have no cathedrals, no cities, no railroads, no mountains, valleys, vineyards, or places to write about; so you can have a hotchpotch sort of Irish-stew letter. Little tidbits here and there on our travels will go into this pot.

One bright afternoon, a few days ago, I was walking in the Champs Élysées. The air was pure, the sky was bright, the trees were looking beautiful in their fading foliage, every one seemed happy, and I was feeling how nice it was to live, when suddenly I was tumbled, — perfectly squashed. "That man's an Irishman; you can tell by his hat," coming in good plain English to my ears, and I the only man near by! Woe to Dunlap when I return! . . .

Another day I was meditating over a very bad cigar in the Jardin des Tuileries, when suddenly a gentleman and very handsome lady pounced upon me. "Messire, pardon nou won moma, dites us where la palas via ici done, sie vou pleas." I was mashed, and, staring at the lady, answered, "Oui, avec grand

plaisir. Je ne sais pas, oui, madame, la palais is over there at the other end of the garden, what there is left of it." "Why, the Frenchman speaks English! Oh, thank you very much." I lit another bad one, and meditated no more.

Speaking of that hat, I concluded it was time to buy a new one, especially as Eva had sat down on it several times, and so wended my way to the great Paris hatters, corner of La Rue de la Paix and L'Avenue de l'Opéra, entered, and was at once greeted by a French demoiselle, "Que voulez-vous, monsieur?" "A new hat comme ça," I answered, handing her my old one. She deftly took her metres, and measured. "Voilà une grande tête, mais il est possible; restez-vous ici un moment;" and she flitted away to find one. Just then I overheard a gentleman's voice, "That's a Dunlap; I'll bet you can't find a hat in Paris as good-looking as that." I turned, and there stood two live Americans; we all smiled, i. e. laughed. The result is, I still wear the Irish hat. The young French lady could not find one to fit "la grande tête."

Another day I started out to get a pair of soft, woollen-lined slippers for Mamma to slip on, getting up at night for Eva. After walking some distance I saw a ladies' shoe-store in Rue de Bac; entered; usual salutation,—always very polite, and always a made-moiselle. I began by pulling out one of Mamma's

slippers. "Comme ça, mais pour la nuit," I said. "Pour la nuit," she repeated two or three times in perplexity. "Ah, oui, monsieur;" and she brought me ball slippers, opera slippers, high heels, bright and shiny, lots and lots. I could n't make her understand. At last I took the old one and said, "Non, l'enfant malade, pour la nuit." I could not muster anything else. "Ah, oui, oui, bon! bon! la bébé!" and with a bright, merry laugh, she brought me the softest, nicest night slippers I ever saw. We were both relieved, and I soon made the purchase, and home again. Mamma says I am a good shopper; but it's too bad to plague the young ladies when I can talk French so well! Moral: how often we get credit in this world for knowing what we do not know! I have picked up incidents enough to garnish my office talk for another twenty years.

I rambled over to the "Invalides" the other day, — the grand house France has built for her veteran, worn-out soldiers. It is a noble building; but it would have made your heart ache to see those bronzed old soldiers in wheeled chairs, most of them crippled, without arms, without legs, without eyes, noses slit off, ears gone, but all with such a calm, resigned look. They seemed to say, "Our country needed them more than we." Our country! how many have died so manfully for "our country," while we the living are doing nothing!

In another ramble in the Rue d'Anjou I saw an inscription on a house, "Here died the Marquis de la Fayette," and words to this effect: "He loved his country and America." He was our Lafayette. And so they all pass away; but few leave such a noble record behind them.

As I write, the hours go by, — it is eleven o'clock here and six o'clock with you. The dear ones here have all gone to bed. Those dear sisters of yours, who are growing brighter and more beautiful every day, and Wilbur the thoughtful, and your good mother, are here with me, and you are all so far away and still so near. I see you all, I speak to you, your loving looks are fixed on me; and with all this happiness in my heart, so lifelike, I will close this hotchpotch, and once more say, God bless you all, every one!

To the Same.

PARIS, Sunday Evening, Nov. 18, 1883.

. . . ONE very rainy day this week I went into the old quarter of the city, where there are no wide boulevards and avenues, but narrow crooked streets almost like a cobweb. The people seemed strange; it was dark and dismal. At last I got all mixed up, completely turned around, — not a familiar street, not a familiar building; all old, and suggestive of dark ways and deeds. Darkness was coming on, — no cabs, no

policemen ; but I trudged on, up and down, and concluded Paris was a lost city. At last I stopped, lit a cigar, walked around a corner, and came out into the broad, beautiful Rue Fourth of September. How I got there will always be a mystery, and moreover how Paris turned so completely around will be another ; but I enjoyed it amazingly, and came home all in a glow with new sensations. What did I see ? — the swarms of Paris, the gamins, the men, the women, stores of all kinds, crowds and crowds of people. I realised where the commune came from, — the men and women that howled through Paris the deeds of death and destruction. One thing is sure, — a stranger can go anywhere in Paris with perfect safety ; I have never had a word or look otherwise. . . .

To my mind there is much greater beauty in art of the present day than in the old masters, and why should it not be so ? Old things may be picturesque, but certainly are not beautiful.

We heard a sermon this morning from Dr. Kellogg, of New York, who is preaching for Dr. Baird in his absence. He has a loud voice, quick distinct utterance, and in a positive manner he proved that there was an overruling Providence. I thought of " Christ Vindicated " by Dr. Deems, or of Cornelius vindicating Abraham Lincoln's Proclamation of Emancipation. Not but that Dr. Kellogg uttered great truths ; but when we attempt to prove what needs no proof, and

especially such a grand, glorious truth as God's providences, we make ourselves like the fly who attempted to square the ship in a big storm,—the ship was almost as big as the fly. Don't think for one moment that I am turning critic, or losing my old way of going to church to hear the gospel. Dr. Kellogg did give us a great deal of real good gospel, and especially in his first hymn, No. 727; read and sing it, and see if you don't think so too. The congregation at the American Chapel is composed almost wholly of Americans, and it would do you good to see the cordial greetings after service. . . .

This series of letters is proving very useful to us in many ways, as we often want to refer back. The children love to have me read them aloud, and it would do you good to hear their comments, often not flattering to such an honest old soul as I am. "Why, Papa, the idea of writing that,—sending the boys an Irish stew, telling about your Irish hat!"

I got into an awful mess trying to buy some aprons for Mamma's maid, and a still worse one in ordering some shirts for myself. They call them "chemises" here; the idea of my coming to Paris to wear a chemise! We are all real well and happy, and before many weeks shall take up our flight for the shores of the Mediterranean. We shall think of you all, especially on Thanksgiving Day, and in heart and soul shall be with you. We have many, many blessings to be thankful for.

To Alexander G. Fisk.

PARIS, Nov. 22, 1883.

YOU deserve a blessing for your real good, steady-coming letters to us all. . . . We take so much interest in all your doings, your goings and comings, your mission work, your boys' meetings, and the Chinese school. So you have voted the solid Republican ticket; that was well done. You must keep posted now on the political doings, so as to know the reasons why the Republican principles are the best for the country. What a good time you must have had at dear old Riverside on election day! I wish we could have been there with you. We are all so glad Grandpa keeps so well; you must run out occasionally and spend a night with him and Aunt Clem.

You don't know how hard and earnestly Wilbur, May, "B," and Eva are studying, not only French, but all their other lessons. Wilbur and May are gaining so much knowledge by this trip abroad that will be of use to them all their days. They are maturing so rapidly that you are in a fair way, some fine morning next spring, to see a young gentleman and lady walk off the steamer and give you a big hug before you have discovered they are your little brother and sister.

Suppose you cram your things in a bag and about Christmas come over here, join us at Paris, and go

with us to Nice, Cannes, and Italy. It's only a little way, after all; and if you did get a grand old shaking up crossing the wintry ocean, it would only give you an experience. This is a romance, as I know that such a thing is hardly possible; but we do want to see you so much. . . .

PARIS, Nov. 25, 1883.

MY DEAR BOYS,—The man in the moon once sat down to write a letter. He got his paper, his pen, his ink all ready, ran his fingers through his hair, and murmured to himself, "What shall I write about? this old moon is about used up." This is somewhat my fix. To be sure, I could go on telling you about Paris, for its wonders never end; but you must be getting tired of my story, and will be wishing Paris would move on. This week we were made happy by a letter from Pliny, as also letters from Eckie and Mary. It would be impossible to tell you how much good home letters do us, and how eagerly we read them over and over. . . .

On Thursday, Thanksgiving Day, there will be services in the American Chapel at eleven o'clock, and at three o'clock we propose to have a real old-fashioned Thanksgiving dinner in our parlour. We have invited Mrs. Clement and daughter to be with us. You may be sure we shall think and talk of you all. I hope one of you boys will tell us the story of your dinner, all about it, who was at the table, what you had

before you, what you talked about, how old Henry behaved himself, and all you did. You all write such good letters, each one in his own way; but I often think of the old minister's return thanks after an oyster supper,—he was thankful for what he had eaten, but he wished there had been more of them. You have all been real good about writing, but you know we have great appetites. Just think of our old Newfoundland-dog boy Eck putting in his first vote, and a good square, solid Republican ticket! Eck must have grown a foot; it was well done. . . .

So glad the business is running so nicely and smoothly, and that Eddie and Charlie enjoy so much the full confidence of Mr. Hatch. He deserves all their praise,—a better, more full-hearted man would be hard to find. Give him lots of love from me. . . .

Dear old boy Eck, we would love to see him, that he knows, and shall have a jubilee if the cable says he is coming; but I want to impress it on you all that there must be no pushing about it.

I have been very lazy the last few days; I find it a little hard to think and write, and perhaps have not said all I ought to in this letter. I shall enclose one to Aleck himself to read first, as the final decision must rest with him. May God guide and direct you all in this whole matter. At times, especially when writing and thinking about you, the desire to see you all once more almost overcomes me. I am resting,

and know how much I need it, but I am tired. Guess I am a little blue this morning, so will go out and take a walk and brighten up.

To Harvey Edward Fisk.

PARIS, Dec. 3, 1883.

. . . WHAT a glorious thing it would be if Chesapeake & Ohio earnings should increase to the point of paying in money the coupons of the currency bonds! It would set up F. & H. and the boys on a high pinnacle. But much stranger things have happened than this, so we will hope. . . .

What you say about general business is very encouraging. Am much pleased and very glad you and Mr. Hatch *gee* so well together. He is a grand, good man in every way. Tell him I send love in every letter. Sometimes it does not seem right for me to be here so long, while he is bearing the brunt of the business; but I hope to return strong for hard work in the future, and that the knowledge gained here will be of some use to F. & H. That this experience will be of lasting value to you and Charlie, I have no doubt. Learn all you can, as some day you may have to run your own ship without the old captain. At least he may want to be relieved from strict attention to business. I often look ahead, and long for the day when F. & H. are in a position where they could pay

all claims on a day's notice. There is a great future for New York bankers.

PARIS, Dec. 16, 1883.

MY DEAR BOYS,— My last letter must have had a speedy passage. We had just been talking about you all, and of Eckie's surprise when the letter should reach you, and that we certainly should receive a cable by Tuesday or Wednesday, when a knock at the door, and a cable was handed in,— “Will come on the ‘Alaska,’ Tuesday.” We were astounded. What a shout and cheer for the old boy! This was Sunday morning, 9 A. M. Then we received Charlie's of Tuesday, “Eckie sailed at three o'clock.” And now he is more than half-way here, and soon I hope we can cable you his arrival. A dream it must be, it has all transpired so swiftly!

The time goes by so rapidly, and soon it will be New Year's again. Mamma is busy writing to her boys, and I have already written to my girls, each one separately; and now to all of you I send a warm, loving Merry Christmas and Happy New Year, and may the coming year be full of happiness to you all! On the 13th we received your “Love” cable; it was so good of you to think of our anniversary. I wonder if old Eck did not feel a thrill of happiness as the love message slipped under him. We are all very well, and the children are getting interested in Christmas.

They are surprised at the French custom of placing their shoes on the hearth, instead of hanging up their stockings. Eva said, "I'll han' up my stoc'in' anyway," until she was told old Kriss would not know what it meant. Ask Lillie if the dear little shoes are not "tunning." To be away from you all on Christmas Day is very strange; we shall miss the gathering at home very much. These home days with us have always been so precious, so happy. How dear little Deedy used to enjoy them! She is with us on these days; her bright lovely face and happy eyes are ever present. I think she took with her to heaven a piece from a good many hearts.

This is only a little love letter to you all for Christmas and New Year's. When Paris moves on, then "My dear Boys" will hear again from Dear old Papa.

To the Same.

CANNES, FRANCE, Jan. 6, 1884.

. . . I CAN imagine that the entrance to Inferno looks something like the rocky bald mountains we ran into on leaving Marseilles. They make me shudder. They were gray and ghostly, — gorges, cuts, tunnels, dismal precipices, dark holes, through which the locomotive whistle kept screaming a dismal howl; but at last, after passing a monstrous tunnel, we emerged into an orchard of olive trees, which was with

us for seventy-five miles. What a lot! millions and millions! Way across the orchards were still the dismal mountains on the border of the sea. At Toulon, the celebrated prison of France, and where great naval supplies are stored, we stopped a few moments; then we soon reached again the sea, through a wide gap in the mountain, and San Raphael, — a most beautiful spot. Soon after we came to Cannes, and our six hundred and fifty miles' ride from Paris was over, — a ride which none of us will soon forget. . . .

To the Same.

NICE, Jan. 11, 1884.

. . . OUR hotel, the West End, is situated on the Promenade des Anglais, which borders the sea for a mile and a half. This promenade is a thing of beauty; it lies on a bluff about twenty-five feet above the sea. First there is a hedge five feet thick, with openings every hundred feet to the sea; then the promenade, thirty feet wide; then a space sixteen feet wide, full of palms and other tropical trees; then a broad carriage road; then a sidewalk; then gardens, about fifty feet wide; then hotels and villas, the full length. From ten to four o'clock this promenade is literally packed with people and carriages, and is a beautiful sight to behold.

Nice is situated on Angels' Bay, and well deserves

the name. Imagine a quarter-moon, the points running out to sea a long distance, the base resting on land, and rising in every direction, and you have Nice. The bay is ten miles across ; the points are mountains or very high hills, which encircle the town, leaving a level space for the city. The surf is about the same as Atlantic City, and as I write I hear the roar as it comes up on the beautiful pebbly beach. It seems strange to be living on the shores of the Mediterranean, and to feel we are in a city dating back so long before Christ was on the earth. At home we have to imagine a gap of fifteen hundred years after his coming before our country was settled. . . .

To the Same.

GENOA, ITALY, Jan. 15, 1884.

AFTER this long date you will almost think we are lost, and you would really think so if you could see us to-night in our vast rooms in this old palace ; for really we are in an ancient Italian palace, which has descended to a hotel. We arrived here this evening about seven o'clock, after an all day's ride, having left Nice at eight thirty this morning. The distance is only one hundred and twenty miles, but over the most marvellous railway. The trains run slowly on account of the danger from any great speed. The road borders the sea, but the nature of the mountains along

the shore made the building of it a wonderful piece of engineering. We passed through only ninety-two tunnels, great cuts and embankments, at times running along the edge of the mountains, sticking on like flies on the wall. We would rush through an immense long tunnel, and emerge into a most beautiful cove, with its city or village, its orange trees, its lemons and olives; while in the background not twenty miles off we could see the Alps covered with snow. . . . Strange was the feeling as we wended our way through our first Italian city. We were immediately struck by the crowds of people, the rush of business, and the substantial character of the buildings. We found the streets in most cases very narrow; in many cases no sidewalks, but a general mingling of people and carriages, intermingled with trucks and carts loaded and drawn by mules tandem, two, three, and more in a string, the hoarse cries of the drivers, and the sharp snap of their whips making music of a startling character. The people looked well and happy, and strange as it may seem, looked more American in dress and manner than the Parisians.

Genoa is a large city; its beautiful harbour is full of shipping. Directly across the street from the rear of our hotel is a row of warehouses encircling the piers for half a mile; they are only about forty feet high, so that we look over them. The tops, or roof, is a promenade laid in solid masonry floors fifty feet wide.

It is a splendid idea. We walked back and forth a long time this morning, looking at the busy scene on the docks, and the shipping, while in the distance across the harbour we could see the high hills, crowned with forts and fortifications. The exteriors of the palaces and churches we have visited are all ugly, while the interiors are beautiful. The Balbi Palace and the Church of the Annunciation are so full of beauty that we shall dream of them for many a day. . . .

To the Same.

PISA, ITALY, SUNDAY, Jan. 20, 1884.

. . . THE days here are warm and sunny, while the nights are real cold. The people live outdoors in the day-time. Here we begin to meet Italian beggars, but not in great numbers. A soldi is the usual gift; but there is one class of beggars worthy of particular mention. A society or club composed of the most wealthy and important citizens, organised to take care of the poor and sick, volunteer to take turns begging through the streets. They dress in the most sombre manner, all in black, with a girdle around the loins, wearing a black mask with eye holes. Their appearance is very singular, and makes you think of the old inquisitors. They hold out a collection box in one hand, and constantly doff their broad-brimmed hats with the other. The young people and children are

very handsome, but age dims the good looks. The people are polite and dress well. We are all pleased with Italy and the Italians. . . .

To the Same.

ROME, Jan. 22, 1884.

IT is with a wonderful feeling of interest and reverence that I write "Rome" at the commencement of this letter. We are at last in our wanderings at the Eternal City, the capital of the World, in the very streets where Paul and Peter laboured and preached to the Romans eighteen centuries ago. From the top of Monte Pincio, where I wandered off alone this splendid afternoon, I have seen Rome unrolled as a scroll at my feet. St. Peter's in its grand majesty, the Pantheon, and the innumerable towers were all spread before me. Way off across the Tiber I caught glimpses of the Campagna; at the left was the Quirinal; on the right, the Monte Mario; while directly below was the Piazza del Popolo, with its beautiful fountains and figures. From this diverges the celebrated street, the Corso. It was just sunset, and as the fiery ball descended behind the dome of St. Peter's, and the evening sun cast weird rays over Rome, and towers and domes were lighted in golden yellow, I could but feel that Rome was worth the long pilgrimage. I descended from the mountain with

feelings which I cannot describe, but which will live with me all my days. . . .

Rome is blessed with a great abundance of the purest water; fountains greet you at every turn. In the great Piazzas, on the street corners, up the sides of the hills, water spurts out of dragons' mouths. In the parks, gods and goddesses are sporting in the sparkling water. On the top of Pincio was a fountain beautiful as a dream. Water bright, water everywhere. What a canny feeling it gives one to wander in the streets of a strange city and not know the way, and not care! But before we leave we shall be able to talk and understand Italian a little. . . .

If you could read the impress on my heart and brain, you could get a faint idea of the beauty, the richness, the simplicity, and the grandeur of this tomb of Saint Peter. . . . Look at the most beautiful piece of marble statuary you can find, note the exquisite chiselling, the beautiful artistic lines, and such is the whole of this vast interior. The floor, the sides, the ceiling, the columns, all marble, but of all colors. Thousands of figures adorn the walls, the pictures mosaic, and the most vivid colors. There are no seats and no pulpits. The light was soft and mellow, and the interior was well warmed.

The Cologne Cathedral is a temple of God, so beautiful that it might well stand in the golden streets of the New Jerusalem; St. Peter's has no outward beauty,

but the interior is lovely enough to be the abode of angels. As I stood, entranced with its beauty, I could almost imagine bright shining ones flitting through its space.

We stayed a long time, and then drove home by the massive old Pantheon, and the Fountain of Trevi. This fountain runs a whole river of sparkling water ; it is immense, and a thing to dream of, its beauty is so great. The water bubbles up, it runs over, it spurts out of rocks, — in hundreds of places the water comes forth, all supported by a massive background of white marble. Skilful artists designed it, skilful and cunning workmen completed it, and this fountain has flowed night and day since twenty-five years before Christ came to this earth. . . .

To Charles J. Fisk.

ROME, Jan. 28, 1884.

. . . . WHENEVER I think of coming back and taking up the loads again, it makes me tired. I do so wish No. 5 was in condition to square up everything, — don't you, my Charlie boy ? You and Eddie have been having your hands full since I left, and can appreciate somewhat what responsibility is, and how it tires. Am glad Pliny is with you : you boys must stick together. I am getting to be the old man of the concern. . . . We love to hear of our dear little grandchildren, and love

them as our own. Your Lil is a treasure, and worth a mint of money. Can you believe I am in Rome writing a home letter, which gives me more pleasure than to own St. Peter's?

To Harvey Edward Fisk and Mary Lee Fisk.

ROME, Feb. 1, 1884.

IF any two loved ones have been much thought of in this venerable old city it has been you two. I know how much you enjoy a ramble together, and of all places in the world this would give you rambles such as you never dreamt of. Eddie's big eyes would grow bigger, and Mary for once would be so sober that her laugh would not be heard. While it is a city of the living, and a very thrifty, enterprising people, it is more a city of the dead past; and in wandering you would feel the ghosts of the old Cæsars and of the old Romans with you, and hand in hand they would be with you in all the old palaces and places. Rome is Rome, and no other city in the wide world is like unto it. It grows on you, it grows into you, it envelops you; you walk with the dead. . . . You forget the present, and in imagination see Nero dancing while Rome is burning; or you see Paul and the Christians in dire distress, and dying for Christ's sake. From any one of the seven hills you would look down on Rome in wonder. . . .

The time is rolling around rapidly for our return, and while I want to see you all once more, I do dread taking up the burden. I have almost forgotten C. & O. and Rockaway and Central Pacific and all other loads.

To Pliny Fisk.

ROME, Feb. 1, 1884.

THE other day I was in the centre of the old Coliseum, and gazing around with mouth wide-open on its old walls, and thinking of the martyrs being "chawed" up by the wild animals, when clear as a bell I heard your chuckling merry laugh. Instantly the scene dissolved, — the beasts ran into their dens, the old Roman gladiators disappeared, the audience dispersed, and once more I was in this day and generation. The laugh did me good, even if it did come from a descendant of old Cassius or Cæsar who was chuckling over an unexpected soldi.

You would have enjoyed every step of our trip from Paris; it has been all the way so new and novel. The hotels have been excellent, and each city has possessed so much to charm and please that the distance has seemed small. . . .

FLORENCE, Feb. 3, 1884.

MY DEAR BOYS, — We left Rome yesterday morning, arriving here about seven o'clock evening. . . . The distance is two hundred miles; and while the trains

run slowly, there is a great degree of comfort in the feeling of perfect safety. . . .

Most of the Italian villages and cities are built on top of high hills, or way up on the sides of the mountains, and have a very picturesque appearance. The people look happy and contented. We are situated on the banks of the Arno, with a southern exposure, and get the sun in our rooms all day long. . . . Now we will go back to Rome, and leave this beautiful city for future letters.

Our first visit Monday morning was to the Vatican, for which we had to have special passes. We entered between the sturdy, grim Swiss guards, passed through a noble hall, up one hundred and twenty-five stone steps, into the picture galleries: here we stayed a long time, viewing the paintings, all of them of a religious character; then into the Sistine Chapel; then into the statue galleries, where we wandered about two hours. Such a collection of old marbles, most of them dug out of ruins, cannot be seen elsewhere in the world; but they are possessed of no special merit otherwise. The live people amused me, and gave me more real interest. The loud talk of the English, the liquid sweet Italian, the guttural German, the lively French, and the quiet words of the Americans, all talking as you passed them, was very interesting. Then the stolid, uninteresting look of the guards, the pompous door-keepers, the grin over the *pourboires* as they felt them in

their fat hands,—all this, coupled with the feeling that we were in the Pope's residence, and in the very heart of Popedom, made a strange medley in one's feelings, and I was glad to get out of it into strong sunlight again.

Another morning we rode way out on the Appian Way, and we all agreed that when Satan leaves Rome, the old fellow should be marched over the Appian Way, as, if the jolts and jars and curses of the mule-drivers did not kill him before he got to Capua, the smells would make him think Hades a pleasant place to live in the rest of his days,—and thus the poor world would be delivered! Still, we saw much to be remembered. The old Roman aqueducts, the ruins of the old baths, which covered one hundred and fifty thousand square feet, the old Roman circus, and so on and so forth.

From day to day we went somewhere, visited churches, saw Romans, saints, and sinners, had a good time at the Capitoline museum, went again to the Coliseum and Forum, and ended up by some long walks. Rome is to us a familiar city, and under the rule of the good King Humbert is rapidly getting out of the grasp of Popery. I could but think of the short time ago when the Pope governed the world, when kings trembled on their thrones at his edicts; and now his dominion is simply the Vatican and the large grounds attached to it,—about one hundred or two hundred

acres. His spiritual power is still world-wide, but his temporal power is as dust and ashes ; and so the Lord is moving all things to carry out his purposes.

I cannot say good-bye to Rome without a lingering gaze at it as Bertha and I saw it the last afternoon. About four o'clock we walked up on Monte Pincio to take our last look. The afternoon was beautiful. We stood on the summit, and, with the whole city at our feet all bathed in sunset, we said good-bye to each familiar tower and prominent object. Dear little B's face was full of enthusiasm, and as at last she said, " Good-bye, St. Peter's, good-bye, Monte Pincio," and, with a sweep of her little hand, " Good-bye, old Rome," I felt we were saying good-bye to many days which had been full of happiness. We slowly descended, and soon night spread its curtain over Rome, and in the morning we left. . . .

To the Same.

FLORENCE, Feb. 10, 1884.

. . . WHILE Florence is a beautiful city, full of art treasures, palaces, and churches, it is not Rome, and it is impossible to wake up the same enthusiasm. Rome is the capital, the heart of Italy, and ever will be. Florence may become the art centre, though I doubt even that ; but Florence, as seen from the hills and mountains surrounding it, is lovely almost beyond description. . . .

Here let me remark that the Italian cities, as far as we have seen them, are uncommonly neat. The streets here, and at Rome, are always clean, even the back, narrow by-ways. The shopping streets are very fine, and with so many art stores full of pictures, statuary, mosaics, and other beautiful objects, it is a treat to look at them. The Pitti Palace, or royal residence when the King is here, — about two weeks in the year, — is a marvel of ugliness outside, and of beauty within. We spent nearly two hours going through it; and it certainly is good enough for even King Humbert. . . .

To the Same.

VENICE, Feb. 14, 1884.

. . . LET me say that if we Americans had had a quarter of the difficulties to overcome in building railroads that the Italians have had, we should have only a quarter of the roads we now have. We left Florence, running along for ten miles at the foot of the Apennines, then we made a bold push at the mountains, and by a series of zigzags, tunnels, and viaducts, we crossed over them. It is one of the boldest and most skilful pieces of engineering in existence. As we neared the mountains, we could see far up, a thousand feet above us, a bridge; above that a viaduct; then way up above, what appeared to be a cut across the rocks. We stopped at a station at the foot; the cars

and fastenings were examined, another engine hitched on, the bells rang, the horns blew, the shrill cry of the guard, "Parteuse, parteuse," was heard along the platform, and we were off. They told us that those bridges and cuts we were to pass over. We climbed, we ran along the edge of the mountain, through tunnel after tunnel, and at last, after a tunnel one and three-quarters miles long, reached the summit, and there stopped to breathe and take water. Then we slipped down the other side into a beautiful valley, and reached the old city of Bologna. B announced forty-three tunnels, in a distance of about thirty miles. . . .

Did you ever go to an opera and hear the orchestra play some strange, wild, dreamy music that made you forget all else? Such is Venice,—a city in the sea,—no horses, no carriages, no carts, no dogs, no dust, no mode of locomotion except boats. . . .

As we returned from Lido to-day we had such a fine view of the whole city that all exclaimed, "Beautiful, beautiful!" There was not a ripple on the water; the sun shone warm and soft; great steamers, sailing vessels, and hundreds of gondolas could be seen in the distance,—our gondoliers, in their gay uniform, striking the water with steady stroke, the only sound. No roar of a great city was to be heard, no smoke to mar the lovely city, which was so pure and white,—we dreamed our way home. . . .

To the Same.

MILAN, Sunday, Feb. 17, 1884.

. . . Now that our Italian trip is about over, we can look back to nothing but real fresh enjoyment from the morning we left Nice and plunged into those dark tunnels. We have travelled nearly across it from east to west and from north to south; we have seen its happy people, its ruins, its palaces, its churches, its mountains, valleys, and plains, — superb Genoa, strange Pisa, enchanting Rome, gay Florence, lovely, dreamy Venice, and elegant Milan. Now we are ready to go into a colder country, and hope to see some snow and frost. We shall bid adieu to Italy with regret; but none the less do we look ahead to the pleasure of being a few days in sturdy old Switzerland, even in winter weather, and then on to Paris, which we expect to reach about March 1st. . . .

To the Same.

GENEVA, Feb. 25, 1884.

OUR trip from Italy to Switzerland via the St. Gotthard Tunnel route is one never to be forgotten. Very few Americans take this journey through the Alps in the winter, and I must confess to some hesitation before deciding to bring Mamma and the children this way north; but here we are, all well and happy,

and all of us down to Eva vote it was one of the finest day's journeys since we landed on these foreign shores.

We left Milan depot Tuesday morning at seven thirty; shortly after, we turned to the right, and pointed directly to the mountains, which were about fifteen miles distant. As we first saw the huge heads high in the air, all white with snow, it gave us all a thrill of excitement. Soon we reached them, and then commenced the climb; and for the next one hundred and thirty miles we were in the Alps. Such a ride and such a place for a railroad, such ups and downs and overs and unders, can be seen nowhere else. We soon got a look at Como; twenty miles more, Lake Lugano; and then up, up, through spiral tunnels, corkscrew tunnels, one over the other, long viaducts, bridges across ravines, until we reached the great tunnel, in the middle of which was our highest elevation, 3,785 feet above sea level, and 3,400 feet above Milan. And here at the mouth of the tunnel, with deep snow all around us, as bright and beautiful a day as one ever saw, the air crisp and cold, we took our last look down the long way towards Italy, and set our faces for Switzerland. . . .

The rest of twenty minutes, and a run up and down the platform in the cold mountain air, prepared us for the next sixteen miles, which were wild beyond description. So, down we went; three cork-

screw tunnels dropped us nearly four hundred feet, over gorges, clinging on the edge of the terrible Bristenstock, through tunnel after tunnel to avoid the avalanches, across bridges, over crevasses and gorges far below, — one bridge two hundred and fifty-six feet high, another one hundred and seventy-six feet, huge iron structures. So on and down we went until the Rigi came in sight; and soon after we were housed in the beautiful Schweizerhof, on Lake Lucerne, and enjoying a good dinner. . . .

To Charles J. Fisk.

PARIS, March 5, 1884.

. . . YOU boys are all working up to your niche, and are becoming solid good business men. I want every boy to be considered a pillar for the N. B. H. whenever the time comes. As I am about twenty-five years younger than I was when you all bade me good-bye on the steamer, I shall be a boy with you for many years, I hope. . . .

Your "pet brother" is very well; he will be able to take charge of the foreign branch. He is coming on hand over hand, and is worthy of all your love. May and Eva and "B" are the nicest sisters any brother ever had, and all your loving commissions have been carried out. Mamma is bright and happy, and glad to be back safely in Paris. . . .

To Pliny Fisk, Trenton, N. J.

PARIS, March 11, 1884.

MY DEAR BROTHER, — . . . Now that we have returned from our Italian trip, we have settled down to rest for a few weeks, and are enjoying it much. The hotels here are far preferable to our own for families, being so much more private and homelike. One cannot enter a hotel here, walk all around, and go out without question ; they are like private houses. Our apartments are entirely distinct and separate ; it is really a home, even to a private dining-room, opening out from our parlour, being provided. The expense is about the same as a hotel in New York. We pay so much rent for our rooms, and eat when we please, paying separately. Any one can live very cheaply here in Paris, and in comfort. The cooking is generally excellent, although different from that at home. You and Ibbie would enjoy a French dinner amazingly ; come next Sunday at two o'clock and we will give you a lay-out and a bottle of rare old Burgundy, if you are so inclined. . . .

I have found my early acquirements in French very valuable, and now have no trouble in getting along. My reading is entirely French books and papers. . . .

To Harvey Edward Fisk.

PARIS, March 17, 1884.

. . . WE have talked about you a great deal the past few days, as your twenty-seventh birthday is near at hand. Surely I must be getting to be an old man to have a boy that age ; but my boys keep me young ; for rarely have a father and mother such boys growing into ripe manhood surrounding them. This long vacation, which has done me so much good, I never could have had but for my boys. I know it has imposed great work and responsibility on you and Charlie, and I know you have not spared yourself in doing the increased work *tumbled* on you. The new firm is in my mind a great deal, yet as you well know, there are great obstacles at present in the way ; but another year may clear them all away. The old firm is twenty-two years old this month, and it must be on strong footing before any change can be made. We ought to reap a great reward out of C. & O. after all our long waiting ; but unless there is a large improvement before January 1 next, we may be obliged to dispose of some of our holdings to great disadvantage. . . .

P. S. Mamma says, and insists, that her "big boy's" next birthday is his twenty-eighth, so I shall have to back down from my twenty-seven.

LONDON, March 27, 1884.

MY DEAR BOYS, — At last my long sermons are approaching completion, for here we are back in London on our homeward journey. The remaining days will soon pass away, and the twenty-fourth of April will soon come, when we hope the good steamer “Germanic” will receive us on board, and quickly and safely take us to our loved country and the dear ones awaiting us. Then the doxology, which has been in the hearts of all of us both sides, can be sung as a fitting ending for the “My dear Boys’” letters.

As I sit here this morning, thoughts of all our wanderings will come over me. I have read over many of my letters; I have again been in Paris, and way north to Amsterdam, and far south to Rome, and all the way I can still see the bright anticipations ahead of us and the loving hearts behind us, following our every step. These anticipations have been more than realised, and the prayers of the loving hearts have been close up to us, and now we are safely here in great London. . . .

Since arriving here the weather has been cold, foggy, and disagreeable; still, we have done considerable sight-seeing, and hope to do much more. London may be a much better city than Paris, it may have a higher standard in religion and morals, it may do more good the world over, its aristocracy may not be eating

out the hearts of the people, its charities may not be ostentatious, its people may be free enough, — but with all, it is cold and foggy and damp and musty with old age. Paris and France may be all froth, but one thing is sure, all England and all Europe are jealous of the bright young Republic. There is a little comedy playing in the Soudan which may cost England dear, — but I won't write longer on this dry subject.

Monday we went out to the Crystal Palace, and it would have done Eddie's eyes good to have seen the thousands and thousands of neat little homes for workmen in the outskirts of London. The houses are brick, small but very pretty, each with a little garden in the rear. . . .

London is quite exercised over the dynamite question, and all public buildings are well guarded. I passed Buckingham Palace, the Queen's town residence, this afternoon, and the soldiers literally surrounded it, all fully armed. . . .

To the Same.

LONDON, April 6, 1884.

PERHAPS you may think it strange when I tell you I shall be sorry when the last letter is written. In these letters I have lived over again the happy days we have had since we landed on these shores, and

therefore the enjoyment has been great in writing them. You have been with me all the way. As far as I could, I have tried to make vivid to you all I have seen and heard and felt.

But now comes London, — and what can I tell you that you do not already know? You have heard of Westminster Abbey, of the Tower of London, the Bank of England, the British Museum, of Hyde Park, of Rotten Row, of Spurgeon, of Newman Hall. You have been told that London has nearly five million inhabitants, some six thousand streets, over eleven thousand cabs, hundreds of churches, and thousands of shops. You know it is a dirty, smoky city at its best. Everything is on a grand scale. It is no place to rest, like Paris, — the very air makes you restless. At first it was a great tangle, but now it is all clear to us. . . . Several pleasant afternoons I have taken a penny seat in Hyde Park, and rested, looking at the crowds of horses, carriages, pedestrians and equestrians, all sorts, all kinds, mostly ugly, stiff, and formal, — the people I mean, not the horses; they are fine. The dogs are handsome; the English people run on dogs and horses. Rotten Row is a feature. It is about one hundred feet wide, and about a mile long. Up and down this space I have seen at least five hundred equestrians at one time, and they do ride beautifully, both ladies and gentlemen; it is a great sight. . . .

One fine morning last week, after the awful suffering of sundry chops, salmon steaks, eggs, muffins, and coffee, we loaded into beautiful landaus. . . . Soon we reached the Thames, crossed on the beautiful suspension bridge, and at once turned into Battersea Park. We were out of smoke and dust and dirt, and suddenly were ushered into a piece of the Garden of Eden. It lies on the banks of the river, and this noble Park was a dreary, dismal swamp only a few years ago. Here commenced our spree, for we drank ourselves full of sweet air, glorious sunshine, beauty and loveliness, — it made us drunk all day. We laughed, we crowed, we felt rich, we loved the poor, — for was not this all done for them? and was I not gladdened the very next morning to read in the papers Eddie sent that New York was going to make noble additions to her Park system? Across the river we saw a noble block of buildings, erected by Sydney H. Waterlow, — once a poor boy, — houses for the poor as beautiful as a palace. But at this rate we shall be in Battersea Park all day.

We drove out of the park, then through Battersea, with its miles and miles of beautiful little houses, mostly two stories, with cunning little bay-windows; houses for working men, for clerks, for clean, nice people. Then into Wadsworth Avenue, broad with beautiful trees and countless villas each side; then Wadsworth, with another succession of those small

houses. I wanted to buy an acre or two of them to take home. Then suddenly we were on Wimbledon Common, of international shooting fame, — a vast waste of thousands of acres, but with a splendid road across it. Here is where Robin Hood exacted his tribute, and we could well imagine that he and his brigands were still lurking behind the furze brush. After two or three miles we reached a stately gate, and wheeling through we were in Richmond Park. And here at the gate I must stop a minute to whittle up my descriptive powers,— that is, my pencil.

Richmond Park comprises a little over three thousand acres, and of what old oak trees, real English oaks, such a royal sight we had never seen, — heaven's umbrellas. We were just full; we had to cry halt. We got out, we ran, we whistled, we saw our dreams of beauty-land. I paced around one old fellow, — twenty-five feet as sure as I'm a sinner. But time was passing, we had much to do, and so we loaded up again, and on and on through the oaks until we reached Richmond Hill, and there was a noble hotel called the "Star and Garter." We stopped, sent our horses to the stable, entered the hotel, were ushered into a cosy room, and ordered a lunch. Now, boys, stars are good if you don't get them by a bump on the head, and garters, — well garters are only to be spoken of seriously; but you put a star and garter lunch into your stomach, and you might bless the

Lord for them both! . . . We drove through Richmond on our homeward ride, then on to the Kew Gardens. Oh, dear, my beautifuls and lovelies and splendids are all used up, — what shall I say! This is the great botanical garden of England; I could have spent a week there, — it is simply and purely enchanting. Every tree and plant which will grow outdoors is there; great big glass houses hold those which will not. The grounds are sacred; no smoking, even, is allowed. We came away sobered with beauty. Then on through beautiful avenues, blocks, and miles of small houses, great nursery gardens, then Holland House Park, then the Kensington Garden, the Albert Hall, the Monument, Hyde Park, then the Army and Navy Hotel, and our day was done. The drivers went away happy, we were happy, Auguste was happy, and Sir Richard borrowed a jack-screw to get the grin off his happy face. Now never forget London parks, and how much good parks can do. . . .

We went to hear and see Mary Anderson at the Lyceum, and Lotta at the Comique, and the boys went to see Minnie Palmer; as you know, all Americans. They are all good. I fell in love with Mary A., and if she ever wants a father she has only to say so. . . .

When people come to London they go to church to gratify curiosity. That is one reason we went; but we came away fuller than we went, — not of curiosity, but of living words of Christ. Christ Church on

Westminster Bridge Road is Newman Hall's. He is a large, powerful man ; full of Christ, there is no doubt of it: you feel it. He is doing a noble work. Then we went to Spurgeon's. What a temple that is, and what a living, burning minister of Christ he is! Six thousand people hang on his preaching. It did us good. How they sang, and how he prayed! London is vast.

To the Same.

LEAMINGTON, April 14, 1884.

. . . THIS part of England has been written about, and sung about, and talked about so much that it must be in some degree familiar to you. Then, again, Pliny and Mamie were here last October, and they no doubt have told you much of their visit; and also Charlie, I believe, was here. So it remains for me to pick up the leavings, and make them as interesting as I can; for it is a glorious old county, this county of Warwickshire, and woven around and in it and through it is found much of old England's history. I am not very enthusiastic, I care very little for crowns and titles and all that, and there is something musty about the history of most of the old kings, queens, and nobles of England. Through blood and turmoil and distress was this country prepared to be the most powerful on earth. The reign of Queen Victoria has been a period of prosperity and happiness, but her death will be the signal for change hard to foretell. . . .

To the Same.

LIVERPOOL, April 18, 1884.

THE cable has just gone to Charlie for you all, — “We are here, all well, Papa.” If this conveys to you the same degree of thankfulness with which I sent it, then you will be happy indeed. Thoughts of our long travels since we first landed here come crowding into my mind; of how we have been watched over and taken care of, of our thousands of miles of travels, of our good health and strength and happiness all the way; and here we are back again with only a few remaining days before we set sail for home. . . . When safely landed with our dear boys and girls once more, we shall have travelled some eleven thousand miles, without counting the hundreds of miles of carriage drives, and with our little ones and big ones again back here safely, — ought we not all to be very thankful? A silver chain of safety has brightened all our way. We have gained in health and wisdom and knowledge. We have seen so many countries, so many people of different nations. We know there is a world outside of our own country, but our love for our own land has only been strengthened, and now we are ready for home once more. . . .

One and all of us send kisses to you and yours, and may God bless and keep you ever and ever. These

letters are all love tokens, and this last is so full it must envelop and embrace you with a love so strong that a little of it will come back to your dear Papa.

OFFICE OF FISK & HATCH, No. 5 NASSAU STREET,
NEW YORK, MAY 15, 1884.

To our Depositors and other Creditors :

It is with great sorrow that we are obliged to announce to you our suspension, which has been brought about by a combination of circumstances.

The long-continued decline in the market prices of securities, even the very best, accompanied by a general weakening of confidence in financial matters, together with a heavy drainage of deposits, are the principal causes of our unfortunate position.

We can only request those having claims against us to extend to us such consideration and indulgence as we may need, and it may be in their power to grant.

Very truly,

FISK & HATCH.

NEW YORK, May 18, 1884.

MY DEAR CHILDREN, WILBUR AND MAY,—It will do you good, I know, to see that dear old Papa is alive, and to hear from him direct that he is well, strong, and keeps up a brave heart.

Fisk & Hatch have taken hold with courage to unravel their affairs, find the bottom of all troubles, and do not intend to lie down in despair or give up the good old ship without a big fight. At present the shaft is broken, there is a fierce head wind, with a tremendous sea, and the ship rolls in all sorts of ways ; but we are not sea-sick, our appetites are good, and with fair winds we shall come into port with our flag at mast head. When the good old "Germanic" pitched and tossed around so lively I did not expect to come into a fiercer gale on shore : it was unexpected, and therefore the shock all the greater ; but we have met with nothing but the deepest sympathy. None of our creditors has given us the slightest trouble, except the abominable lies of the Newark people, and they will soon realise that every blow struck at us is only a dagger thrust to themselves. Now don't worry over newspaper talk ; in the end you will see F. & H. fully vindicated. You are doing your share to help me, the boys are working nobly here, Mamma is brave as a lion, and even dear Bee and little Eva try to do all they can, while I am real well, and able to stand hard work. Mamma will keep you fully posted, and another week may make a great change for the better. . . .

OFFICE OF FISK & HATCH, No. 5 NASSAU STREET,
NEW YORK, June 2, 1884.

To our Customers and Correspondents:

We take very great pleasure in announcing that we have this day resumed business.

We are sure that you will all share with us the satisfaction we feel in making this announcement.

We would express to our depositors our grateful appreciation of the forbearance which they have shown, and thank them for the implicit trust which they have manifested.

We cannot let this opportunity pass without expressing our sincere thanks to our many friends throughout the country who have extended to us the warm hand of friendship and the expression of their sympathy and confidence.

Our business re-opens at our old address as above, and we shall be glad to continue as heretofore the relations with our customers, correspondents and depositors, which have proved so satisfactory to us in the past.

Very truly,

FISK & HATCH.

HARVEY FISK & SONS

will open their office, No. 28 Nassau Street (Mutual Life Building), New York City, on Thursday, March 26th, for the transaction of a General Banking Business ; also dealings in Government Bonds and other Investment Securities.

HARVEY FISK,
HARVEY EDWARD FISK,
CHARLES J. FISK,
PLINY FISK,

composing the firm of

HARVEY FISK & SONS.

Address :
P. O. Box 235.

To May L. Fisk.

Sunday Evening, Aug. 2, 1885.

YOUR letter was a pleasant surprise. Because why ? It was beautifully written, not a mistake or blot or scratch, and also the composition was excellent ; but more than all it was from my dear daughter May, and full of love. Letter-writing is an accomplishment possessed by few. Letters should talk, should tell the story, and then stop. When any one can get over *trying* to write a good letter, it is a long step in advance. Letters are for business, for daily doings, expressions of love, and whatever is of interest ; when

these topics are exhausted, to *try* and make a long letter by writing about the Afghans proves a failure. Your letter was good, and sometime I hope for another. . . .

What you say about Central Park as a burying ground quite met my views ; but it has been happily settled by the selection that has been made. There will be a great outpouring on the day of the funeral. [U. S. Grant.] At last the " City " is deserted, but I went over into Third Avenue Saturday evening, and the crowd was so great I could hardly get along, — men, women and children, old and young, tramps, roughs, nice people, shoppers, bundles and baskets, — I quite enjoyed the sight.

To Harvey Edward Fisk.

MAPLEWOOD, Aug. 16, 1885.

YOUR letter, received yesterday, was very welcome, as all your letters are. Since being here in our quiet cottage, among these grand old mountains, I have thought a great deal of you and my boys, associated now with me in business as partners. You cannot realise the comfort of having such boys, so trusty and capable. Soon you will have to bear all the burdens of business. More and more I shall trust you, and leave to you the guidance of the business. The past few years have been full of trials which have made

me very cautious ; too cautious, perhaps, for a prosperous business.

Prosperity elates me more than formerly, while adversity or business not going as I could wish, unduly oppresses me, and makes me timid about any new move.

Having so little left for Mamma and the children makes me fearful of even what is left. I know my courage in the past to do everything right has been great ; but the hard knocks of the past ten years, coupled with the last, has had its effect. I am willing, and Mamma the same, to put what is left at the service of our boys, with hopes that they can and will use it well. If the last trouble had taken only all I possessed, and not the careful savings of years laid by for Mamma and the little ones, I should not have grieved a moment ; but the sacrifice was necessary, and while I grieve I do not murmur. . . .

Sometimes I feel oppressed about myself and the future, then again I am unusually hopeful and cheerful. Sometimes I am strong, then lose heart and am weak. But all the time my boys are such a comfort.

To the Same.

MAPLEWOOD, N. H., Aug. 22, 1885.

. . . I AM thinking about the business a very great deal. We must keep in a strong position, and

never get ourselves in a situation where we should have to ask favours of any one. It is better to feel that we are working for a good living than to be reaching out all the time grasping for a fortune; the fortune will come with time and patience. . . .

To the Same.

MAPLEWOOD, Aug. 31, 1885.

. . . THE rain is pouring in torrents; still it is nice and pleasant here in our cottage, with roaring wood fires in the open grates, and it is just the morning to write letters.

Thoughts of the business are on my mind a great deal. What can be done to increase it, and how can we go about it? Trading in securities is legitimate and profitable on a rising market, but it causes anxiety and care on a dull and falling market; still it is a branch to be fostered within safe limits. The commission business is slow, and will take time to build it up to a large, paying basis; that we must work for, but the habit of trading direct has become so general that it cuts into it very much. One branch of our business is legitimate banking, and there is no limit to the increase, — that is, receiving deposits, and using the money safely at a slight profit to ourselves. All bankers abroad allow interest, as do nearly all the banks; it is considered proper and good

banking. No "Banker" ought to speculate at all; real banking is with credit and capital to secure the use of other people's money, and use it safely at a profit: see the Savings Banks and Trust Companies in New York. The name "bank" invites confidence, — why cannot "bankers" also, and even more? Making money this way is slow but sure. How can we get about it to increase this branch?

Then, foreign exchange and letters of credit are truly legitimate banking. This branch we must earnestly look into. It would require from 2,000 to 5,000 pounds in London, and from 20,000 to 50,000 francs in Paris, all the time, and this would be profitable use of deposits. Also in this profits would be slow but sure. Negotiating loans is entirely legitimate, but requires great caution. Collecting notes and drafts for merchants and others is entirely legitimate, but only as an adjunct to secure the business of country banks is it at all profitable.

Paying and collecting coupons and dividends for corporations and others is legitimate, and in time can be made to add to the profits.

Dealing in specie and foreign coins is legitimate, and can be made profitable.

To a certain extent I am the figure-head and adviser of the firm; you boys are the workers. To succeed, the workers should be heart and soul in the business, enthusiastic and earnest; nothing, early,

late, or at any time, to be of more importance than the business. Work together with utter confidence and good feeling, rejoice in each other's success in increasing the business.

Success brings success. Keep every one and yourselves busy at something. Don't even talk dull times.

Appear busy.

Capital. Within a few months Mamma and I hope to scrape enough together to bring the capital up to a round \$200,000.

Expenses. Personal and business, keep down as low as possible.

Work. Day and night and all the time, except resting vacations, for the next two years, — years of probation and preliminary work.

Independence. Perfect independence in building up the business in any way we feel to be right, without regard to what others *may think*.

Advertising. To a certain extent, in a very few of the best papers in New York, may be wise and judicious.

Circulars, printed. None on general business; all right for special lot of bonds, or special subject.

Letters or personal talks much the best. New York City is our own tramping ground, also the whole state.

Private accounts much better than firms or corporations. Could we not get the names of every retired

capitalist in the city, and write them first; also the names of active capitalists, the names of wealthy firms, not borrowers, and go to work at them? . . .

To May L. Fisk.

RIVERSIDE, Sunday, Feb. 7, 1886.

. . . It is so quiet and restful here. We are hidden away in our own beautiful home. When we came out, Saturday week, it was only to be away until the following Monday. I thought I ought not and could not be spared longer. We arrived at Grandpa's about one o'clock, and found a warm welcome and good dinner awaiting us. We were hungry. Roast turkey and "fixin's" disappeared rapidly. After dinner we all came down to Riverside; the next morning we had breakfast early, and all came down to Riverside; went back to dinner, and again all came down to Riverside. By that time we were all wishing to stay, and so decided. Monday morning down we came, and soon Mamma had all hands at work. Eva and I swept the big hall, Bee dusted, Maggie made beds, Delia came over to cook until Jane could come, Mike went after provisions. Such a hungry "flat" dinner we did have about two o'clock! Mamma cooked it, as Delia could not stay until Mike got back with a little girl to look after her babies. A "flat" dinner was a juicy

steak, cooked to a turn, mealy potatoes, turnips, bread, butter, tea, etc., etc. After dinner, all hard at work again, and before bed-time we were in comfortable shape.

You remember how cold it was, but the next day Eva, Bee and I had grand fun in the snow, and then such appetites and good sleeps, and quiet restful hours to read and be lazy! And so the days have passed away.

The big snow-storm was a great diversion. The roads all drifted full, so that many times we had to drive in the fields; but it was fun. Yesterday, Wilbur and I drove over to Princeton; in some places the drifts were immense, then it would be bare ground where the wind had blown away all the snow, then through fields in the ditches,—but we enjoyed it all. After selecting Wilbur's room, we drove home, and at four o'clock a hungry crowd marched into the dining-room. Imagine!

To-day is so beautiful,—the pure white snow covers everything. It is just hazy enough to deaden the sun's rays, it is just warm enough to make outdoor air so delightful. You ought to see little Eva climb around in the snow, her dear little face shining with happiness. She wants to be out all the time; and Bertha, in her stately way, enjoys it just as much, and Papa is the big boy to be pounded. Mamma is happy as can be.

It is so long since I have been at Riverside with any peace of mind, such terrible gales have blown over me, such struggling in the breakers, so tired, — tired day and night, — that this little rest seems like a glimpse of Paradise. We wonder sometimes what in reality this life is for: to enjoy the life to come, must we be knocked around in this? We as a family have seen so much happiness, have had so many blessings with our troubles, that we can afford to be knocked around a little. I am naturally of a very happy disposition, and always try to look on the bright side, and I think we all do; but nevertheless, a dip in black, slimy, oozing mud, and being rolled over in it, is slightly uncomfortable. I hope to be able to throw off all my tired feelings, and be spared to you all for many years; but if I do not, or cannot, then it is all for the best. My life has been one long dream. . . .

Every once in a while I look out of my window at the beautiful white snow and the lovely evergreens, — not a breath of wind blowing, not a sound to be heard, stillness everywhere. So often I think of dear Deede, and how she loved Riverside. Her sweet face I can see; and now she is wandering and waiting for us in her new beautiful home, sweeter than ever. Eva came in the other morning after a long run and play in the snow, and wanted to go right out again; her face was red, her eyes sparkling. She said, "It's wasting air to stay in the house."

My dear daughter, do you know, do you realise, that your next, your near approaching birthday you will be sixteen? How time passes by! So well do I remember the day you came to us, our happiness, the happiness of the boys; how we named you, and how careful I was that every one should call you "May"; and to think that my baby girl, the first baby to be brought to Riverside, is now almost sixteen years old! You have retained the same sweet disposition; you have had your trials, you are a comfort to us all. May blessings strew all your pathway! . . .

AT SEA, Sunday, March 21, 1886.

MY DEAR BOYS, — You can imagine with what feelings I commence another series of letters to "My dear Boys." Again I am on the wide ocean, again you are doubly dear to me, again my heart fills to overflowing with love as I think of you all, so far away. The weary days and nights when at last I felt it was duty to go, the hope that something would prevent, the morning of sailing, when a dull apathy seemed to have taken possession of me, — are all now in the past. I am here on the ocean. I now feel it is all for the best, and shall do everything I can to cast off the load of remembrance of the bitter days of 1884.

To keep the chain complete in these letters I must

start from New York. When this noble ship left the dock, I felt as if some terrible monster had got me in his grasp, and was bearing me away. There was no sense of novelty or excitement about it, — go I must. . . .

To the Same.

PARIS, March 27, 1886.

Paris, — beautiful dreamy Paris, — what can I say about it? No longer a stranger to us, we seem a part of it. Are we really here? May, Bee, and I had a vision this morning of such peace and quietness as we strolled through the Tuileries and Champs Élysées, the air soft and mild, — so springlike. In a few days we shall be settled in our apartments, adopt some routine of daily living, and then can picture to you more vividly “our home.” . . .

Yesterday was Eddie’s birthday, and just as we landed on the French shore, — our long journey across waters safely ended, — and as we were leaving Boulogne, we gave three rousing cheers for Eddie. As soon as we arrived we cabled him, and this morning received his “thirty kisses.” As I look back the long way down those thirty steps, and see again the bright blessed morning that brought us our first baby boy, I cannot but feel thankful, not only for this dear boy, but also for all the rest who are such a comfort to me now.

Mamma has just been splendid all the way over. When stormy, she was happy. When quiet, she was happy. When I had a touch of the dumps, you might have thought she had had a present of a castle in Spain. On deck, in the cabin, she was always happy. . . .

To the Same.

PARIS, April 20, 1886.

. . . YESTERDAY I had a double grinder "yanked" out of my head by Dr. Seymour, who is long of twenty francs and I am short of an acher, much to my relief.

Paris is still Paris, full of life and rest, if you only can enjoy it without the double-headed fidgets and a face ache. . . .

Often and often my thoughts wander across the deep wide waters, and I find myself with the "Boys" in the office. I can see you all. The strikes and floods and fires in America must make more or less anxious times for you. It seems as if I ought to be with you, in all your good results and in all your worries. But I cannot be there, and so I comfort myself in my "Boys." During the great storm we passed through at sea the Captain and officers were on deck all the time, did bravely all they could, and trusted Providence for all the rest. But they worked every moment and went ahead all the time. Every storm makes better sailors, and the sun will

shine again. From this long distance it seems better to close reef the sails, and only keep enough on to steady the ship. During the gale the little "storm petrels" were scudding all around the ship, — sure sign of dangerous weather. So now they are flying all over the world; but the great storm is not yet.

There is no fear of any great wars this year; the nations are not ready. France is gaining strength every day, and now is busy drawing money from the whole world. Germany keeps strong. Austria is gaining with wonderful strides, and will be heard from some day. Italy is disposed to toady to England, which may prove her hurt when the struggle comes. Russia is vast, is grand, is an enigma, and will yet, in spite of all the nations, enlarge her borders to their detriment. England, as usual, is fooling with every question. In Egypt, beaten by the French; in China, beaten again by the French; in India, beaten by the Russians; and at home, beaten by a handful of Irish. She is weak because of her greatness. She is foolish through her statesmen. But none of these great peoples are now ready for war, and will use every endeavour not to have trouble.

Strange as it may seem, the weak spot in the great nations of the earth is now our own beloved Republic, — the United States. We have grown too fast. We have got rich too fast. We have been too ready to open our arms to all the dissatisfied ones of these

old countries. We are too free. But the foundation is broad and grand, and it will remain the glorious country it now is if the lessons it is now receiving are heeded. . . .

To the Same.

CARLSBAD, AUSTRIA, April, 29, 1886.

. . . CARLSBAD is in a deep valley, with mountains in all directions, and crowding it almost into the river. In every direction through the mountains there are beautiful broad walks, laid out with care, and zigzagging all steep places, with plenty of comfortable seats in delicious nooks and outlooks. In all there are about thirty-six miles of these walks. The drives are said also to be beautiful, but we have not tried any of them as yet. People flock here to be "cured" from all over the world, and it is therefore a *mottled* assemblage; but the greater part are Germans. . . .

Dr. Grunberger made his second visit to-day. He says he now understands my case thoroughly, and is sure Carlsbad water and air and diet will effect a "cure." I have faith, as we had to pay the city authorities forty-nine florins taxes for use of water and music. . . .

A fine picture of a fat man, his back towards you, getting out of a mud bath, hangs in one of our windows, — that is, shop windows. The effect is at once striking and wonderful. . . .

To Harvey Edward Fisk.

CARLSBAD, May 3, 1886.

. . . THIS Pupp's Establishment is very large. In the restaurant, coffee house, and garden, they have seating room for three thousand guests at one time. After a few days, if weather is pleasant, we shall have a grand concert in the garden every afternoon. In the morning we are up very early, about six thirty, and off to the springs, where we find hundreds of people, each one carrying a cup and taking his turn at the various springs. . . .

Yesterday, on our walk, Wilbur, Bertha, Eva, and myself, in a very wild part of the mountain walk we were on, overtook a large, stern-looking man with a *frozen* face. He glanced at us and caught sight of Eva. The face melted; he slacked up until we walked side of him; he kept pace with us, every moment looking down at her. At last I ventured, "Good morning," — a shake of the head. Again, "Bonjour, monsieur," — another shake; then, "Guten Morgen." This he answered by pointing to himself and saying "Russe." I replied, "Amerikana." That was our conversation. He walked with us a long way. This was a meeting between the two great countries of the world. And how can he and I ever know what thoughts those two words excited in our breasts? There are only two universal signs known to the

whole civilised world, — written figures, 1, 2, etc., and music; and why cannot some genius from these make a universal language? The tower of Babel was an awful structure, and still they are about to build in the Champs Élysées, Paris, for the next International show, 1889, a tower one thousand feet high. What a smash this will give figures and music, — then what?

As for myself, I think Carlsbad is doing me good; I eat and sleep as I have not for a long time. . . .

To Charles J. Fisk.

CARLSBAD, May 11, 1886.

IF I had written you as often as I have thought of you and Lillie, and the dear little chubs, you would have received a thousand letters by this time. And then how often I see you in your quiet, manly way around the office, keeping everything on an even keel, and trimming the sails at any sign of rough weather! The papers are full of accounts of the labour troubles in America, and the terrible riots in Chicago and other places. I cannot help feeling some anxiety as to the effect on securities and business, and hope some of you will write me fully about how you are getting along. But these things will all subside and regulate themselves after a time, and business will be better than ever. Don't get impatient waiting for

business ; it will come in good time. Let everything be done with prudence and carefulness, building up all the time on a good and broad foundation. . . .

You would laugh and grow fat to see the sick people in Carlsbad, — now some thousands. Fat men and women drinking the waters, climbing the mountains, and dieting, to get thin ; lean men and women drinking the waters, climbing the mountains, and stuffing, to get thick ; yellow people to get white ; pale people to get dark. . . .

To Pliny Fisk.

CARLSBAD, May 21, 1886.

So often, since being among these Carlsbad people, I have thought, "How much Pliny would enjoy it!" To be sure, it is a lounging, lazy life ; nothing to do but to look at the crowds of living, walking Austrians, Bohemians, Germans, and every other nation in Europe, — all in their Sunday clothes, and all bent on passing the time as happily as possible. Coffee is the lounging drink, and from morning until night the gardens are full. We are quite used to it now, and have turned Dutchmen for the time being, and so do as the rest do. . . .

Of course the gathering at the springs in the morning is the great event of the day ; thousands there with cups in their hands, waiting in line to get the living

hot waters. What with the excellent music, and the deep guttural words of the talk, the generally happy faces, and the mixed nationalities, it makes a wonderful picture to be remembered. . . .

The enclosed lamentable examples of the effects of mud bathing will certainly give Mamie the blues, when she thinks there is nothing but clear clean water in America in which to bathe dear little Edie. . . .

From this long distance things look mixed in America, and you "boys" are on my mind a great deal. I now should love to have a letter giving me your views on the outlook, and also from you all as to the general condition of affairs. We have made no plans ourselves beyond the "cures," and much may depend upon what we get from you all in arranging them. That you will all be cautious and every moment "on guard" I have no doubt. Everything is peaceful in Europe, and the prospects are that all will remain so for some time. But don't you be too sure that the Canadian fishery question is not winked at by the deep English statesmen as a "touch-down for safety," in the ugly Irish question now on their hands. To my mind, it is a cloud which may grow suddenly into big proportions. . . .

FRANZENSBAD, AUSTRIA, June 5, 1886.

MY DEAR BOYS, — . . . I find myself daily gaining peace of mind, and new strength. Some of the old vigor is beginning to appear, and perhaps I may bloom out so fresh that I shall propose having a secretary, and making a general tour among European bankers in order to establish good connection for our foreign credits. Let us build up slowly, strongly, and surely, so that in a few years Harvey Fisk & Sons, of New York, shall have a good name the world over. Many of the bankers over here are immensely rich. I want to find out the secret of their success. . . .

Tell Mary to play "The Battle of Prague" if she wants to feel a sensation of the power of music. I heard a girl play it thirty-eight years ago, and the memory of that experience has never deserted me. Speaking of thirty-eight years ago, reminds me of being slid off the back of an old horse into a mud puddle some years previous. That experience and the above "Battle of Prague" will "never, no never," desert me. . . .

Can you realise us all settled down so comfortably in Austria, that no longer is there any strange feeling, that the people and houses and ways of living, and even the talk, seems natural to us. You would laugh to see us bolt into a store and ask in English for what we want, — a shrug and smile generally the

answer. Then we try French in our most insinuating tones, — almost always the same reply. Then we brace up, put a frog in our mouths, and say our “Haben Sie” and “Wie viel” and “Vat ish der prishe;” this last is such good German it generally fetches them. We do have some fun even in the midst of our afflictions. . . .

We think and talk so much of home and our dear ones there. We find Riverside so much in our thoughts, so many plans are suggested for little improvements. We think of the dear little ones and their sweet faces, we see you all, we love you all, and hope the blessed day will come when we can all, with love in our faces, greet each other. The beautiful German good-bye — “Auf Wiedersehen” — we part to meet again, expresses all our hope.

To the Same.

THE GIESSBACH, SWITZERLAND, July, 1886.

. . . We had been told Prague was a dangerous place to go to, that the Bohemians were ugly, that constant troubles were brewing, — still, we handsome Americans decided to go and see for ourselves. As darkness and evening drew on we approached this city of age and romance. . . .

Prague is beautiful beyond comparison. Its situation on the grand river Moldau, with high hills on

each side, built to the top, with its hundred towers and castles and churches, and grand buildings of the nobles and princes, gives one a shock of delight. Those dreamy rides and walks in Prague ; those visits to temples and palaces, where riches so wonderful were displayed that Aladdin's cave no longer seemed a myth ; the old synagogues in the Jews' quarter, one of them said to have been founded by the Jews who left Jerusalem after the crucifixion, — whether so or not it did not seem strange ; then the great institutions of learning, the hospitals, and other noble charity buildings, — all made a strong impression. . . .

At last time was up and we must leave. We left, having received only smiles from those "ugly" Bohemians. Beautiful Prague, — may you all live to visit it some day ! . . .

Aleck was real good to write us so often while on his trip, and since. Take good care of the old bachelor.

Now good-bye again, and may God bless and keep and prosper all and each of my dear boys !

To Charles J. Fisk.

LUCERNE, SWITZERLAND, July 20, 1886.

. . . You boys have done well through so many months of trial. You have shown prudence and care, and, above all, "staying" qualities which do you

credit. Am glad to see how strong you are, not only in money but in backbone. Your statement was very full and explicit. About the Chesapeake & Ohio Currency Bonds, if Mr. Huntington is honest they will come all right; but if he shows any signs of fixing things, as he has done in other roads, should advise selling them, even at a loss. Anything you all decide to do, I shall approve. . . .

About the future, we have about decided that Mamma and I, with Bee and Eva, will remain over some time longer, while Wilbur and May will return on account of college and school. They will be a precious charge consigned to each and all of you, — Wilbur to look after, to encourage by warm interest, to guide and advise in his college life, to help him if difficulties arise, to praise as he deserves. . . . I want Eddie to go out with him for his examinations, and to see him well settled. As to your sister May, I need say nothing, — you will all vie with each other in attentions to her. She is worthy of all your love and admiration. . . .

PARIS, HOTEL MEURICE, Aug. 14, 1886.

MY DEAR BOYS, — . . . Yesterday letters came from each and all you dear good boys, so full of love our hearts were very shaky for a little while. We talked about you all. While loving arms were reaching out for May and Wilbur, loving hearts were sent

over to make Papa and Mamma and the little ones happy. It was half-past one, dinner was announced. We all gathered around the table, Mamma at one end, Papa at the other, Wilbur at Mamma's right, with Eva on the left, Bertha at Papa's right, May on the left, little thinking that in a moment a brilliant flash of lightning was to upset us all. It was one of those beautiful sheens of light out of a clear sky, no warning thunder, no dark clouds. "Mamma, I really believe Carlsbad would do Eekie lots of good." Without a word Mamma's "left" was out of her chair, running around the room like a wild-cat. She laughed, she screamed, she pulled me down and kissed me; her excitement was so ludicrous that we all shouted. After quiet was restored, Mamma's answer came, "I am sure it would, it would pay over and over if he can be spared;" and so it was decided. . . .

Switzerland is beautiful, it is charming; but it is tiresome, and no place to rest. The mountains are so high, so firm, they never move; often I wanted to push them over. Still, there is a wonderful enjoyment about it all. Even the people, who are all on the "make," are a striking curiosity. The hotels are large and almost universally good. Instead of "thirty seconds," you carry around a bag of "pour-boires," and all goes for your comfort. . . .

The mountains, valleys, and lakes, having been made for hotel keepers, lose some of their interest;

but there is a beautiful, lovely side to all this. The air is soft and sweet, the lakes are grand in their glorious settings, and the mountains when seen at a distance, as at Geneva and Lucerne, are grand beyond conception. . . . We went to the Rigi's top, bought some knick-knacks, looked at the fog, and came down again. We saw — that is some of us did — where Tell shot the apple, where he jumped ashore and left Gessler to paddle alone, where the boy stood and winked at the arrow. If I should tell you of all we saw and *did n't saw*, you would finish this letter the same time the boy did the dictionary. . . .

Paris has not changed, it is restful and good to be here again ; still the first charm of newness has passed away. I am growing to love Germany. . . .

To Wilbur C. Fisk and May L. Fisk.

NUREMBERG, GERMANY, Sept. 4, 1886.

MY DEAR CHILDREN, "WILBURMAY," — How long it seems since you left us for your sail across the wide, wide ocean! How often we have talked about you, prayed for you, and imagined just how far you were! . . . Who knows, some day thoughts may be chained and sent through space one to another. At this moment my mind and heart are intent on you. I can see you both. I am with you, talking to you. Your thoughts may be with us. When the

missing link is discovered, then we can know sure if at the same moment far apart we are talking with each other. These are such strangely wonderful days you are living in. If your lives are spared to take the grand part,— which I believe you both will,— you will help in great things, and be a part yourselves in helping along destiny. . . .

To May L. Fisk.

CARLSBAD, Sept. 18, 1886.

. . . You would laugh to see how Aleck goes butt-end into German: he talks with every one, and laughs and crows over his talk. He really is making great progress,— nowhere near Wilbur yet, but he will be if he perseveres. So many jokes, people taking him for Wilbur. The other morning he stopped at the photograph window near the porter's door; the lady tripped out, "Good morning;" "Good morning," returns old Eck. "You used to speak to me whenever you passed last spring," she says. Eck says, "I never saw you or spoke to you before." Scene— a fainting lady, if Eck had n't jumped to the rescue with an explanation that he was the other one's brother. The old lift boy has left, and the new one, who has a laugh like a zebra, and Eck are great friends. . . .

Enlist every one you can to write dear little Eva a letter to reach her on or about her birthday. She will appreciate it more than you can imagine.

By the time this reaches you you will have commenced school. It is not necessary for me to give you advice how to study or about your conduct in school : you will do well ; only don't get into the habit of studying late evenings. Get to your room early and be up early. Continue to be careful about your diet ; don't undo the great good you have received here. . . .

Dr. Grunberger says if I can do as he wishes I must not take up business for some months. . . . I want to do whatever may be right and for the best. It has seemed it would be better as far as I am concerned to remain over here. How could I be in America and not go back to the office ? It would be to the world, I am afraid, a confession of invalidism which I don't love to encounter. I am not ready, after all my years of active life, to be rolled up in swaddling clothes and laid on the shelf. . . .

Little things.—You ought to read some daily newspaper to keep up with the great movements of the day. Let your paper be either the Tribune, or Times, or Post. Don't read too much, and let all other daily papers severely alone, even if they lie before you. Please at present also let light reading have the go-by.

Now, dear daughter Mayti, do all things in your usual cheerful manner ; do not let trifles about house worry you ; do your utmost for perfect peace and harmony ; show to Pliny an interest in business, and talk

over with him about the markets, etc.; learn all you can also from the boys. . . .

Mamma says, "What a letter you are writing to May!" I love May very much. Your dear old everlasting tired and cheerful Papa.

To Wilbur C. Fisk and May L. Fisk.

PARIS, Sept. 26, 1886.

As so much of what I have to write is mixed in my thoughts with you two, and as my letter-writing from abroad is about over, I thought best to again replace "My dear Boys" by a letter to "Wilburmay." Your splendid letters since they commenced to arrive have filled us full of love and comfort. . . .

At the close of my last letter we were in Carlsbad, with no thoughts of coming home this fall; but a vague unrest got among us. We talked and planned many things; but I found all interest was gone, that behind all was an intense desire for home. At last it began to crop out in small speeches. Then Mamma-evabee thought Riverside would be the best place for the winter. All this made me restless; nights long and sleepless. One afternoon Dr. Grunberger called, and told Mamma and the children that the only thing to cure Mr. Fisk was a trip across the ocean (how doctors agree,—the very thing Dr. Gillette said!), and be near his children and friends, but by no means to settle down to business for some months. . . .

And *now* how do I feel about it all, it would be difficult to say. It is crawling over me that a quiet winter at Riverside near you all would be nice; that perhaps Dr. Grunberger is right. Anyway, I am afraid Mamma and the children would be homesick to stay over here all winter, and perhaps really sick before spring. There are many reasons I can see why we had better be home. It is decided, and I shall feel we have been directed aright, and shall come home cheerful and happy. . . .

LONDON, Oct. 5, 1886.

MY DEAR BOYS AND LOVING MAY, — As this will be my last letter before we sail, I shall embrace you all in one last loving token of my great love. You are all equally loved by me, you are all in my thoughts, you are all very dear. May is my only girl and daughter at home, and perhaps a little more love in proportion goes to her. The other dear daughters being part and parcel with three of my dear boys, are included with them, while thoughtful Wilbur is so dear that he needs not to be told that he now is one of “My dear boys” at home. And those five dear, bright little grandchildren, — you know they are one with us all. Our trip is about ended, our rest abroad is about over; soon again we hope to be with you; soon letters from Europe will not be needed to tell you you are in our thoughts all the time.

As I look back the few months since we left home, it seems like a dream; the ocean-crossing, the arrival, London, Paris, Carlsbad, Switzerland, Paris again, Carlsbad again, quickly Paris, then London, and now so soon on the wide, deep ocean for home, and to see you all again. It seems only a moment, a breath of time, the going home is so sudden, so unexpected.

Am I better than when we left? I think so, I hope so, I shall try to be so. Still for days I have been so depressed, why I cannot tell, only thinking of the misery before I left, sleepless nights and imaginary trouble. The years of trying to pay every one the last cent due them, the trouble about Newark, the terrible sorrow that awaited me when I came home last time, the feeling of disgrace, the loss of confidence,—all these things still assail me. But, on the other side, when I think of how bravely and cheerfully your noble Mother came to the rescue, when I think of my bright faithful boys, and how they cling to me, I do feel comforted. Oh, those days of toil and trouble, when I felt that all of honor and truth depended on me, and when evening came, and I went home almost crazy night after night! When all this comes up so vividly again, I do feel my heart sink, and almost fear to see New York again. After weighing every side I think the decision is right, and for some good reason I know it is best that we should come home. . . . The dear children are so happy,

Mamma is so happy, thinking of seeing you all again, — and why should I not be just as happy? I do look ahead to being quietly at Riverside with a great deal of pleasure, only the feeling is so strong that something will unsettle us there, and that soon we shall again move on. When I left I did not see the need of it, I felt Dr. Gillette was a grand humbug for advising it, I was cross at every one for thinking I ought to come away; but now I know I did not come a minute too soon; and the fear lest I am coming back too soon is probably what so much depresses me now. Why I write all this to you I do not know; probably because it eases my mind. . . .

RIVERSIDE, Saturday, Dec. 11, 1886.

WITH ever so much love this two months' old letter is sent to finish the last trip abroad.

To May L. Fisk.

RIVERSIDE, Dec. 21, 1886.

. . . How much I have enjoyed my quiet rest here at Riverside, every moment! I have tried to keep busy out of doors all the time, have run everything until I am loving the work, and becoming familiar with all the routine of the farm as well as Riverside proper. . . . The place never seemed to me more delightful; but we must cut down the expenses of running it.

We shall try the coming year to live more economically all around. I find it necessary, and I know all will help. . . . This of course is only for my dear oldest daughter, as she can help materially in many ways, especially by her example to the rest. You know the panic swept away nearly all we had saved. You know that "poor relations," in the shape of widows and fatherless daughters, always fare hard, and I am so anxious on Mamma's and my daughters' accounts to accumulate enough that they may be comfortable, if the old father should be taken away. A few years of economy with good business will accomplish this. I am sure I am much better, and hope to be able to take up business again with something of my old vigor. I never did set a very great value on riches. I love to give Mamma and you children all you need, I love to help any good cause, and when I had it, always gave liberally. But I do want to have enough to take care of you all in any emergency. You are a good girl, and Papa loves you very much.

To Wilbur C. Fisk.

April 30, 1887.

YOUR good birthday letter was just like "my boy." I have thought of it a hundred times, even in the midst of business. You are doing right, and will be blessed for it. Thank you for the pocket-book; it was very nice. . . .

To the Same.

NEW YORK, May 30, 1887.

. . . BUSINESS has been very good, and encouraging in many ways; our accounts are increasing, and the circle of business friends is steadily widening. The "Boys" are all the time improving, and I think a great deal of the old confidence is returning. I hope my health and strength will be spared to see Harvey Fisk & Sons very strong on their feet.

It is decided that we go to Maplewood again this summer, and we are all looking ahead with great pleasure to it. I have sent word to Smith to save us a nice pair of driving horses. How much I did enjoy those long rides with you; they were regular sprees for me. We must do all *we* can to make it pleasant for Mamma and the girls, lots of *picknicks*, etc., etc. We must take with us from Riverside some flags for Eva's tent, to decorate with, and at least a half-dozen lanterns to hang around the porch, and also plenty of travelling rugs. . . .

NEW YORK, May 3, 1887.

MY DEAR PLINY,—Under the skilful guidance of the National finances by Mr. Cleveland's administration the country has been brought to an era of prosperity such as has been rarely witnessed. A check now would be lamentable and disastrous. The

check will surely come if the Treasury balances are allowed to continue accumulating. The Associated Banks of New York have now but a few millions over their legal reserve. The Treasury is locking up ten to fifteen millions a month. If a combination of capitalists in New York should draw the millions from the banks and lock it up it would be looked on as the height of conspiracy and wickedness and do untold mischief.

It will not do for the Government to wait and see. In my opinion it ought to begin now and do the only thing it can,—buy its own bonds to the full extent the Treasury balances will permit. Every bond bought saves the country a large amount in future interest payments. It is certainly not a National disgrace that our credit is so high. It is certainly not a National loss if the country is able to save a part of the future interest payments. But it would be a National disgrace if with millions of surplus money in the Treasury now, and more to come, disaster should again cover the land when the remedy is so easy to apply. And the country should not be brought to the verge of disaster before this remedy is applied.

There will be no trouble about getting bonds. Of course the premium will advance under purchases of such large amounts; but suppose it does advance 5 per cent. or more, the Government will be the

gainer in the end. Every $4\frac{1}{2}$ per cent. bond left running to maturity will cost the Government $120\frac{1}{4}$. Every 4 per cent. will cost 181. Every "currency six" will cost according to the years it has to run — say 1899's — 172, and in proportion for other dates.

For over twenty-five years I have done almost nothing but help to make and reduce the Government debt; and that it has been compelled to purchase in addition to "calls" nearly five hundred millions of its bonds is certainly no disgrace, but a wonder to the world.

This letter I write as per your request for my views, and of course you can show it to the Secretary, — my only object is the country's good.

Business has been light to-day, money 5-6 on best collaterals, foreign exchange very firm.

Truly, your father,

HARVEY FISK.

TO MR. PLINY FISK,
Riggs House, Washington.

NEW YORK, June 2, 1887.

HON. C. S. FAIRCHILD,
Secretary-Treasury, Washington:

OUR Mr. Pliny Fisk, whom you have already met, will hand you this letter. Since his previous visit to Washington we have seriously considered different

ways and means whereby the Government could best expend its surplus in buying its own bonds. The result of our thinking we have embodied in the paper enclosed with this, in the form of a supposed announcement to be issued by your department. The advantages of this mode would be that at once the people would see and appreciate the great saving to the Treasury, which would amount — supposing holders would surrender on this basis — to from fifteen to twenty millions on the whole issue of $4\frac{1}{2}$'s.

Our opinion is that this plan adhered to would result in the Treasury securing all the bonds ($4\frac{1}{2}$'s) it needs to keep down its surplus and invest its sinking fund.

It seems to us that every dollar the Government is to have no use for ought to be invested if it can make 2 per cent. per annum, and especially as the country will certainly suffer if the surplus balances are allowed to accumulate much longer.

Our only motive is to do all we can to assist the Administration in meeting this surplus question in the best way.

Our experience in handling Government Bonds, lasting as it has for twenty-five years in case of our Mr. Fisk, is entirely at the service of your department, but we feel quite sure the only successful manner you can obtain the bonds is to open public buying through the Sub-Treasury in New York.

Our Mr. Pliny Fisk will fully explain the reasons for the proposed plan if you desire.

We remain, with great respect,

HARVEY FISK & SONS.

To May L. Fisk.

NEW YORK, Fourth of July, 1887.

OFTEN have I heard the little ones in their weariness say, "Mamma, what shall I do?" That just expresses my feelings. This has been a long, lonesome day. I have read and read until reading has tired me. The day is hot and sultry. I have no desire to go out, and no place to go to if I did, so I have stayed home all day. To-morrow will come after a while, and then I shall go to work and feel much better. Two days and a half, all in a string, is too much of a holiday. I am just as well as can be, never woke up until eight o'clock, enjoyed my breakfast and lunch. I have been by turns upstairs and downstairs, front windows and back windows, to find the cool spots; have read the newspapers, magazines, and skimmed over diverse books; have washed my face, brushed my hair, smoked cigars, looked over bills, but withal and in every room and every corner has sat Mrs. Solitude, until I am tired of her. At last the thought struck me that writing a letter to my stately daughter might evict her, and would you believe it, she has

already flown away in utter disgust. I have received two letters from you, and have enjoyed them, and was especially pleased with the evident care in writing them.

What a good time you must be having, and how glad I am you are all in the mountains these hot days ! If the holiday had been two days longer, I should have come up, but I could not rise to travelling two days to be there one. The weeks will soon go by, and then I hope nothing will prevent my having a good vacation. I enjoy the Sundays ; they give me only time for a good rest. All day long to-day nothing but fire-crackers and pistols ; some boys opposite have been at it without cessation all day long. Yes, "all day long," written two or three times, just about expresses it. . . . There goes a whole pack of crackers. Our 4 fathers ought to have had the "Fourth of July" come in the middle of winter.

Business keeps quite good. Our "most important financial question of the day, etc," has taken the country by storm. The papers in the West especially are discussing it with great vigor. I brought home a package of extracts to read over ; you would laugh to read some of them. Bang ! a pistol, crackers, crackers, pistol ; bomb ! torpedoes ; how good they sound ! I really think an occasional fire-cracker set off in church would be a good soul awakener. Thou shalt not swear — cracker ; thou shalt not steal —

cracker, cracker, cracker — how impressive that would be! . . . What dear little letters I have had from Eva Bee! Is n't it nice to have a dear old Papa who has such dear sweet daughters? . . .

To Wilbur C. Fisk.

NEW YORK, Sunday, July 10, 1887.

THE letter you wrote pleased me very much. The manner of expressing your thoughts was excellent, and the make-up of the letter was in good form. Do you know, my baby boy, you have made a great stride forward during the past year. You are learning to govern yourself, your temperament is much more uniform. These few words by way of encouragement. . . .

Now, Wilbur, I know you will do everything you can to assist Mamma with her flock; you must forget yourself, and I know you will, — you always have. Let Eva be your constant care; and May and Bee, pay them every attention; even sisters notice and appreciate the kind, thoughtful attentions of a brother. Don't you forget that Bertha has suddenly grown up to where she needs a brother's kindest care. Don't get *pizened* with somebody's else sister, and neglect your own. The surest way to the heart of any good girl is attention and kind care for your Mother and sisters. . . .

THE GREAT "LOCK-UP"

BY THE

UNITED STATES TREASURY DEPARTMENT

AND INCREASING AT THE RATE OF OVER TEN
MILLIONS A MONTH.

*Office of HARVEY FISK & SONS,
Bankers and Dealers in Government Bonds,
No. 28 Nassau Street,
New York, July 27, 1887.*

THE situation is startling. If allowed to continue, every interest will feel it. Every foot of land will become of less value; every bushel of wheat, every bushel of corn, every pound of cotton will decline in value. On the other hand, if the administration goes to work under the powers given it by existing laws, and earnestly tries to frame new laws for the consideration of the incoming Congress, we shall see such an era of prosperity as was never before witnessed in this land.

THE SITUATION.

The fact is, that with the exception of some twenty millions deposited by the Treasury with National Banks there is now "locked up," out of use, and

drawing no interest in the United States Treasury, the vast sum of nearly

\$340,000,000

(THREE HUNDRED AND FORTY MILLION DOLLARS).

One hundred millions of this vast sum the Treasury is obliged to keep, under the laws, as a reserve against United States notes.

Upwards of another hundred millions of this vast sum is retained to redeem the notes of National Banks failed or retiring circulation.

There is no law requiring the Treasury to keep this sum locked up. It is only required to redeem the notes as presented.

It will be years before these National Bank notes will all come in, and it is more than likely that 3 to 5 per cent will never be presented.

Should this money lie idle all these years? If it must, then there is some defect in the National Banking Law which ought to be corrected.

Why Congress should have put it in the power of the National Banks to use the Treasury in this way is a serious question.

Of the balance of this vast sum there is retained to meet past due bonds, disbursing officers' drafts, P. O. Department accounts and divers appropriations, nearly seventy million dollars, just as if the Treasury was not receiving from the people every month upwards of twenty-five million dollars to meet all these things.

For all the above the Treasury Department may set up a valid excuse; but, if so, the next Congress should see that something is done to utilize as large a part of this \$270,000,000 as is consistent and safe.

Still remaining is \$70,000,000, for which lock-up there is no reason or law except the ruling or wishes of the Treasury Department.

It is well for the people to know how the Treasury stands.

The following figures are from the official statement issued by Secretary Fairchild, June 30, 1887.

IN THE TREASURY.

Gold Coin and Bullion	\$278,101,106.26
Silver-Standard Dollars	} 249,495,597.66
Bullion, Trade Dollars and Fractional Silver	
United States Notes	28,783,796.79
National Bank Notes	197,046.00
Deposited in National Banks . . .	22,991,302.33
	<u>\$579,568,849.04</u>

At same date the Treasury had outstanding,

Gold Certificates	\$91,225,437.00
Silver Certificates	142,118,017.00
U. S. Notes Certificates	8,770,000.00
	<u>\$242,113,454.00</u>

Thus leaving, with the exception of the little part in the National Banks, "LOCKED UP" in the Treasury,	} \$337,455,395.04

With an outstanding debt of over one thousand millions on which the people are taxed \$44,638,466 yearly for interest payments, we would submit the simple question :

Is it just to the people to keep, year in and year out,

\$337,000,000

locked up in the Treasury, drawing no interest, and doing no good?

Since the issue of our circular of June 16th,— “What Use shall the Government make of its Surplus,” — we have received hundreds of newspapers and communications from all parts of the land on this subject, all showing a deep interest and concern over the Treasury surplus. By far the larger majority think as we do, that the sooner the “rebellion” debt is cleared out, bought up, paid off and forgotten, the better for the whole country.

It would be far better for the country if \$150,000,000 of this money was immediately used to reduce the interest bearing debt, even if the Government made nothing by it; but it can not only reduce the debt, but save millions in future interest payments by doing so.

Truly,

HARVEY FISK & SONS.

To May L. Fisk.

Sunday morning, Aug. 14, 1887.

. . . Do you know that Maplewood keeps moving farther and farther away, until it is now almost in the unknown regions? This summer I shall never forget, — its great heat, its hard work, its business excitement, and its constant need of watchfulness. At times, especially at waking times in the morning, I have been tired and disgusted; but as soon as I reach the street, and get into my fighting boots, I am strong, cheerful, and full of courage.

Next Wednesday will tell if the Treasury Department has actually declared war on us personally. Outsiders think if we had offered our bonds lower than the little lot the Secretary accepted, he would have refused all offers. I can hardly believe it possible. We have been working honestly for the country's good, and have gained a name all over the land. It is not often I write or talk about business on Sundays, and should not now except I know you all feel anxious on my account. We have not given up, and I believe will succeed in the end in forcing the Treasury to buy bonds freely. . . .

I want to get Harvey Fisk & Sons so strong, widely known and established, that I can take my girls, and with Mamma go away for a long time. I am not sorry this campaign came on me; it has given me confi-

dence in myself and shown me I have energy and strength left. My splendid boys are a great comfort and help. . . .

This is a beautiful Sabbath day. The air is delicious to breathe ; all is so quiet and still, — a real day to rest. The city is empty, churches most all closed, only poor people and workers left here to comfort each other. . . . The Government is drawing the country nearer and nearer a fateful disaster, and if it does not soon wake up to the situation, we shall see dismal times. Much depends upon what the Secretary may do with the offerings next Wednesday.

I hope, my dear May, you are having a happy time, and enjoying your young life to the full. . . . Dear May, try to make your life noble and good, above small things, full of patience and forgiveness, striving to do your part well, and so the world may be blessed that you lived in it. . . .

To Wilbur C. Fisk.

NEW YORK, Nov. 28, 1887.

. . . I WISH I had the means and was able to go away for a good long time. I cannot get rested ; things bother me more than they used to. I love business and the office. I suppose I am getting old, or else the late years have tired me out. I am well and in good spirits, and generally eat and sleep well. Are you get-

ting along to your full satisfaction? I wish we could get out to see you oftener, but you know how it is about getting started. Your letters to me are much appreciated, even if I do not write often. It is so hard for me to write after I come home from business, and so I put it off day after day, but none the less do I think of you very much.

What a good time we had at dear old Riverside on Thanksgiving Day, and may we all be spared to have many such!

WHAT IS THE "TROUBLE"?

Banking Office of HARVEY FISK & SONS,
Bankers and Dealers in Government Bonds,
 POST OFFICE ADDRESS: *No. 28 Nassau Street,*
 P. O. Box 235. *New York, April 5th, 1888.*

IT is well to seriously ask, "What is the 'Trouble'?" when all securities, — stocks and bonds, and even Government Bonds, — are steadily declining; when all products, when the great staple — iron, when wages, as well, of the hard-working man, are all declining. ["Capital" cannot keep up its wages to the working man under these conditions, and in consequence "Strikes," "Strikes" all over the land, and worse yet to come, if the "Treasury" is to be allowed to keep on in the locking-up process.]

We say it is well to ask with all seriousness, "What is the 'Trouble'?" With our population increasing with unexampled rapidity, with peace in all our borders, why should this be?

If a well, hearty, and strong man should suddenly lose a quart of blood, and each month blood should dribble, dribble from his veins, would any one aware of this fact ask, "What is the 'Trouble'?" *No!* Why should they?

The "Trouble" is, the depletion of the life blood of the nation in the loss of its currency.

If some strong combination should suddenly withdraw even ten millions of currency from active use, it would almost create a panic.

What is the fact? There is now locked up in the Treasury of the United States nearly two hundred millions of currency, once in active use. Let this out, and at once the "Trouble" will cease.

The President of the United States has seen fit to raise a point about a law authorising the use of the surplus in buying bonds, under which law already nearly two hundred millions of bonds have been bought,—much to the saving of the people. He asks Congress to re-enact the same law,—while waiting for this, the country suffers. The "House" promptly re-enacted the law; the "Senate" will in time do the same.

During the terrible war of the "Rebellion," the

Government was compelled to pay 6 per cent on its bonds, in gold, to obtain money. Then the National Banks could afford to pay the 1 per cent tax on their currency issued; now, when bonds will pay at current prices only about $2\frac{1}{2}$ per cent, the same tax is imposed, and, in consequence, the currency issued by them has decreased over one hundred millions, and the whole of this amount is locked up in the Treasury.

Congress should order the Administration to at once invest all the surplus in Government Bonds; should at once take the tax from National Bank circulation; should at once order a safe part of the hundred millions locked up for retired National Bank circulation to also be invested in Government Bonds, and the "trouble," as far as caused by the loss of "life blood of the nation," would cease at once.

Can the Government purchase two hundred and fifty millions of its own bonds? We say yes, without trouble. There are falling due in 1891, two hundred and thirty millions of $4\frac{1}{2}$ per cents. These could nearly all be obtained to save the Government 2 per cent per annum for the time they have to run. The "Fours" could be obtained in large quantities to save $2\frac{1}{4}$ per cent per annum, and the "Currency Sixes" to save $2\frac{3}{8}$ to $2\frac{1}{2}$ per cent. But, as the $4\frac{1}{2}$ s fall due so soon, it would seem the part of prudence to retire them first.

We insert here, for the information of our customers and correspondents, some startling figures as to the extent of the withdrawal of currency from the business of the nation.

The following figures are from the official statement of James W. Hyatt, Treasurer U. S., issued March 31, 1888.

Gross amount of cash in his hands as Treasurer,

\$673,158,371.69,

against which has been issued in gold, silver, and legal tender note certificates,

\$292,395,394.00,

leaving net money in his hands as Treasurer,

\$380,762,977.60,

out of which the Treasurer has \$61,231,647.36, lying in the National Banks, secured by deposit with him of Government bonds.

Of this vast sum, \$100,000,000 is retained as reserve against the Legal Tender notes ; \$37,249,253.08 is retained to cover various appropriations ; \$99,192,622.15 is the actual net amount retained to cover redemptions of National Bank notes, leaving

\$130,326,758.54

as the actual surplus at that date. Of this amount \$25,752,828.20 is fractional silver.

The spirit of all laws of Congress is that only \$100,000,000 shall be kept idle ; but from this statement we see

\$230,326,758.54

is kept idle, and with the nearly \$100,000,000 also idle awaiting the slow process of redeeming National Bank notes, we have a grand total of idle money of upwards of

THREE HUNDRED AND THIRTY MILLIONS,

or sufficient to redeem on a 2 per cent basis all the outstanding $4\frac{1}{2}$ per cent bonds due in 1891, and with the additional accumulation of surplus up to end of the fiscal year, June 30, 1888, — say \$36,000,000, — would then leave the \$100,000,000 reserve against legal tenders intact and some \$25,000,000 besides.

If the remedy for the “Trouble” depends on “Congress” it should awake at once.

If the administration refuses to act under laws already on the Statute Books, and trouble should come, then *they* bear the blame. If, under this law, in good plain English on the Statute Books, and under which, already, by previous Administrations,

\$182,241,750

bonds have been purchased, the present Administration refuses to act in case of need while awaiting the slow action of Congress, then let the blame rest where it belongs.

The law is as follows enacted : —

ACT OF MARCH 3, 1881,

AUTHORIZING THE SECRETARY OF THE TREASURY TO PURCHASE
U. S. BONDS WITH HIS SURPLUS MONEY.

*Be it enacted by the Senate and House of Representatives of the United
States of America, in Congress assembled,*

.

SEC. 2. — That the Secretary of the Treasury may at any time apply the surplus money in the Treasury not otherwise appropriated, or so much thereof as he may consider proper, to the purchase or redemption of United States Bonds; *Provided,*

That the bonds so purchased or redeemed shall constitute no part of the Sinking-fund, but shall be cancelled.

Approved, March 3, 1881.

While the Government has so large a debt, Congress should be very cautious in reducing revenues. The people do not complain of, or even feel, the collection of the present revenues of the Government; but the people do complain that the present revenues, paid in so cheerfully, should, if too much to run the Government, be locked up from use, when they could so easily be used in reducing the debt.

The people of the United States want the debt retired and settled as soon as possible,—all the evils befalling the workingmen of the Old World come from the enormous public debts.

Let us, as soon as possible, be free from debt.

Capital and people from the whole world will seek our borders, and we shall become the "Clearing House" of the world.

Truly,

HARVEY FISK & SONS.

To Wilbur C. Fisk.

Sunday, May 20, 1888.

YOUR letter of the 11th pleased me very much; you are certainly doing your best, and are also trying to do all the good you can. When the time comes for you to be with us again, we shall all be very happy. . . .

My "fidgets" are intermittent, but on the whole I keep very well. Business is brisk and good; we are growing all the time. Our last sale to the Government was a lump sum of \$7,000,000. The "House" is gaining in power and influence all the time. . . .

LONDON, Aug. 17, 1888.

MY DEAR BOYS, — It is with a full heart that I commence this third series of letters to "My dear Boys." It may seem strange to say so, but the more I become acquainted with them the more I love them. If ever a father had more manly, loving, and trustworthy boys, — business men, — he could well rejoice, be proud and thankful. I am well satisfied. Much of your strength and success comes from sticking together. So often on the wide ocean I have ever in my mind

with so much comfort the four boys left behind, — Eddie, Charlie, Pliny, and Aleck.

My letters may be often, may be far between ; may be short, may be long ; may or may not tell the story of our travels, — but you may be sure that whatever else, they will always be full of love. And not only to you, but also to the dear daughters and lovely grandchildren.

Our first greeting at Queenstown by the tug was Pliny's cable that another dear little one had come as a blessing to his home. Such a joyful cable made us all happy. We only had time to say "Love" before the tug left.

You may naturally think that crossing the ocean had become an old story, with nothing new or strange about it. Not so ; it was all new. The ocean is just as wide, just as deep, just as grand and solemn. . . .

On Thursday evening, just before arrival at Queenstown, we had a grand concert for the benefit of the Sailors' Orphans' Home at Liverpool, — the usual. Captain Parsell asked me to be Chairman. Oh, yes ! I begged him to excuse me on the plea I was too young. You ought to have heard him laugh. But my prevailing modesty would not allow me. . . . Later, after the concert, I was asked to give thanks. Holy Moses, that beat me entirely ! Again I had to decline, saying I would put it on the plate.

NEW YORK,¹ August 23, 1888.

THE GREAT PERIL.

\$132,000,000.

ONE HUNDRED AND THIRTY-TWO MILLION "SURPLUS"
IN THE TREASURY OF THE UNITED STATES.

*Banking Office of HARVEY FISK & SONS,
No. 28 Nassau Street.*

THE last statement issued by James W. Hyatt, Treasurer of the United States, under date of July 31, 1888, gives the "Surplus" then in his hands as Treasurer, including the fractional silver coin, as

\$132,517,751.55

In addition to this amount, by the same statement, he held :

\$9,064,850.53 to cover accrued interest on bonds.

43,607,795.30 "to meet Disbursing Officer's balances," &c., &c.

96,740,339.38 "for redemption of notes of National Banks failed," &c.

100,000,000.00 "reserve for redemption of United States Notes."

¹ Written by Father before going to Europe. Issued by firm at above date.

In short, the Treasurer of the United States had in his custody on that date, in money,

\$732,775,527.76,

against which had been issued gold, silver, and legal tender certificates to the amount of

\$350,844,791.00,

leaving \$381,930,736.76 in his hands, of which \$132,500,000 is clear "Surplus." This does not seem right, especially as the United States Government had outstanding on that date

\$1,014,138,142.00

interest-bearing debt on over a thousand millions, of which it is paying interest at 4 to 6 per cent per annum.

The Secretary of the Treasury has full authority in his hands, under Acts of Congress, to purchase of these interest-bearing bonds — and stop the interest running longer on all so purchased — up to the extent of the "Surplus."

Plenty of bonds can be had to save the Government 2 per cent per annum for the years they may have to run.

Since the Secretary of the Treasury commenced to purchase with the surplus money in April last, he has, by official statements from the Department at Washington, purchased, up to August 21st,

\$33,601,150

Fours and Four-and-a-halves, on which he has made a saving to the people in future interest payments upwards of

\$12,000,000,

and this after allowing for all premiums paid; and with the surplus money now in the Treasury, he could save the people, in addition, forty millions more of future interest payments and take this "Great Peril" and menace to every interest in the country out of the calculation of business.

The enormous crops of the land now just beginning to move, the cotton crop of the South on which we depend so much to pay the balance of foreign trade — all these interests demand that they shall not be imperilled by lack of action on the part of the Administration.

The spirit of the law authorizing the Secretary to purchase bonds is clear and unmistakable, that, whenever a "Surplus" accumulates over the \$100,000,000 reserve to be held against the greenbacks, it shall be used, above a fair working balance, to decrease the debt by purchasing bonds at the market price; that "Surplus," now, is \$132,500,000 over the greenback reserve. The Secretary has saved the people, as stated above, about \$12,000,000 on his purchases so far; therefore there is every good reason why, as long as he can get bonds, he should increase this saving, decrease the interest-bearing debt, comply

with the spirit of the law, and take this "Great Peril" of a large "Surplus" from the business of the country.

The Four per cent bonds now have nineteen years to run; 2 per cent per annum for each year they have to run would be 38 per cent. If the bonds should run to maturity, each bond of \$1,000 would cost the Government 176 per cent, or \$1,760. To save 2 per cent per annum the Government could pay up to 138 per cent, or \$1,380 for each bond: but millions could be purchased at and under 130 per cent, or \$1,300 for each bond. The "Four-and-a-halves," to save 2 per cent per annum, would have to be bought at not over $108\frac{5}{8}$ per cent; it might be very difficult to secure many millions at a better price than to save the Government 5 per cent gross for the short time they have to run. The "Currency Sixes," not yet included in Government purchases, could be had in fair quantities to net the Government over $2\frac{1}{4}$ per cent saving for each year they have to run.

Therefore, as large dealers in Government Bonds, we do not hesitate to give our opinion that the Government could invest the whole surplus of \$132,500,000 to save on the average 2 per cent for each year the bonds have to run, and this is exactly 2 per cent per annum better than the Government is getting on its large balances lying in the Treasury and National Banks drawing no interest.

The evils of a "Surplus" are best corrected by not having any. The present "Surplus" and its evils can, in a very few months, be all done away with by using it to reduce — at the best price the bonds can be purchased — the interest-bearing debt; much to the saving and comfort of the people. After this fiscal year, judging from the temper of both political parties, there will not be much "Surplus," after providing for the Sinking Fund, to trouble the business of the country.

Truly,

HARVEY FISK & SON,

Bankers and Dealers in Government Bonds.

To Pliny Fisk.

LONDON Aug. 27, 1888.

OUR hearts have been so much with you and Mamie and the dear little one who has been given to you since we left. We can even see little Edie's eyes and happiness over her dear baby sister. May the good Lord bless and keep both of them to you both as a blessing and comfort. . . .

LONDON, Aug. 27, 1888.

MY DEAR BOYS, — . . . I strolled off to take my first look at Salisbury Cathedral. The afternoon was beautiful; never can I forget that afternoon and my feelings as I came in sight of this grand, noble build-

ing. The voyage across the wide sea was paid for. As graceful as a bird it stood in the midst of its lovely lawn. To describe it is beyond my powers. It is immense; it is charming; its tower, rising four hundred feet, springs from its exact centre. I entered. It was the afternoon service; the organ pealed slow and solemnly through its vast arches; it filled me full. There it has stood for over six hundred years, and it seemed as if I could feel the tramp of ages all around me. I could not stay. . . .

To the Same.

GERMANY, HEIDELBERG, Oct. 6, 1888.

SINCE my letter of August 27th I have not been in writing trim, but now I hope I am in fair way to recovery. . . . The severe treatment here by the great Professor Dr. Czerney I feel confident will result in my great good. After another week or so he will probably allow us to resume our travels slowly onward to Vienna, where we expect to remain long enough for a complete rest.

When we pushed out of Charing Cross Station that dark, dismal stormy night in August, it was with no pleasant feelings that I looked forward to Carlsbad and the trial that I knew was before me. When we reached Dover, and went down the pier onto the Channel steamer, you might have supposed the King of dark-

ness had got up a special reception for our benefit. The gale shrieked and blew, the steamer fastened to the pier gave fretful jumps, as if it knew what was coming on its wild Channel crossing. From the deck of the little steamer we had to look up thirty or forty feet to the pier. . . . We swung away from the dock, and in a moment ten thousand devils got under the boat and made things lively all the way across. We rounded into Calais Harbor after two hours and a half, and soon were on the cars and on our way to Cologne, which we reached at about noon next day.

And here let me say a word of love and affection for our Courier Wilbur. What we should have done without our noble boy I could not say. He was our dependence and comfort all the way ; took charge of us and all our luggage in the most manly way, and finally landed us all safe and sound in Carlsbad. . . .

To Charles J. Fisk.

HEIDELBERG, Oct. 10, 1888.

YOUR letters of September 14th and 22d did me lots of good. I do love to hear from my boys direct when away so far ; and to hear of the general run of business only interests and does me good. . . . I did not worry about the money side of the business, but I did get lonesome hearing nothing from them, and then I was in just the condition to long for some love letters.

You have all done so well it rejoices my heart, and makes me still prouder of my boys. You will appreciate my desire that you boys should increase your capital as rapidly as possible, and make a strong bottom to our good ship. I would love to see each one of you boys have a good solid \$100,000 in the business as a forerunner to a round million, by and by. But in all things be cautious, work slowly, work surely, rejoice in each other and the good name of the firm. Such good letters come from dear Lil; we are so glad that she and all the dear children keep so well. . . .

Yesterday I received a real good letter from "Old Gim." Tell him when we stop moving East, and turn our faces and noses West, looking towards New York and his little Cubby hole in the office, then "Old Gim" shall be notified. He is a good, faithful man; tell him that on some wild, stormy day next winter he can look for a cable, "Send Old Gim by to-day's steamer to Cairo, Egypt, to take a little run up the Nile with us."

Remember me kindly to each and every one of the clerks in the office. Am glad the "Great Peril" circular struck home; now how would "*The Last Blast of the Trumpet*" do, to stir up good Democrats to vote for Harrison?

To Alexander G. Fisk.

HEIDELBERG, Oct. 11, 1888.

. . . I AM glad you take an interest in political matters; it is well to know why and wherefore you vote. The papers abroad all think Cleveland will be elected, and generally hope so. I hope he will not, as I am sure the Republican party are on the right side.

What a lot of bonds H. F. & S. are selling the Government, and how busy you must be! I am glad of it, and hope you will all have all you can do. . . .

You must see Grandpa as often as you can. The next time you are out, find out how the Ewing Church is getting along in money matters, but don't say I am inquiring.

No doubt Mike will take good care of the lot and little graves in the churchyard, but you look at them carefully when over. . . .

To Wilbur C. Fisk.

HEIDELBERG, Oct. 12, 1888.

. . . I HAVE been through a pretty hard experience; for nearly ten days could hardly move hand or foot, but now the Professor pronounces me all right, and to-morrow we go to Stuttgart. Mamma, as you can

well imagine, has had her heart full taking care of me; she stood it wonderfully. . . .

Have we missed our Wilbur boy?—what a question! But we are glad he followed the path so clearly before him and went back to his work; and all through his life I know he or we will always be thankful. Your letters, so full of love and comfort, so charged with right principles, showing so clearly the true spirit, drop in on us like beautiful snowflakes, one after the other. Such a comfort as they are to your dear good Mother. . . .

The news from the boys in New York is very encouraging; they are rapidly making their mark. I have received letters from all of them since your return, and they can never know how much good they did me, coming at the time they did. . . .

To Charles J. Fisk.

MUNICH, Oct. 18, 1888.

. . . I CAN only say again you have done wonderfully well, and I can truly say I am more and more pleased with the truly careful and conservative ideas of business as betrayed in the letters from all of you. Only very weak people are upset by prosperity, and rendered careless and reckless. You used excellent judgment in dealing with the Secretary, and chose

the right time to sell. While this is in reply to your letter, what I write is intended for all. You truly say that your profits are real and not "paper." . . .

"We are careful and will keep ourselves in shape to meet the situation whatever turns up." These words are a great comfort to me. . . . Am not surprised the street has been astonished about your immense business in Governments, — I was also.

. . . Am glad to hear Aleck is doing so well; he has good tact with customers. . . . As to myself, I am slowly gaining strength, have rested very quietly here while the rest have been doing the picture galleries, etc. I hope another month will set me strong on my feet again. . . .

VIENNA, Oct. 29, 1888.

MY DEAR BOYS, — This beautiful day is dear little Eva's birthday, and she has been very happy. We all had some present for her, and at dinner a cake with ten candles in little candlesticks surrounding it. She also received Aleck's cable of love.

This wonderfully beautiful city is hard to describe. First, it is very old but looks new; it is very large but seems small; it has nearly one million and a half inhabitants; it is the seat of this great Empire; it is full of royalty, full of officers, full of soldiers, full of people; it has an elevation of about six hundred feet

above the sea, but so low that millions have been spent to keep the rushing Danube from overflowing it when the freshets come in the spring. . . . Vienna is beloved by all the people of the Empire, and too much money cannot be lavished to beautify their capital. The Emperor Francis Joseph has reigned forty years, and is their idol. It is full, full of music. . . .

To Harvey Edward Fisk.

PARIS, Nov. 13, 1888.

You are a good boy, and I cannot thank you enough for your frequent letters, and especially for the letters of October 26th, giving me so full an account, and so readable, of the situation, and effects of the "Great Peril" circular. I have read these letters over several times, and always with increased interest. It must have tried the pluck of the firm to have issued this circular just at that time, — and who knows how much effect it had on the elections? I am glad the country has gone back so decidedly into Republican hands; you know I do not believe much in reducing revenues until the debt is all paid. . . .

Thank you for your good words and Dr. Hall's message. Give him my love when you see him again. He is a good man, and no mistake. . . .

To Wilbur C. Fisk.

PARIS, Nov. 14, 1888.

IF you could only see us this morning in our beautiful apartments, you would be content. It is a foggy November morning, but everything within is bright and cheerful. . . .

The dear girls have first, a French lesson two hours daily from ten to twelve; second, a drawing lesson three times weekly, given by a French lady speaking no English; third, a music lesson twice weekly, also by a young French lady speaking no English. This keeps them quite busy. May is keeping Bee and Eva up in their English studies, and does well. . . .

My days — Coffee, rolls, toast, and an egg, déjeuner; then a smoke, and read the papers and write; about eleven o'clock, after Thompson brings the mail, a walk in the Tuileries for an hour; at twelve thirty a good meat breakfast, then a quiet hour or two reading and talking, another exercise walk of an hour or two, dinner — good — at six, and a pleasant evening. I am really resting, and such a good rest! . . . Our dear, bright, happy Eva, she is cheery all the day long; her whole heart is set on being good and doing good, and it makes her happy. She talks so much about “Wibba;” her sweet, tender baby love for her dear good brother clings to her. . . .

You did well in your Differential Calculus; better

than I could! Will try and get some drawings to send you of the Eiffel Tower; it is now about six hundred feet high, and is to go up, up, nearly four hundred feet more. It has a strong, solid look. The whole exhibition promises wonders.

To Charles J. Fisk.

PARIS, Nov. 27, 1888.

YOUR frequent and good letters are a great comfort. . . . Sometimes it seems so far away, and I often long to go down to the office, and take my old seat, and see the people, and feel I am surrounded by my dear loving boys, and to see the clerks all in their places and working cheerfully. Those pictures took me home again for a little while; you must thank Mr. Keller for the trouble he has taken, and tell him the pleasure they gave me, as well as all the rest. Your hair has grown; you looked weighty. Hudnut had a serious Democratic look; Graham looked as pleased as when he figures up large profits. James fighting!! I was astonished; the apron, the broom, the specs, the ministerial face, — all these reminded me of my old Gim, but fighting! oh my! Tell him, when I get home, and we get into my back room, and he leans solemnly over the back of a chair, then I shall give him a serious talking on the error of his ways. But who beat? . . .

To Michael McCullagh.

PARIS, Dec. 5, 1888.

WHILE we are so far away we do not forget our beautiful Riverside home, nor those who are serving us so faithfully. You will find enclosed my check for sixty dollars, which I want you to use on Christmas Eve as follows:—

Wishing all a “Merry Christmas,” you will give Dan, Annie, Edward, and Henry each ten dollars, keeping ten dollars each for yourself and Delia.

We are all well, and so often talk of Riverside and you all. Little Eva says if she could only see Riverside once more for one moment she would be satisfied. Remember us all to Delia.

Very truly,

HARVEY FISK.

To Harvey Edward Fisk.

PARIS, Dec. 11, 1888.

. . . WHEN I was a boy things grew into me, how or in what way I cannot tell. The sacredness of the Bible so grew. The faith in Jesus Christ so grew. The love for my country's good so grew. I grew up a Whig, a Republican, and so I am to-day in all these things.

You want me to write "my experience." I am afraid it would be like the old woman of my boyish days in telling her experience at the prayer meetings; she always ended where she began. My life has been all circles, not outside of each other, but one on top of the other. My life from earliest recollection has been a daily fight with old Satan. That there is a real, living Devil, that he prowls the world, I have no doubt, and never did have. When I was a boy, he was always prowling around dark corners to pounce on me. My life from earliest recollection has been as a child in its perfect faith and trust in Jesus Christ and my love for him. Still, I do believe old Satan would make a good Democrat; he never tempts a man to lie who has truth grown up in him. So with stealing or any other qualities. Satan comes in where he finds a weakness, then he probes and tempts. So, when I was a boy, the living presence of the Lord and Satan as always with me made me feel I never was alone. In a certain way I have always been acquainted with both. I know what the Lord has done, I know what Satan can do. The old lady at the prayer meeting was always talking about darkness, marvelous light, Satan and the Lord, and then would sit down to say it all over next time. . . .

To Wilbur C. Fisk.

PARIS, Dec. 18, 1888.

. . . WE were quite startled last week by the bad news about Grandpa contained in your and Aleck's letters ; it made Mamma almost sick, and ready to give up and go home. After thinking it over, I cabled the boys, without her knowledge, to know his exact state, making up my mind in case Grandpa was worse to pack up for home. The answer was very favourable, and last night Charlie cabled another good message about him which pleased Mamma very much. Mamma said nothing about going home, but I could see it in all her looks and actions. Between you boys, you must watch out very close that Grandpa is well taken care of. . . .

To Alexander G. Fisk.

PARIS, Dec. 20, 1888.

. . . Now about the jury duty. You do right to serve willingly. I think the Bible teaching is clear and unmistakable that cold-blooded, deliberate murder should be punished with death, and there I pin my faith. Of course there are at times extenuating circumstances which a jury must take into account. Never let sentiment bias your mind when called on to do jury duty. . . .

PARIS, Jan. 2, 1889.

MY DEAR BOYS, — Your “Happy Greeting” was received yesterday, and this morning I cabled my reply. You have done wonderfully well; you were wise in declaring the dividend you did, and to carry over to this year such a noble surplus. I am more than gratified with the result of your doings. To say I am proud of my boys would be saying only what you well know. I appreciate the fact that you have worked hard. I know at times you have been compelled to use your keenest judgment. I have been through it all, and know how trying it is at times to feel sure you are right. All this experience is doing you great good. I hope in a few months to be with you again, and then shall hope each one of you can have the chance of a good rest. Five months from you seems like five years. . . .

You can imagine us all tucked into a big stage, late one evening, on our way through the suburbs of Vienna, and outside the city to the great Orient Express Station. . . . We were all very comfortable; the cars were heavy and solid; the passage, about three feet wide, was on one side, and this left a free space for the “cabins.” The train was all of this character, and very long; attached to it was a dining-room car and a kitchen tender. The attendance was good, with large expectancies as to fees. This is the great

“Orient Express” from Constantinople to Paris, and a wonderful train it is; rarely does it miss a minute at any stopping. Its passengers are of all countries and all tongues. Passing through the train and into the dining-room, you begin to comprehend how unfortunate it was the builders of the Tower of Babel could not have been satisfied with a lower level.

After a good supper I settled myself in a grand big chair in the smoking-room, turned it so as to look out into the night, and to watch the weird, ghostly look as we whizzed along, and to dream of the thousand and one things which under such circumstances — five thousand miles from home — will crowd and tumble around in your brain. Suddenly the stream of thought was checked by hearing two gentlemen speaking at the same time in English. I turned around, and across the car were two fine-looking men having their after-dinner toddy. Instantly, on perceiving they had attracted my attention, they pulled up on English and switched into French. Again I looked out of the window and again dreamed.

We were rattling and banging through the Austrian mountains at full speed. One could imagine the old, old witches leering at us out of the woods, and with fierce threat of vengeance if ever they could chain the monster. Of home so far away, of the thousands of miles of land and water before we could see it again, I dreamed. I even went clear back to the small

boy in Essex, who used to dream if he ever got big enough, and had money enough, he would some day go to Troy. A loud expression from my two gentlemen again caused me to turn and look at them, when lo, presto! the French slid into German, and on their talk went; but still I could catch the general sense of it. Again I turned back, and soon was on the dream road again. It was getting late, and this time the dream must have been real. Sometimes my dreams are very vivid, and this was such; but all at once again those two talkers got excited, and again I turned with a jump. One of them called a waiter and refreshed himself with hot water and brandy. Then they commenced in a jargon which beat the Dutch, so I left them alone, and will only add they were Englishmen. I never felt such an earnest desire as I have this time over to be able to speak in divers tongues. When our banking house extends its arms around the world, we shall feel the need of some one of ourselves being able to talk well French and German at least. Wilbur has now the greatest proficiency, but even he is not now up to your grand sister May. . . .

We received a hearty welcome on reaching our old Hotel Meurice, and soon were down to our first dinner this time in Paris. Of Paris what can I tell you new? The vast buildings for the greatest exposition the world ever saw are rapidly approaching completion. Wilbur knows full well the "Esplanade des In-

valides," the long distance on the quay to the "Champs de Mars," and of its vast size. All this space will be covered with buildings. The main building will be on the "Champs de Mars." Admittance is strictly forbidden, but May and I with Auguste and a few francs managed to get in, and had an interesting walk through. The interiors were then — six weeks ago — in a very unfinished state; since then great progress has been made; but the Eiffel Tower is wonderful. We stood and gazed up at its towering height. It is all of iron and steel; it looks solid and safe. . . .

To Mr. and Mrs. Charles J. Fisk.

PARIS, Jan. 3, 1889.

WE were so happy when the cable arrived to Eva from Louise. Such happy faces you never saw when Eva read her cable. We do send you our warmest love and congratulations over your dear little daughter, and may she grow up to be a great comfort to you all. We now want to hear from Lillie. How the dear little boys and Louise must have been pleased. Well, children are the Lord's gift and always bring love with them; bless them! The enclosed is to start a bank account for the dear little one. . . .

PAU, Jan. 21, 1889.

MY DEAR BOYS, — . . . You are real good to spare Aleck to come to us. I felt such a longing to have one of my five boys with me, as also did Mamma and the girls, that I could wait no longer. We are in a new and very interesting country, and I want the girls to have full benefit. For this letter I will only say I have been more than pleased by your letters giving such a clear synopsis of the business of 1888. Your conclusions as to dividends and surplus I heartily approve. . . .

To the Same.

PAU, FRANCE, Jan. 21, 1889.

ALL the signs are that this year — 1889 — is going to be a year of stirring events, and I believe will be a great money-making year in America. The papers here are commenting on the fact that 1889 is indivisible by any whole number, and that the year 1789, so full of startling events, was of the same character. Also that the figure nine will enter into the date for the next one hundred and eleven years. There is a look of war in the air all over the world, but I do not believe it will come this year. All the above caused me to dream out the following, which is curious at least: —

1889 added into itself and into birthdays . . .	26				
Papa	26				
Eddie	26				
Pliny	26				
Aleck	26				
Mamma	8				
Freddy	18				
—				26	
Charlie	16				
Lulu	10				
—				26	
May	23	} 4	Average	} 104	
Wilbur	22				26
Bertha	30				26
Eva	29				26
	<u>104</u>		dates	<u>286</u>	
286 divided by 11, Edith's birthday . . .	26				
Papa and Mamma . . .	2				
Married	13th				
Children	11				
—				26	
				<u>338</u>	

Divided by 13, total parents and children . . . 26

26 (year) \times 26 (birthdays) \div 338 (above total) \times 13 (p. and c.) = . . . 26

And finally, the letters of

Harvey,	} The firm = 26
Harvey E.,	
Charles J.,	
Pliny,	

How's this for figures?

It is curious, because if any one date was changed, even one day, it would spoil the result. Pliny will figure out the profit to the firm in the above.

Think it must be we are to be closely interwoven with the events of the year — 1889.

Charlie's very interesting letter of the fourth was full of remarkable figures in reference to the firm's business the past year. His letter partook so much of the nature of an official letter from the firm that I will reply to it as such. The figures it contains show a wonderful system in the books ; they show great industry : it is a lively record. You know how many years I have been accustomed to big figures, but with all that I was filled with admiration for the firm and that my boys were capable of handling such vast amounts and with a profit. . . .

The Christmas presents to the clerks, as also raise in some salaries, I fully approve. Am very glad you remembered Aleck. In this connection, whenever you can give Willie Kinney a start, should like you to do so. Whenever he is able I presume he would like to marry a very nice young lady he is now engaged to up in Vermont, — a Miss George.

The idea of keeping a large surplus, and increasing it, is a good one. What a happiness it is to me to feel you are all working together so successfully ! I should love all my boys to hang together. The good you are doing me you can never calculate. . . .

To Pliny Fisk.

PAU, FRANCE, Jan. 22, 1889.

By the papers and statements sent me by Charlie I see you have carried out exactly your policy as laid down in your letter of Dec. 7th. You have shown most excellent judgment in all your handlings of Government bonds, and deserve great credit. The results for the year are certainly cause for great thankfulness, and I know how much is due to your exertions and brain workings. When you get time to write I love to receive your letters. Mamie writes such good letters about home matters that we are well posted there. Her last letters have been so sweet under the inspiration of the dear Dorothy,—her letter to Eva, received to-day, gave Eva a burst of happiness. Kiss her and the dear baby for me, and tell Edith Grandpa thinks of her a great deal. Her picture was charming, and Mamie did look lovely with the baby in her arms. . . .

It was so thoughtful and kind of you to make Wilbur that nice present; it pleased him more than you know. We are all well, and Thursday go to Biarritz, Hotel D'Angleterre. . . .

As for me, the entire rest is working its cure; generally I sleep well, have a good appetite, and am in good spirits. You have done all you can to relieve my mind from care. I do hope you will not find

the pressure too great for you in my absence. Get all the sleep you can, — it is the great restorer. . . .

Do you adhere to the policy of allowing no interest on deposits? In the main I hope you do. Keep your eye sharp on New York Central; that stock is free of all taxes, state, city, etc., and would take the place of Governments for such purposes. If the policy of the managers should be to make it a five per cent stock, it would be cheap at present prices. I saw an item in the papers to that effect. I throw this out, not as advising its purchase, but as a matter to be thought over. Let us grow sure, taking no undue risks, but ready to strike when good judgment tells us the time has come.

The French bankers are making a pile of money out of the Russian loan, which the German bankers kicked out of Berlin. Rothschilds, etc., are making a pile also out of the Hungarian funding scheme devised by them.

The bankers of Europe wield a terrific power. By patient waiting and careful watching our time will come.

A banker cannot be too careful of his credit, in little as well as big things. The time comes when credit and capital can do almost anything.

A banker should trust everybody.

A banker should trust nobody.

Put these two together and you will find much distress and loss could many times have been saved.

A banker should be a good listener but talk little.

A banker should cultivate his memory so keenly that he can forget all the trash he hears, but remember to the finest point anything which may be useful.

BIARRITZ, Feb. 2, 1889.

MY DEAR BOYS, — . . . On Saturday, Jan. 5th, you could have seen a happy party creeping out of the Hotel Meurice, just at break of day. . . . We had been two full months in Paris; it seemed to me like leaving home, for I had rested there. We had all enjoyed it, and still were ready to leave, for we were going to an unknown land, the land of the Basque country, the land where France had fought its greatest battles in olden times, the land of sunshine and happiness, the land of wine, of strong men, of beautiful women, — we were to see the stormy Bay of Biscay; we were, to sum it all up, to have new sensations. . . .

We arrived at Pau at noon, after an interesting ride of about seventy-five miles. Pau is one of those places hard to describe. It is a great resort for the English people, you know; they bring their horses and guns and dogs, and have a good time their way. It has its casino, its theatre, its English club, its beautiful walks and drives, and, when the air is clear,

a most wonderful view of the Pyrenees, about ten miles distance. . . .

Now this is not all of Pau, — its people, the natives of the soil, interested me hugely. We were on the borders and in the Basque country. The people dress quaintly; it was a curious sight to ramble through the streets and see them in crowds, with sabots, wooden shoes, and Basque hats, and generally good-looking and so polite. They are an honest, industrious people, these Basque people; they are a peculiar race. They cover this part of France, and also several districts in Spain. They are a bold people, and claim never to have been beaten in war. Their language is strange, difficult to learn, and so difficult that a curious legend says that old Satan, finding he could not corrupt the Basque people, concluded to go among them and learn their language, and then with sweet tongue he would beguile them; but after eleven months' hard work, he gave it up, and forever since has left them alone. They furthermore claim that theirs is the original tongue, spoken before the Tower of Babel shake-up, and that they retained their original. . . .

Last Sunday morning was dark and dismal. Aleck was due at Bayonne, six miles distance, at six forty, so Auguste and I started at five forty-five to meet him. We had a landau with two powerful horses, a string of bells on each to frighten the Basques, and away we

went. It was dark as tar; the driver ran his horses all the way, up hill and down. It was a weird ride, but we came in all safe. . . . After his trip of four thousand miles, Aleck rolled into the station and dismounted as coolly as if he was landing at Riverside; and then the ride back to Biarritz, and the joy of Mamma and the girls, you can imagine. He looked well, and what good talks I have had about you all! . . .

To Wilbur C. Fisk.

BIARRITZ, FRANCE, Feb. 4, 1889.

WHILE I was writing to my dear boys on Saturday, a great storm was gathering, which increased almost to a tempest, and has lasted ever since. The sight of the ocean from our windows is grandly wonderful. Last evening, at full tide, we bundled up, and all but Mamma went down to the beach to see the terrific breakers as they rolled in and broke on the shore. Crowds of people were there looking on. The waters had been churned into a white foam, which formed in all sorts of fantastic shapes. For perfect safety, and to see the glorious sight better, we went up on the balcony of the bath-house, — a handsome building four hundred feet long, the balcony running the whole length. Crowds of people were there with us. The house is far up on the beach, a wall ten feet high pro-

tecting it; on the wall a promenade fifteen feet wide, this balcony again about three feet above the promenade. The black sky overhead, the billows crested with foam rushed in like mad spirits. The tide was still rising, the breakers crept nearer and nearer,—they touched the wall, they mounted higher, the foam reached the promenade; suddenly a roaring was heard, a general exclamation, and up they rose all over our balcony, and amidst suds, foam, shrieks and laughter, we scud for safer quarters. On the rocky part of the beach the waves would break and dash fifty feet into the air. We have had a dozen thunder storms; these, with hail and rain, and the whirling tempest, have given us a full taste of heaven's orchestra. We have had while here some days so sweet, so calm, so beautiful, that one could almost wish to while away a life-time. . . .

It seems a dream that twenty-one years have passed by since the Lord gave us our precious boy Wilbur, and that his twenty-first birthday is now at hand. You have been a child much loved, your days have passed one by one, until now you open the door to manhood. We have ever instilled honour and truth in your heart, and there it has made a firm lodgment.

We have tried to make men of our boys, men to stand up for the right, and take their places in the world, strong and true. Of all our love for you, you

need not be told, or that you will still be our dear baby boy all the days of your life. We love you dearly ; that tells the story.

Believing that you have learned the value of money, and that you can take care of it, I now shall resign into your hands a trust which has grown with your growth, which has been sacred amidst storms of adversity, which is the result of a careful system of savings year by year, for our "baby boy Wilbur." That he will pursue this same system, take good care of the principal, and add to it year by year from the income, as he can spare it, I feel right sure.

Keep your money matters to yourself is the true maxim ; it is no business of outsiders ; never be elated with money possessions, — it is a solemn trust which you are accountable for. You can feel that the handing over this to you is a mark of my confidence to the fullest extent, that you know how to take care of it, and are worthy. Of course you know how sorry I am that I cannot actually give you this myself on your birthday, but will look forward to that pleasure on my return ; until then, this will be in my box at the office.

. . . May God bless and keep you ever and ever, will always be the prayer of your dear

PAPA AND MAMMA.

PARIS, March 3, 1889.

MY DEAR BOYS,—It is with a very tender heart that I commence this letter, as it will be the last before our return. The days, the weeks, the months, have glided by since my first, and now we are almost on the eve of starting home again. We are doing up last things, we are having our last days in Paris. Soon we will be in London, soon the third of April will be here, and soon we will be on the old Britannic and crossing the deep, wide sea to our loved ones at home.

As I look back over these months, and think of all our journeyings, and follow one step after another, it seems only a moment. We have been prospered, we have been preserved from all harm, we have travelled far and wide,—not a mishap, not even a detention. You have all been well, you have been diligent and prospered in business, you have gained wisdom and strength. My being away has not only shown my confidence in you, but has shown the world I had faith in your ability to carry on our great business. You have succeeded; you have done me great credit as well as yourselves. That you would work hard I had no doubt, and therefore I could daily pray the Lord to bless my dear boys, to give them good judgment, to give them prosperity as far as would be for their eternal good. The exertions have been rewarded, the prayers have been answered. . . .

So many memories weave their story around me of our whole trip as I write ; all the time I have been a quiet learner and observer, even though during the first months I was so much of a sick kitten, — but all this passed away at Heidelberg. I never gave up one moment, and even tried to be so cheerful that outsiders all complimented me on my wonderful good looks. Now I think I can work like a horse — at least, an old one — again. The next four years we ought to salt down a million of money ; at least we can aim for it. Like an old war horse, I smell the battle afar off.

LONDON, March 14, 1889.

THIS letter was commenced in Paris, eleven days ago, and now in reading over what I then wrote I find I ended up with a little burst of enthusiasm, which may seem to you like counting chickens before they're hatched. But never mind ; it's good reading, and we will hope it will come true.

The last days in Paris passed away very quickly and pleasantly ; the most notable incident on my part was a visit of inspection with Aleck and Auguste to the Exposition buildings. After some little trouble we succeeded in getting workmen's tickets, and leisurely walked all through. It is simply wonderful, — the machinery building is more of a marvel than the Eiffel Tower. The American department is no credit to our great and glorious country. The whole

thing will be a great success, and we were not only pleased, but delighted, with our morning's work. The last day in Paris arrived, and with great regret I pulled out of our cosy home at the Meurice, and started for the rough channel, and cold, dreary, foggy London. . . .

Now for a frank confession; for the first and only time I am in love with London. Our surroundings are elegant; from our parlour windows we can see "Rotten Row," and the great drive in Hyde Park; the walks are beautiful. I am content, and now I can finish my letter in much better spirits than I expected. Mamma and the children are all well, and are delighted to be once more where English is spoken. And now good night for this time, but like Charlie's celebrated "Trip to the moon," I can say, "To be continued."

LONDON, March 23.

. . . THERE is little more I can add to this; it will be my last letter before we sail. I know we have your loving wishes and prayers for a good voyage and safe return home; and you know how our hearts reach out to you across the great Atlantic, and how we long to see you all again,—and especially the two dear little ones added to our flock since we left. For all our great blessings as a family, we can only thank God and be glad. And now, my dear boys, I can only say God bless and keep you and yours, ever and ever.

A GRAVE QUESTION.

HARVEY FISK & SONS,

Bankers and Dealers in Government Bonds,

POST OFFICE ADDRESS :

No. 28 Nassau Street,

P. O. Box 235.

New York, July 20, 1889.

WITH the small amount of excess reserve in the banks how are we going to tide over the great demand for currency — now almost on us — to move the fall crop of wheat, cotton, corn, and other products, as well as the increased needs for industrial purposes?

It is well to ask where all the money has flown to from New York during the past few months.

First — We have shipped to Europe to pay for foreign goods over \$33,000,000 in good solid gold, and over \$3,000,000 more is already engaged for shipment to-day. Second — While the gold sent to Europe was to pay what we owed, during all this time the United States Treasury was, instead of depleting its balances, steadily increasing them day by day, and week by week until it now has, by its July 1st statement of “assets and liabilities,” a round sum of nearly one hundred millions surplus, and this after laying by \$216,000,000 to cover the greenback and national bank note reserves and disbursing officers’ balances. The aggregate surplus on the first of March last was \$72,997,428.53, showing

an increase since that date of nearly \$24,000,000 in the surplus money belonging to the United States Treasury. On July first the aggregate surplus was \$96,838,850.29.

It is needless for us to state that the law authorizing the Secretary of the Treasury to invest, at his discretion, all surplus balance in bonds of the United States Government is still in force.

It is also needless for us to state that, if the Administration continues to increase its balance, or if it does not liberate rapidly a large proportion of what it now has on hand, there will be serious difficulty in tiding over the usual large demand for money in the immediate future and during the fall.

The remedy is for the Treasury Department to carry out the intent and spirit of the laws of Congress by investing its surplus in bonds of the United States.

It is our opinion as large dealers in Government Bonds that fifty to one hundred million "Fours" could be bought without advancing the market price over 3 or 4 per cent. We have always held that as long as the Government could purchase its "Fours" to save 2 per cent for each and every year they had to run, it was the best thing could be done with its "Surplus." The "Fours" now have just eighteen years to run to maturity; if outstanding until that time the Government will have paid, in principal and

interest, 172, or \$1,720 for each \$1,000 bond. A saving of 2 per cent for each of the eighteen years would amount to \$360 on each \$1,000 bond; thus, if the Government was compelled to pay by the scarcity of the bonds, 136, or \$1,360 for each \$1,000 bond, there would be a saving to the people of \$360,000, in each \$1,000,000 purchased; while the scattering of the money into the channels of trade and commerce would result in untold good to the country.

Now, unless we are very much mistaken in our opinion, the Secretary will have no trouble in supplying all his present wants at considerably less than 136.

The Secretary of the Treasury is now offering to buy the 4½s at a price which nets the Government a saving of less than 1½ per cent for each year—two and one quarter years they still have to run—and gets no bonds worth talking about.

It may be of interest to many to see the following figures, copied from the last report issued by J. N. Huston, Treasurer U. S.

In his custody, as Treasurer, June 29, 1889:—

Gold Coin and Bullion	\$303,504,319.58
Silver Coin and Bullion	283,604,836.80
Fractional Silver Coin	25,354,807.90
Trade Dollar Bullion	6,083,537.70
Deposits in National Banks	47,432,377.26
National Bank Notes and other items	4,857,724.99
United States Notes—Legal Tenders	46,336,085.23
Grand Total Cash in Treasury	\$717,173,689.46

From which deduct the following Liabilities : —

Gold Certificates outstanding	\$116,792,759.00	
Silver Certificates outstanding	257,102,445.00	
“ Legal tender ” certificates out- standing	<u>16,735,000.00</u>	
		<u>\$390,630,204.00</u>
Balance in the Treasury after all liabilities are deducted		\$326,543,485.46

OR OVER THREE HUNDRED AND TWENTY-SIX MILLION DOLLARS.

If this is not riches — what is? And this is all idle, drawing no interest, while the United States is paying interest on a shade less than EIGHT HUNDRED AND THIRTY MILLION DOLLARS, — \$829,863,990.

Of the balance in the Treasury the Treasurer is required by law to set apart \$100,000,000 as a reserve for redemption of United States notes, and under present laws he is also required to keep idle the \$83,681,269.16 deposited with him by National banks to redeem their circulation as it is presented.

This leaves a clear surplus of

\$142,862,216.30,

but of this amount there is again set aside the sum of \$46,023,366.01 to cover accrued interest on the debt and to meet disbursing officers' drafts when presented; just as if the receipts of the Government were going to stop, and never again another dollar to be paid into the treasury.

We, as a country, are rich enough to stand all this, but we cannot see clearly why, after all has been provided for, nearly one hundred millions, not wanted and not set aside for any purpose, should lie idle when so much money could be saved for the people by decreasing the interest-bearing debt, as the law directs.

The American people desire to see the debt paid as rapidly as possible; they do not desire to see the debt reported as decreased each month, — five, ten or fifteen millions, — and brought about only by locking up so much more money in the Treasury.

The United States Government can go into the next century entirely free from interest-bearing debt, and not half try.

IN CONCLUSION.

As long as the Government can buy its bonds at so great a saving, that is the best and safest and surest way to use its surplus money, much better than leaving it idle in the Treasury and National Banks.

Truly,

HARVEY FISK & SONS.

Unpublished Circular.

July 21, 1889.

IN the "New York Tribune" of this morning appeared an editorial headed "Secretary Windom's Policy," in which the writer took occasion to criticise our circular "A Grave Question."

We can only suppose the writer had not, as we had, the official statements of the Treasurer of the United States before him or he would not have made such unaccountable blunders. Every figure we made — except the additions and deductions — were made from these statements, — for where else could we get the figures ?

We are approaching a crisis, and if the Treasury Department blinds itself to the situation we can only say we have done our duty.

The money writer of the "Tribune" also this morning made statements which, as far as we are concerned, are totally devoid of truth. We never had any part or lot in any Syndicate in Government Bonds, never at any one time had one-fifth of the amount of "Fours" he states.

We have sold the Treasury Department since it commenced to buy bonds nearly sixty-five million bonds, and expect to sell it many more. Having been actively engaged in dealing in Government Bonds for over twenty-five years, we know where

most of them are held, and we know the views of the holders as to their value. We did not state the Treasury would have to pay one hundred and thirty-six to get bonds; on the contrary, we stated as our opinion the Secretary could do considerably better.

As far as regards the deposits in National Banks, we have nothing to say, except that the bonds deposited as security are worth more than ten million dollars over the deposits, and that the Treasury is losing over one million five hundred thousand dollars per annum by these deposits in interest it is paying on these bonds. Including these deposits, the Treasury had on July first nearly one hundred million dollars which ought to be used in purchasing bonds.

We are good enough Republicans to think the speeches and promises of the Republican party should be carried out. Law is law, and they are put in Washington to execute the laws, not to interpret them to suit their own purposes. Why the head of the Treasury Department should try to belittle the power in his hands to aid the interests of the country is beyond us, — especially as his excess receipts, in addition to his surplus, are more than eight millions a month over all his needs.

We state again, and affirm, that by the reports of his own officer — the Treasurer of the United States — he had nearly one hundred million surplus on July 1st, 1889.

If the Secretary would step into the New York Clearing House and confer with the Presidents, he would find it was "A Grave Question" with them how best to meet the fall demand for currency.

We may be all thankful that the coming demand for money is on account of the "big crops," and no one will find fault with the Treasury if it does all it can do.

Truly,

HARVEY FISK & SONS.

To Harvey Edward Fisk.

MAPLEWOOD, Aug. 1, 1889.

. . . CONSIDERING that last month was a steadily declining market, we did well. Remember always that when I am away I trust you and the boys implicitly, in judgment and all else. Your knowledge of railroads is of the utmost advantage to the firm. It has been a comfort to me to be with and work with you the past few weeks.

The country will find it is truly "a grave question" if this administration continues to run the Treasury as it has commenced.

Keep me posted of any important changes. I am going to rest, and be ready for a heavy fall campaign.

To the Same.

NEW YORK, Sept. 20, 1889.

WE imagine you and Mary very near the "Banks" to-night. Every evening we count the miles, and wonder how you are getting along. I did feel real "peeked" going back to the office after leaving you on the steamer, and it seems so lonesome not to see you. So many expressions of surprise from people coming in to find you were on the ocean and far away. We are all very well, and no changes since you left. Pliny has gone after Mamie, so Charlie and I are working alone; but not much doing. Although you have only been gone two days and a half, it seems a long time. I can imagine you now with Mary enjoying the old ocean hugely, and having a good rest, which you deserve. Your "on board" letter was gladly received by Mamma and me.

ST. AUGUSTINE, FLORIDA, Jan. 9, 1890.

MY DEAR BOYS, — . . . If you need Aleck at any time do not hesitate to telegraph for him; he is a comfort to us and popular with all; but as long as we are so quietly settled here, I could spare him in case of need. The girls are very well and happy, Mamma also; but she and we all would enjoy a breath of real

frosty air once in a while. Our hotel is good, and the rooms assigned to us are all we could wish.

This is a lovely place,—bright, beautiful, and warm days with cool nights. . . . I am in every way much better, generally have a good appetite and sleep well; but I do long at times with a great yearning to see you all and be with you. . . .

One nuisance here is the crowds of darkies. James can tell you what a real Southern “nigger” is like. Now, do I like it here as well as in Europe? No; there is not the same feeling of novelty. Should say Southern France was a much better climate: there is a dead sameness which you do not feel abroad. Perhaps California would be an improvement, and the trip there might not be as tiresome as I imagine. I have lost a good deal of flesh, but think I am now picking up again. . . . The ride from Washington here was long, tedious, and totally devoid of interest,—an ill begotten country all the way. I should have written before and oftener, but I have really felt too lazy to do anything.

The “Ponce” opens to-day with a grand flourish, but we shall stay at the “Cordova;” our rooms are too nice to give up, and then it is much cheaper. The “Ponce” is immense, and no mistake; the “Alcazar” is another huge building. Mr. Flagler owns all three; he must have spent here at St. Augustine several million dollars.

Now, boys, may you all be blessed with as good children as Mamma and I have ; this is my greatest desire when I think of my boys and the comfort they are to me.

To Harvey Edward Fisk.

ST. AUGUSTINE, FLORIDA, Jan. 22, 1890.

ALTHOUGH it is only about six weeks since we left you all, it seems to me as many months. If it had not been for your frequent letters we should have been lost entirely. Your letters and circulars and few words about business have been a great comfort to me ; I have felt like writing to you each time your letters came. I am much better and more like myself, but I cannot apply myself even to writing. The days go by in this soft, enervating climate like a dream. . .

To Wilbur C. Fisk.

JACKSONVILLE, FLORIDA, Feb. 22, 1890.

THIS morning early we sent you a telegraphic "love message" to the office, forgetting for the moment that it was always closed on your birthday, and presuming you would not be in Princeton. I also ordered from the Tiffany & Co., of Jacksonville, a cocoanut stick which they are to send you by express direct to Princeton, as a little token of love. We are

all talking about you to-day and celebrating your and May's birthday.

At last our Florida days are about finished, as we have decided to leave for Savannah next Wednesday morning. Our visit here has not been without pleasure, and certainly it has done us all good, and we have escaped the grippe and all the discomfort of a Northern winter. . . .

I have been very sorry to be away from the boys and office all this time; they must have had a hard and trying time with all the changes. Soon now your Princeton days will be over, and the graver side of life before you. The great future with all its possibilities will be before you; you are so well grounded and have so much energy that I have no fears. . . .

I am gaining all the time, and hope to be entirely well again and ready for work. May God bless and keep you all your future days.

(Telegram.)

To Mr. and Mrs. H. Edward Fisk.

WILBURTHA, N. J., Oct. 1, 1890.

Love and congratulations, with the hope of many happy returns.

PAPA & MAMMA.

THE END.

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