

## THE ROTHSCHILDS.

## A Sketch of the Celebrated House.

A short time after the battle of Jena, in which Napoleon broke down the armed opposition of Prussia, William I., Elector of Hesse Cassel, flying through Frankfurt, summoned to an audience a prominent banker of the city.

"I am one of those," he said, "who trusted to the faith of that faithless perjurer and enemy of his race, Napoleon Bonaparte. He promised to preserve my territory from violation and to treat me as a neutral prince. He has forced me to fly from my own domain, has already seized it, is to obliterate it and make it a part of the Kingdom of Westphalia. I have with me about five millions. Take them! Keep them in security until my rights are restored and recognized. How much interest will you allow me?"

"In the disturbances of the time," replied Mayer von Rothschild, "I can promise nothing. It must be a very low rate if any. You will have to trust me to pay what I can, when I am able to do it."

"Very well," replied the Elector, "my chief purpose is to secure them. From what I learn of you I cannot do better than to trust you. I must bid you adieu."

Rothschild departed, received the Elector's treasure on deposit, was enabled to loan it and reloan it to some advantage, but paid no interest on it for eight years, after which he paid two per cent. for nine years, and returned it to the Elector's son in 1824.

Such, at least, according to the legend, is the origin of that wonderful house of Rothschild, whose existence and operation are surrounded with something of the mysteries and dazzling spectacular display found chiefly in fairy romances and Arabian Night's tales.

During all the troubles of Europe in the early part of the century Rothschild remained undisturbed. He negotiated two loans of four million dollars each for Denmark, which, contemptible now, were enormous then. A large wholesale "Yankee notions" or dry goods house might surpass them to-day. Mayer Rothschild had the faculty of turning all chances to good account.

Just before his death in 1812 he called together his six sons—Nathan, Solomon, Anselme, Karl, Mayer and James, and said to them:

"I want you to promise me on your solemn oaths always to remain united in carrying on the operations of our house."

They swore as he asked, but after his death separated; or rather they divided Europe between them. They established their houses at Paris, London, Frankfurt, Vienna and Naples. Each one shared in the general operations of the house, but had individual supervision over his particular field. It was not a central bank with different branches; there were five different houses, which if occasion required, acted as one.

The Emperor of Austria ennobled all of them as if they were all the eldest, which is an Austrian custom. Their arms are five golden arrows. By a remarkable coincidence, an ancient writer predicted that Charon, who, according to the old myth, ferried people over the Styx, or river of death, and who gets his pay from the passengers, would have a large income in the year 1855, and in that year, Nathan, the eldest, and Solomon and Karl all died. Everybody expected, as each one dropped off, to learn at last the secrets of that enormous banking house. But there was not the smallest chance to look into their big books. Another Rothschild stood ready to take them from the dead men's hands. The firm is a dynasty. You can learn from it only that it has a secret of making money.

One of the great strokes of the Rothschild house was made when Nathan, the London banker, and an English citizen, followed close in the rear of Napoleon, in 1815, as if he foresaw the fall of that giant. The sun had not set on the battle of Waterloo before the banker was well on his way to London. He bought English consols, at that time very low in price. When London heard the great news, consols rose and Rothschild sold. This transaction was entirely Rothschild-like. In their transactions chance is eliminated as much, perhaps, as it is possible in human affairs. The conception of these grand schemes are clear and simple, however vast. The accomplishment alone is difficult, because it requires a rapid glance over the whole field, and large capital. But there is in them indications of genius. In most of these first great operations there is the peculiarity of Christopher Columbus' famous egg trick. Dollars, like soldiers, need to be hurled en masse and at once against a designated point. The Rothschilds in this respect have been the greatest captains of the century.

Capital has displaced men in the world of industry. Formerly a man was a producer or a negotiator, a borrower or a lender. Now, by the substitution of capital, he may be all of these at the same time. In Belgium and Spain the Rothschilds are producers of coal and quicksilver. By virtue of the railroads they own they are also carriers; to-day they will be the largest buyers, to-morrow the largest sellers in Europe. Speculation is the fairy of the nineteenth century, and the Rothschilds are its godsons. Life at the present day has been almost tripled in intensity. A man who dies at 40 years of age has certainly lived more than centenarians of the seventeenth century.

Money no longer has a country. The Rothschilds would lend it to Belgium and to Holland when they were mutual enemies; to Austria and to Italy; to France and to Germany; to Antonelli or Victor Emanuel. Though empires go down with a crash the house of Rothschild remains unmoved. They furnish the money to make war; they furnish it to make peace. The conqueror owes them for his guns; the conquered owes them for his ransom.

Only once was there any disagreement known to have arisen between them. When Naples ceased to be a capital the Baron Adolphe de Rothschild removed his banking house from the city, and demanded, in cash, his share of the common funds—fifteen millions. But perhaps recollecting the oath required by the founder of the house, the affair was arranged, and the different Rothschilds in all times of confusion and trouble have continued to utter the same distinct watchword of business, even as at night the clocks of large cities, regulated by one hand, strike the hours at the same moment.

When steam and electricity came into use the former great strides of speculation were no longer possible. But the Rothschilds anticipated these inventions. The Baron James at Paris, it is said, hastened to seize and use these new levers, which otherwise would have destroyed him. He was the principal projector of the French railways, and is said to have wept tears of joy on sending the first telegram to San Francisco. He had calculated the differ-

ence of time between Paris and San Francisco, and he knew that the answer would come during the day. He awaited it in feverish silence. It came at the hour he had calculated.

The Rothschilds are for the most part Jews. The tomb of the Paris family is opposite that of Rachel in the cemetery of Pere Lachaise. An "R" is sculptured in relief on the white stone of the modest chapel. The inclosure in front is sown with pebbles. Every Jew who visits a grave leaves a stone.

The project of buying Palestine and reinstating the Jews has been attributed to the Rothschilds, but as they have never taken any steps toward it, it is probable that they either never thought of it or speedily abandoned it.

Many stories are told of their shrewdness, and while some of them are true, more are legendary.

One of the best known is that of the Paris banker, who, when two communists entered his bank demanded that he share his property with them, gave them each a five-france piece and told them that was their share as near as he could calculate it.

It was a Rothschild, too, who, while playing cards, was much annoyed by another player, who stopped the game in order that he might find a piece of money that had fallen upon the carpet. Rothschild thereupon folded a bank note, lit it and held it for him, saying, "There, my good man, hurry up while I hold the light."

## The Native Army in India.

As before 1858, the native army may now be divided into three grand divisions, which take their names from the three presidencies of Bengal, Madras, and Bombay. The first of these is composed of 19 regiments of cavalry, 45 regiments of native infantry, 5 native regiments of Goorkas, 5 regiments of Punjab cavalry, 4 regiments of Sikh infantry, 6 regiments of Punjab infantry, 2 regiments of Central India horse, 2 regiments of Meywar infantry, and the Hyderabad contingent.

With hardly an exception, all these corps have, since the mutiny, had their names changed. The cavalry has been entirely altered. The 11 regiments of semi-Europeanized native dragoons have been abolished and their place taken by what used to be called "Irregular cavalry"—that is to say, by regiments in which the men are armed, dressed, and mounted after the native fashion, a change for the better which cannot be too highly praised.

In the Bengal native infantry the numbering of the regiments has also been altered. Thus, the present First Regiment was, before the mutiny, numbered the Twenty-first; the Second was formerly the Thirty-first; the Third the Thirty-second, and so on throughout the list.

In the Madras service there are 4 regiments of native cavalry and 41 of native infantry, while the Bombay army consists of 3 regiments of native cavalry, besides the Poona horse, 3 regiments of Scinde horse, and 30 regiments of native infantry. But it is in the Bengal army that the greatest changes have been made. The custom that had by degrees become an unwritten law, from which no deviation was permitted, of enlisting none but high-caste men in the ranks, has been completely abrogated. In the dark days, twenty years ago, when we were so near losing India, these men were always the most disaffected. Since then, not only have low-caste men been encouraged to enter the service, but natives belonging to tribes formerly unfriendly and unwilling to serve, have been sought after and enrolled, and they are thought more of than the Brahmans and Rainpoots, from whom our regiments used to be almost exclusively recruited. But perhaps the greatest alteration is in the manner in which the native army is now provided with European officers. When a youngster went out to India he used to be gazetted as ensign to a native regiment, in which he remained on the list until he obtained the rank of major. Under the new system the only entrance to the native military service is through the English army. An officer who wishes to serve in our Indian army must first qualify and pass his examination and enter as a second lieutenant in the cavalry or infantry of the line. After two years of regimental duty, he may apply, if the corps to which he belongs is stationed in India, and after he has passed a preliminary examination in one of the native languages; to be attached to a native regiment as "a probationer for the staff corps." Should his probation prove satisfactory, he is gazetted from the corps to which he has hitherto belonged, and entered on the roll of the staff corps of the Presidency in which he is serving. When this change has been made he is available for any duty in India; but, as a matter of course, the vast majority of the officers belonging to the staff corps are employed with the different native regiments.

## How to Select a Husband.

It has been profoundly remarked that the true way of telling a toadstool from a mushroom is to eat it. If you die it was a toadstool, if you live it was a mushroom. A similar method is employed in the selection of husbands; marry him, if he kills you he was a bad husband; if he makes you happy he is a good one. There is really no other criterion. As Dr. Samuel Johnson remarked, "the proof of the pudding is in the eating thereof." Some young men that seem unexceptionable, indeed very desirable when they are single, are perfectly horrid as soon as they get married. All the latent brute there is in the heart comes out as soon as a sensitive and delicate being seeks her happiness in his companionship. The honeymoon lasts a very short time, the receptions and the round parties are soon over, and then the two sit down to make home happy. If she has married a society man, he will soon begin to get bored; he will yawn and go to sleep on the sofa. Then he will take his hat and go down to the club and see the boys, and perhaps not come home till morning. If she has married a man engrossed in business he will be fagged out when he comes home. He may be a sickly man that she must nurse, and a morose man that she must seek to cheer, a drunken man that she must sit up for, a violent man that she fears, a fool whom she soon learns to despise, a vulgar man for whom she must apologize—in short, there are a thousand ways of being bad husbands, and very few ways of being good ones. And the worst of it is that the poor silly women are apt to admire in single men the very traits that make bad husbands, and look with contempt or ridicule upon those quiet virtues which make home happy. Men with very little personal beauty or style often make the wife happy—and sometimes quite the reverse. The number of ways of being a bad husband is almost as great as the number of ways of being ugly. No one can tell from the demeanor of a single man what sort of husband he will be. Meantime, she must marry somebody. Eat it; if you die it must be a toadstool; if you live it was a sort of mushroom.—[*Baltimore Every Saturday.*]

## Our Homes.

Houses and farms, bank stocks and bonds are all good things to have, and especially when the dividends fill the capacious pocket-book and promise comfort, ease, and luxury. But it has been observed by thoughtful people that wealth is not an unfailing source of happiness; nay, it has often proved an annoyance and even a burden to life. There is something that often comes with wealth that mars the joys that should accompany it, and, before the owner is aware, it has sapped his humanity, and he stands out soured, vain, and selfish, a being to make angels weep and devils laugh and chuckle.

When the Savior of men was upon earth He gave an impressive lesson to one who came and inquired what he should do to have eternal life. He said he had kept all the commandments from his youth up, and asked: "What lack I yet?" The answer was, "Go and sell that thou hast and give to the poor." The advice, we are assured, made the young man "sorrow." But the further impressive words were uttered: "I say unto you, that a rich man shall hardly enter the kingdom of heaven." Under such teachings, and with the experience that wealth brings many evils in its train, it seems strange that the human family should jeopardize every hope, and tire the limbs and worry the brain, and strain the hands in the eager chase for riches. The question should come to-day to these merchants on "Change, the business man in his counting-room, the professional man in his wearisome study, "What am I striving for at this opening of the year 1879?"

Aside from morals and religion, which we leave to the pulpits, what ideas have we formed for a year's happiness? We take it for granted that our readers agree with us that the world was made for happy men and women. Its beauty and variety and bountiful supplies of comforts and luxuries teach us the fact more forcibly than words can express it. Happy men and women are not found outside of happy homes. We pity the millionaire who smiles at the simplicity of the proposition, and equally the man who boasts in his pride that he can purchase with gold this precious commodity. It is something that gold will not buy, and any amount of wealth will not prevent a bankruptcy and its banishment from the home.

If a single reader at the opening of this new year feels that his home is not the ideal place he has in the years ago cherished and anticipated, it would be well to stop and inquire the reason.

Does the tired wife, shut up in the nursery, with annoying duties of domestic life, for days and weeks and months, light up with a smile at your coming? Do the little ones stand at the window and peer into the gathering gloom to note your earliest approach, and make the house resound with joy when the door swings to admit you? No? Well, there is something wrong. Husband and wife might well stop and ask in all sincerity how shall we "make home happy" the coming year? Wealth alone will not do it; the honors of the world and the rounds of fashionable life soon grow insipid, and we must ever turn to the home, whether palatial or humble, to find this object of life. If there were some patent method for obtaining it, or if it could be purchased, what a demand there would be; and yet when it lies at our doors, or is placed in our hands, we hesitate to pick it up and fail to grasp it.

The fact is too many are looking for great things and great events, when the sum of human happiness is almost wholly made up of the little and apparently insignificant things about us.

It has been said that "familiarity breeds contempt." This can only become true between husband and wife and parents and children when the nobility of manhood and womanhood has been forgotten and laid aside, and selfishness and vulgarity have taken its honored place. If the occupants of some of the homes who have seen happiness departing during the past year would, in turning the new leaf, remember some of the lessons they once well understood, the change would be magical. Let the husband try for three months to enter his house and leave it as he did in the days of his wooing. Let the wife practice the easy charms that won the lover. Neither has forgotten, and there is more than "millions in it." It won't be a costly experiment, and if the trial of a year does not make every room of your home humble though it may be, ring with happiness, then you may set it down that the devil has a mortgage and will likely foreclose, and the sooner the better. But do not give up too easily, for of all desirable and beautiful things of this life, a happy home stands first. It is a kind of a foretaste of the home beyond, whose "gates are never shut," and "whose glory no man can estimate." As our sons and daughters grow up and go out from their homes, although they may scatter to remote regions of the earth, yet forever arises before their minds the loved spot that sheltered them, and the sweet influences of the home of childhood will protect them from many an evil, and draw them with the sweet voices of the past to noble and heroic achievements.

## The Last Match.

"Matches," it is said, "are made in Heaven" but vast numbers also are made in Wilmington, Delaware, and in November, 1860, I learned the incalculable worth of one of those Wilmington matches. At that time I was far out on the plains of Kansas. In company with three others we were prospecting the country, shooting buffalo and enjoying ourselves generally in frontier style. The autumn had been long and delightful; the days were at times sultry, but the nights were cold enough to sleep beneath a pair of blankets. Little did we anticipate what shortly was in store for us. On the evening of the 25th instant, (never can I forget the day,) vast portentous clouds gathered along the horizon at the northwest, and ere midnight a rain storm burst upon us with terrible violence. The wind howled around our tent where we sought shelter, and soon the water found its way through the canvas and drenched us to the skin. Our pair of mules, frightened at the awful thunder and almost blinding lightning, had pulled up the stakes to which they were attached by tethering ropes, and stood at our tent trembling with fear. For more than an hour this drenching rain came down, and then the storm put on a new phase. A never and more fearful danger became manifest. All was black as Hades; but we could feel that, though the rain had ceased, the snow had taken its place, and was falling rapidly. Great Heavens! were we to be engulfed and perish in one of those deep snows which sometimes fall on the Western plains? And then, too, it was rapidly becoming cooler. The thermometer must have stood twenty degrees below the freezing point ere daylight broke upon us. Fortunately we were within twenty yards of a belt of timber, running along a stream, and now but one leading consideration was uppermost in our minds—that of making a