

in England, and that he is one of the few persons outside of their family who are privileged to address both the sovereign and the Prince of Wales by their Christian names. He has practically presented Edward VII with £2,000, and every one at court knows that the cause of the king's quarrel with Lord Salisbury was the premier's refusal to make Sir Ernest a privy councillor as well as a knight in return for his generosity. As soon as possible after the premier's retirement, the king gave Sir Ernest this much coveted distinction in the face of strong opposition in high quarters, and the financier recently received another proof of the royal favor, when the king stood godfather to his daughter's baby.

The public here, however, has no idea how intimate are the relations between the king and his plutocratic subject. It is only now and then that the newspapers announce that "Sir Ernest Cassel had the honor of entertaining his majesty to dinner last evening in Grosvenor square," but that doesn't prevent the king from being frequently the millionaire's guest when the fact is not publicly mentioned.

KING'S PRIVATE CLUB.
Since his accession Edward VII has practically abandoned his club, but this doesn't mean that he has given up his old cronies. He meets them at a few private houses, and one of the chief scenes of such meetings is at the big house in Grosvenor square, just at the corner of Carlos place, where Sir Ernest Cassel lives in a style such as few men in the United Kingdom can afford. These meetings give the king a chance to chat with his friends over a game of cards or billiards, and for the time being royal etiquette is entirely forgotten. The evening has been passed in this manner, the king actually has supper with his host and then drives back to Buckingham Palace in a closed brougham, with two Scotland Yard detectives riding in a hansom close behind.

Like every other rich racing man in this country, Sir Ernest also has a luxurious establishment at Newmarket. His place there is called Moulton Paddocks, and here the king is almost invariably the millionaire's guest while the Newmarket season is on.

Though little attempt is made at ostentation when the king is Sir Ernest's guest in a private way, the dinners which the financier gives publicly in the king's honor are absolutely regal, and I am told that entertaining his majesty costs Sir Ernest something like \$100,000 a year.

MANAGES THE KING'S MONEY.
It is as his confidential financial adviser, however, that Sir Ernest comes into closer touch with the sovereign than probably any other private individual ever did, with the possible exception of that other millionaire friend of Edward VII, the Baron de Hirsch. It was said, of course, that Baron de Hirsch paid the then Prince of Wales' debts, and many folk believe that in this respect, too, Sir Ernest has taken the dead baron's place, but this is probably not literally true. A more satisfactory arrangement which he made in connection with his majesty's indebtedness in various quarters did, however, cost Sir Ernest what, even to him, must have been a pretty penny, for in court circles it is well known that the scheme launched soon after the king's accession to settle his accounts out of savings in the expenditures at the various royal palaces was thought out by Sir Ernest, and that in order to get it going he had to fork over \$1,000,000 out of his own pocket.

And I am told that, considering the friendship and loyalty that exists between the king and Sir Ernest, it is safe assumption that if his majesty or the Prince of Wales require immediate financial assistance, Sir Ernest would be the man they would turn to. In fact, when an announcement was made recently that the Prince of Wales was going to start racing stables at Newmarket many who ought to know affirmed that Sir Ernest was at the back of the undertaking. It is not wholly out of the question, either, that the king might be glad of an "advance" at times, for, contrary to the general belief, his majesty is not by any means rich. The wills of sovereigns are the only ones that are never made public in this country, and so the supposition was natural that Edward VII inherited the fortune which in his hands was declared Queen Victoria as "leaving for her poor relatives." As a matter of fact, however, her eldest son got little of it, the bulk of the queen's estate having gone to Princess Henry of Battenberg, who was always in personal attendance on Queen Victoria, who was looked upon as her favorite daughter. She is said to be enormously wealthy.

A ROMANCE OF FORTUNE.
It is a romance of fortune, that if King Edward had looked from one end of the British Islands to the other for some one capable of making his personal resources go as far as possible, he couldn't have hit on a man better adapted for the business than Sir Ernest Cassel. For financial genius such as could almost turn stone into gold, allied with indomitable energy, are the qualities which have enabled this German banker to turn himself from a half-starved boy clerk in a Liverpool office into one of the wealthiest men in the world.

Sir Ernest Cassel was born in Cologne 52 years ago. His father carried on a little banking business, but the family was poor and young Cassel had hardly mastered the "three R's" before he was packed off to England to see what he could do for himself there. Arriving in Liverpool he got a job in a small broker's office, but the pay was a pittance and the boy had hardly enough to get on with. Ernest Cassel didn't climb any higher in that office, but by making the hardest kind of sacrifices he did manage to save money enough to pay his fare to London and keep him there for a while.

Once in London he got engaged as a clerk in a large financial house in the "City." Here it was that he pulled off

the first lucky stroke that started him on the road to fortune. It happened in this way. Though the firm he worked for was a big one, young Cassel's "screw" as they call it over here, was almost as small as that on which he had started in Liverpool, and as soon as he thought it wise the young man went to headquarters and asked for a "rise." He didn't get it, but did get encouragement in a fashion that to the head of the business had reason to believe wouldn't cost the firm anything.

There was a certain outstanding debt—an asset of the firm that hitherto nobody had been able to turn into anything of value, and young Cassel was told that if he could collect the amount of this debt, he could have it in lieu of a "boost" in pay. No one ever knew exactly how he managed it, but Cassel did collect the debt and it gave him exactly the start he needed.

IDEAS FOR SALE.
A year or so afterward he gave another proof of financial genius by unraveling the affairs of and saving from ruin one of the most noted firms in the city of London. By this time he had opened an office of his own and become well known for his resourcefulness and capacity for money making. Succeeding business men used to come into his office and ask if he had any ideas to sell. It is, by the way, one of the millionaire's boasts that he never approached a man whom he failed to inspire with confidence.

Most of Sir Ernest Cassel's fortune was made in Liverpool, and he is now a trustee of the Egyptian Government Irrigation Trust certificates. It was his energy, too, that brought about the amalgamation of the great and partially American firm of John Brown & Mackay, one of the largest builders of warships and liners in the world, for it was he who really negotiated the sale of the business of the Naval Construction and Armaments company to Messrs. Albert Vickers of Sheffield. At the present time, among innumerable other interests, he is a large shareholder in the Central London Underground railway, which has become known to fame as the "Puppenny Tube," and a director in the Welsh contract Railways.

Besides his mansion in Grosvenor square, which is one of the finest private residences in London, he has every luxury that vast wealth can supply, including a box at the opera and a hunting place near Melton Mowbray.

MET THE KING THROUGH RACING.
It was Sir Ernest's racing interests that first brought him into touch with King Edward. The banker's track career started about ten years ago, when he went into partnership with Lord Wiltoughby de Broke and began raising blood mares at Compton Verney. After about a year, however, he set up a regular racing stand, and in 1901 succeeded in winning the 2,000 guineas, the English race which takes its name from the stake involved and which is not far behind the Derby in importance.

Sir Ernest is now one of the keenest followers of the track in this country, and makes it pay as he has made every other undertaking of his pay. Last year he ran 16 horses, and 13 of them won, bringing his owner in about \$48,500. When he first started at Newmarket Sir Ernest set up at Cranford House, which with its training quarters, was eddily enough, once the property of Baron de Hirsch. A few months ago, however, Sir Ernest sold the place to Maj. Gen. Sir Stanley Clarke, and as the general is equerry—waiting to the king it was supposed that Edward VII was the real purchaser, and that the price probably had not been excessive.

INTRODUCED TO EDWARD BY ROTHSCHILD.
Sir Ernest Cassel first met the king at Epsom in 1896, when he was presented to his majesty by Lord Rothschild. It was just after the king's horse, Persimmon, had won the Derby and that this sporting member of the famous Jewish family asked permission to introduce his friend, and Sir Ernest made such an impression upon the then Prince of Wales that he was almost immediately received into the king's circle of personal acquaintances. After that it didn't take Cassel long to make himself solid with his future sovereign. In fact, the friendship between them ripened in a way that astonished every one that knew about it. How far Sir Ernest was prepared to go to not realize, however, until about a year later the king got interested in the cure of consumption and wanted to start a sanatorium for that purpose. Then the banker sat down and drew a check for \$1,000,000, which he handed to his majesty to help his scheme along. And later, when there was distress in Egypt, Cassel was the Jewish who came to the rescue with another check for \$200,000, drawn to the order of Lord Cromer, the Egyptian consul general.

Of course, after that nobody doubted that the banker would get a knight-hood, and when the king broached the matter to the Marquis of Salisbury, the latter made no objection, so Ernest Cassel became Sir Ernest.

SALISBURY SAID "NO."
But when, a few months afterward, the sovereign wanted to make the millionaire a privy councillor, Lord Salisbury, said "No" in a way that meant business. The meetings of the privy council are about the most important of those which control the fate of the nation, and to give a financier the entrance to them was opposed to all precedent. In fact, even so prominent a nobleman as Lord Hardwicke had been objected to as privy councillor because he happened to be a member of a firm of stock brokers in the "city," and before he could gain the council had been obliged to become merely a sleeping partner in the business. So when King Edward insisted on Lord Salisbury that he was determined to confer the title of "P. C." on Sir Ernest Cassel whether or no, the premier declared that he would resign his position rather than make the appointment, and thus a breach was created between the sovereign and his minister that was not healed up to the time of Lord Salisbury's death.

Not long after this, however, the prime minister retired, and there was general curiosity to see what the king would do with regard to Sir Ernest Cassel. The public hadn't long to wait, for in the next distribution of birthday honors the financier's appointment to the privy council was announced, notwithstanding the fact that Prime Minister Balfour was supposed to have kicked against it almost as hard as his uncle had done. And most surprising will be surprised if the king doesn't boost his confidential adviser into the house of lords before long.

Sir Ernest married a daughter of the late R. T. Maxwell, but his wife died in 1881, and since then a widowed sister has kept house for him. His only daughter married Wilfred Ashley, a nephew of his, Felix Cassel, is a member of the English bar.

PHYSICAL CULTURE EXPONENT.



MISS THEODORA JOHNSON.

Miss Theodora Johnson is the avowed leader of the physical culture movement in England. She is an enthusiast and is in this country for the purpose of studying our methods, especially in the public schools. Her efforts to introduce physical culture in the schools of England are being backed by some of the most influential of the nobility.

more than a cursory examination of the works received at Calcutta, but that has sufficed to satisfy experts that they are of extraordinary value to students of Asiatic literature and religion as well as to bibliophiles. They are now, it is stated, undergoing classification by the Tibetan scholars who were "deputed" by the government to "acquire" valuable documents at Lhasa and elsewhere. It is not to be expected, of course, that scholars will be deterred by any complications of conscience from learning all they can from these precious relics and imparting their discoveries to the world. But it would be exceedingly interesting if the Archbishop of Canterbury, for instance, who has declared himself greatly fortified and strengthened by his spiritual experiences in America, could be induced to express an opinion from his seat in the house of lords on the ethical question raised by the manner of their acquisition. The British force entered Tibet in the guise of a commercial mission. If a German commercial mission should loot the British museum, would every other undertaking of his pay. Last year he ran 16 horses, and 13 of them won, bringing his owner in about \$48,500. When he first started at Newmarket Sir Ernest set up at Cranford House, which with its training quarters, was eddily enough, once the property of Baron de Hirsch. A few months ago, however, Sir Ernest sold the place to Maj. Gen. Sir Stanley Clarke, and as the general is equerry—waiting to the king it was supposed that Edward VII was the real purchaser, and that the price probably had not been excessive.

PORT ARTHUR AND GIBRALTAR.

The fame of Gibraltar and its four-year siege has been spread wherever the English tongue has been able to carry it, and in referring to sieges the mind turns almost instinctively to the remarkable struggle begun in 1779 for the possession of the great stronghold at the southern end of the Spanish peninsula. While resistance made there by the stout-hearted soldiers and sailors must always stand out as a remarkable achievement of human courage and endurance, nevertheless when that memorable siege is studied in comparison with the one now going on at Port Arthur it must be admitted the older event suffers inevitably.

One thinks nothing of glancing at an account of an assault or a repulse at Port Arthur in which thousands were lost. Yet more are killed and wounded in single battles of the Port Arthur siege than in the whole four years of the struggle at Gibraltar.

The famous Gibraltar investment far and away exceed that recorded of Gibraltar, and the weapons and devices used by the English and their Spanish and French adversaries seem clumsy and inadequate compared with the terrible machinery for human destruction employed on each side in the far eastern fighting.

PLACE IS NOT IMPREGNABLE.
It goes almost without saying that under the sustained and fierce pressure to which the Japanese have subjected Port Arthur Gibraltar, as it was in 1779, would have been rendered untenable in a week, and even today it is doubtful if it could hold out more than a few months.

The siege of Gibraltar that is meant when the subject is alluded to is the great one lasting from Sept. 12, 1779, to Feb. 3, 1781, a period of three years seven months and 12 days. General O. Elliott, commanding the garrison, had a military force of 5,332 officers and men. In the entire siege the garrison lost but 333 killed and 138 disabled by wounds.

Indeed, the total casualties of the garrison in the siege were but 1,231, including the killed and wounded as given, 136 who died from sickness, 181 discharged and 43 deserted. The losses on the side of the attacking forces were much heavier, no doubt, but while not given in the chief English work on the siege, that of Captain John Drinkwater, they must have been insignificant as compared with the losses in the present siege or several other modern sieges.

Aside from the English garrison proper, there were also losses on the British vessels that from time to time were engaged in the waters of Gibraltar, but these did not reach serious proportions.

A RELIC OF PAST ROYALTY.



ROYAL EMBLEMS OF EX-HAWAIIAN KING.

This is the crown and scepter of King Kalakaua, who once ruled over the Hawaiian Islands, now governed by Uncle Sam. This king was the last male of the royal family to rule in the islands, and for this reason the symbols of his office furnish an interesting relic.

the garrison found of unspeakable value. Then, too, while the bombardment destroyed most of the houses, the English found it possible to raise large amounts of vegetables and garden supplies.

DEvised FIRST INCUBATOR.
They even raised chickens following out an original method of incubation, the forerunner of the process in vogue today. Eggs were put in tin cans and kept heated by water until they hatched. In order to get the brood cared for it was customary to take a capon, pull out the breast feathers, scratch the fowl's breast with nettles until it bled and then settle him upon the downy chicks. The relief given the smothering birds by the soft down of the brood was so great that adoption speedily followed.

The chief obstacle to proper food found by the common soldiers of the garrison at Gibraltar was the fact that supplies commanded a high price, and when they were brought in they were sold at auction. Of course, the common soldiers, with their depleted purses, stood little show.

The climax of the great siege of Gibraltar was the grand attack of the allies under command of Duke de Crillon, Sept. 13, 1782. Gen. Elliott, with the garrison and such sailors as he had at command, had a force of 6,000 to 7,000. The military force of the allies is estimated at \$40,000. A noted French engineer had been called into the allied forces to prepare a sea armament, said to have been more formidable than anything known up to that time since the armada that attacked England in Elizabeth's reign. Ten large ships were cut down to make floating batteries and were "plated" with oakum ribs within. Steel armor of vessels was unknown. Inside of the thick beams was a layer of sand and then a layer of cork. The decks were roofed with heavy timbers, covered with ropes and then hides. In addition the French and Spanish fleets were strengthened until there were in the harbor of Gibraltar 50 ships of the line and many smaller craft. The French and Spanish had 400 pieces of artillery and the English 96. The battle was a desperate one, and in the end the English saved the day by the use of hot shot. Besides each battery on the rock was a furnace kept

at white heat. Into this furnace the heavy cannon balls were dropped and while glowing white, were dropped into the places and fired. After an all-day fight, the Spanish and French vessels and floating batteries were so severely wrecked by flames caused by the hot shot that panic followed and heavy loss of life. For weeks afterwards the shores of the bay were strewn with hulks of ruined vessels and the backbone of the great siege was broken.

The whole circuit of the rock of Gibraltar is seven miles. In the great siege the attacking force had no rifled guns, but only smooth bore cannon and mortars. They were able to reach nearly all parts of the stronghold, however, and it was to seek protection from the shells that the garrison at this time began work on the long galleries that are now a feature of Gibraltar.

While the siege was in progress and since that time about two miles of galleries have been blasted out of the solid rock.

Grin Quickly Knocked Out.
"Some weeks ago during the severe winter weather both my wife and myself contracted severe colds which speedily developed into the worst kind of la grippe with all its miserable symptoms," says Mr. J. S. Easton of Maple Landing, Iowa. "Coughs and joints aching, muscles aching, head stopped up, eyes and nose running, with alternate spells of chills and fever. We began using Chamberlain's Cough Remedy, adding the same with a dose of Chamberlain's Stomach and Liver Tablets, and by its liberal use soon completely knocked out the grip."

It is a good plan to take a dose of the Tablets when you have a cold. They promote a healthy action of the bowels, liver and kidneys which is always beneficial when the system is congested by a cold or attack of the grip. For sale by all druggists.

You Needn't.
You needn't keep distressed after eating, nor belching, nor experiencing nausea between meals. In other words, you needn't keep on being dyspeptic, and you certainly shouldn't.

Hood's Sarsaparilla cures dyspepsia—it strengthens and tones the stomach, perfects digestion, creates a normal appetite, and builds up the whole system.

SANTA MONICA, CAL. Dec. 3, 1903.
I have had all the female trouble a woman can have and live. I have had falling of the womb, ulceration, inflammation of the ovaries and fallopian tubes, stomach disorders until everything I would eat would pass away in blood. In short, for four years I lived with one foot in the grave, wretched and miserable. I dragged through weary days and restless nights. I had two severe operations and took bottle after bottle of medicine, all without getting any help. My neighbor advised me to take Wine of Cardui, telling me how nicely it had assisted her during pregnancy and through childbirth.

WINE OF CARDUI

I am so glad I tried that grand medicine. Within seven weeks my stomach was in good working order and my general health had greatly improved, so I kept taking the health-giving medicine until the end of three and a half months I felt that I was once more a healthy and happy woman. All aches and pains were gone. I had a fine appetite, good digestion and had gained twenty-two and one-half pounds in weight. Wine of Cardui simply restored me from a wretched, broken down, discouraged woman, to a happy and perfectly well woman, and I am most pleased to add my unsolicited testimonial to Elizabeth Oaks that of the thousands of my sisters who have been cured through taking this splendid remedy.

ALL DRUGGISTS SELL \$1.00 BOTTLES OF WINE OF CARDUI.

Elizabeth Oaks.
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Noticed goes with GOLDEN GATE COFFEE. No satisfaction. No prices—no coupons—no crockery. 1 and 2 lb. aroma-tight tins. Never sold in bulk.

J. A. Folger & Co.
Established half a Century
San Francisco

RICH DUKE GIVES THE EARL A LIFT.
(Continued from page Eleven.)

It furnished by the statement that the Imperial Library of Calcutta has received a large consignment of books and manuscripts brought back by the force from Tibet. They are referred to unashamedly as merely the "initial spoils," from which it is to be inferred that the rest of the loot will be a still more extensive assortment of sacred books and historic documents. Sufficient time has not yet elapsed to make

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On account of the great merit and popularity of FOLEY'S HONEY AND TAR for Coughs, Colds, and Lung Trouble, several manufacturers are advertising imitations with similar sounding names with the view of profiting by the favorably known reputation of FOLEY'S HONEY AND TAR.

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