

How the Run on the Bank Was Stopped

By EVELYN TISDALE

When I was married I had \$50,000 in hard cash and had been assistant cashier in a bank. I concluded to go west to some promising town and open a bank.

There was one bank where I settled, Barton's, that previous to my entering the field had done all the business there was to do. Barton was very much disgruntled at having to give up any of it to me and did all he could to injure me and my credit. He was not liked, being considered a skindint, and I gradually cut into his business. This gain on my part was partly due to my wife, who made herself very popular with her acquaintances and brought me many valuable accounts.

The town was growing, and there was business for two banks. If I had not occupied the field some one else would have done so. But Barton wanted it all and acted accordingly.

All went well enough till the panic of 1898 came on, when we were all in for hard times. Barton was known to have much more capital than I, but most of those having deposits with me felt friendly to me or to my wife or to both of us, and I was able to keep a pretty steady rein on them. A few drew their accounts and placed them with Barton. This would have been all the detriment to me that would have occurred during the panic had not Barton, through others in his interest, circulated reports that I would not put through.

One morning when I went to business I found a crowd waiting for the opening of my doors and knew that the blow had fallen. I was in for a run. Calling the employees together I gave them instructions in practicing the usual delays resorted to by bankers while standing a run. Then at the opening hour the paying teller's window was thrown up—there was no likelihood of the receiving tellers having anything to do—and the struggle commenced.

I had got in some gold the night before by express after banking hours and had kept it at home. I thought it might be advisable to leave it there for awhile, for in case my bank should go by the board I would need something to put me on my feet again. When I went home at noon to dinner I told Lizzie that in case I should send for the money to bring it to me herself, carrying it in such a way that the waiting crowd of depositors would presume that she was bringing me gold.

Two days after this, when most of our ready cash had been paid out and it appeared that we would have to go under, I looked over a list of depositors still unpaid and decided to put in my reserve, hoping with it to weather the storm. So I sent a messenger to Mary to bring it to me.

In due time, looking over the window of my private office, I saw her slight from a cab with the messenger who came in and said he wished a man to assist in removing treasure. The two went back to the carriage and brought in a sack that it required both of them to carry. I was astounded, for the amount I had at home could easily have been carried by Lizzie. The crowd seeing the load going into the bank set up a cheer, and some of them left the line and went away.

The sack was brought into my office I opened it and found my gold on top of several hundred pounds of oatmeal. I threw my arms about Lizzie's neck, praising her inventive genius then ordered the gold not the oatmeal dumped in a heap—on the paying teller's desk. Those nearest the window set up another shout, and the paying teller by my order began paying out the gold with considerable alacrity. More of those in line went away without waiting to be paid, and I was pleased to see they were those to whom I owed the largest balances. Before the closing hour the line had dwindled to a few persons having merely household accounts. The backbone of the run had been broken.

But Barton in undermining me had destroyed confidence even in himself, and while I was feeling the tail end of a run, he was in the hottest part of one. Lizzie who had gone home returned, passing Barton, and seeing the crowd, conceived the idea of extending to him the succor she had given me. Continuing on to the bank, she confided her plans to me and placing \$1,000 in gold on top of the coal, I sent two of my messengers with it to Barton. They were recognized by the crowd in line as our messengers and the depositors, presuming they came with a loan, went wild with delight. I sent a note by the messengers to Barton suggesting that he pay out the gold as I had done.

I was greatly relieved to see the throng before Barton's gradually dwindle and when both banks opened the next morning there were no depositors waiting before either.

I or rather Lizzie was wiser than Barton who in destroying confidence in me had undermined himself. By helping him we re-established confidence and gained the name of having pulled him through. At any rate, from that time forward my bank, being supposed to be the stronger, did the bulk of the business.

I take no credit whatever in the matter, that all being due to my wife. Had it not been for her happy thought and her putting it into practice I am quite confident that Barton and I would have gone down together.

SELECT CULLINGS

A Museum of Preserved Voices.

Ninety-five years hence, when the voice museum, which was officially inaugurated in the basement of the Opera, Paris, by Pedro Gallhardo in 1907, is opened, the world will be given an opportunity to listen to the voices of famous singers of ten decades. The museum consists of phonographic disks, carefully wrapped in asbestos and covered with glass, which for greater protection are placed separately in hermetically sealed metallic boxes, from which the air is exhausted. The boxes are placed in rows on shelves in the vaults, and when each shelf is full the front of the vault is walled up. The disks are not supposed to be opened for 100 years. The singer's name and a detailed instruction as to how to use the disk are placed inside each box. The first disk placed in the vaults included the voices of such singers as Tamagno, Scotti, Mme. Calve, Adellina Patti, Schumann Heink and a piece executed by Kubelik. The disks added to this year's collection hold the voices of the tenor Franz, Caruso, Amato, Mme. Semblich, Geradine, Farrar, Bessie Abbot, Tetrastini and a piano piece by Paderewski.—Argonaut.

When Hens Lay Eggs.

What time o' day Does a hen lay?

That question has puzzled poultry fanciers for unnumbered decades, but now it seems it has been satisfactorily solved by a woman. She is Mrs. Sarah Erickson of Falconer, N. Y. Having kept chickens for thirty-seven years, she believes she qualifies as an expert in this line of effort.

"I have worked-out the problem," she declares. "By using marked leg bands trap nests and alarm clocks attached to the nests I have determined that a hen lays an egg at the same hour, minute and second that she was born, or rather hatched. For instance, if the hen happened to be able to peck its way through its shell at 7:43 a. m. she will lay an egg at precisely 7:43 a. m. And she will do this without variation every time she is inclined to lay. I have kept close, systematic watch on my hens for five years, and I have never known the rule to fail."—New York Press.

Albani's Poverty.

Mme. Albani, the American singer who took her operatic name from the city of Albany, N. Y., who has lived in London for several decades and who has published her memoirs under the title "Forty Years of Song," is in desperate financial circumstances, according to a report quietly circulated among her friends. Albani's career belongs to the last generation, as she made her debut in 1870. But, like Patti, she has regularly given a concert each year in London, which English people have crowded to hear because they loved the singer and remained loyal to her personally in spite of the decay of her powers. Patti is one of the richest among the operatic song birds, but she has taken her yearly toll from London audiences, and they have given it to Albani with the same generous fidelity. Yet comparatively few among them have realized how great has been Albani's need in recent years.

The Hat of Nicolas.

Nicolas I, king of Montenegro, is as careful and economical a sovereign as the good old king of Brentford," sung by William Makepeace Thackeray, and is popular among his people. A current legend recounts that on the occasion of the marriage of his daughter, the Princess Helene, to the king of Italy, Nicolas bought—that was six or seven years ago—a fine hat and kept it from that time without replacing it with another. Recently, discovering that it appeared somewhat ancient, he gave it to his valet de chambre, Sava, who cleaned it and made it look almost new. When the king saw the hat, now so beautiful he wanted to take back his gift. Sava objected. He had paid out money to have it cleaned. "Never mind about that," quoth his royal highness. "I'll reimburse you." He slipped a broad silver piece into Sava's hand and took the hat.

Opium in China.

A missionary in China writes that the price of opium is now higher than ever on account of the stringent measures taken by the government to suppress the cultivation of the poppy. "This rise in price," he says, "has one good feature. Raw opium is a poison, and when the crop is in hundreds of women utilize it as a means of ending their troubles. Now however, the price is so high that the rolls of opium contain only about three parts of opium to seven of leather waste. At least ten such rolls are needed to produce death, and each roll costs 10 cash, or I cent. The price of opium by opium is therefore 10 cents, which is much more than most of those desiring death can possibly scrape together. In other words, suicide is now a luxury which only a few can afford."

A Famous Old Tree Gone.

A historic old cottonwood tree that had adorned the north lawn of the White House since it was planted in 1832 by President Andrew Jackson and several of his cabinet officers has just been removed, having succumbed from unknown causes. It was presented to President Jackson by the Creek Indian Chief Alapatcha just before the signing of the treaty by which the Creek Nation was removed from Florida.

MARY SIMMONS

By T. L. BURBANK

I was the only unmarried man in the settlement and I was powerful lone some. When evening came on each family got under their own roof and sat around the open adobe fireplace and was comfortable. I didn't have no fireside and if I'd got one I'd had to set by it alone, not havin' any wife or children. Consequences was I was thinkin' o' diggin' out when stimpin' happened to keep me.

I was ridin' along a road when I seen a gal on horseback ahead o' me. I caught up with her and said, "Howse," and "It's a fine day," and neighborly things like that. She was good lookin' and cottoned to me to oncet, askin' me where I come from, where I was goin' and all that. I told her I'd come from the settlement and I was goin' arter some hosses that was need ed there and I'd bought 'spec' to make a reasonable profit on 'em.

Waal, we talked a lot, and I got kind a confidential. I told her that I was alone in the world and livin' among married people. She allowed it was kind a lonesome livin' alone. I axed her if that was her fix and she allowed it was. We got thicker and thicker, and at last I up and fired a question at her if she would hitch ontar me and set up a home with me.

She said it was kind o' sudden, but wa'n't a bad idee, and she'd think it over. She was livin' with an aunt on a sheep ranch and was goin' there then. If I'd wait a spell she might decide to double up, and if she did I'd bear from her. When we come to the cross roads we separated and I went on and bought my hosses.

Comin' back with a dozen hosses, I brought some men with me, well armed, for boss thieves was mighty thick thereabouts, and I didn't know what might happen. Sure enough, when we got to the crossroads, lookin' down the road we crossed, we saw a lot o' men gallopin' toward us. But we was too quick for 'em and reached a wood before they could get near us, and in there we had the advantage over 'em, for we could see 'em and they couldn't see us. So we got our hosses away.

The day arter I got back Mary Simmons, the gal I overhauled on the road, come into the settlement and when she found me said she'd been thinkin' o' my proposition and was favorably inclined to it, but it seemed unnatural to make up with a man on such a small acquaintance, and she just thort that if she could get some sort o' job in the settlement, it would be all right. I tol her the only thing I knowed there was plenty o' washin', and she said she was a good washer and ironer. So I got board for her at Mrs. Finnegan's, she bein' her own board and keepin' independent.

There had been so much boss stealin' goin on that we concluded to keep all the hosses in the settlement in one barn when not usin' 'em, and we wouldn't keep 'em in any one barn two nights runnin'. We thort that in that way we'd keep the thieves from findin' just where the hosses was and they wouldn't know where to go to get 'em. But one night they run in on us and made straight for the barn where the hosses was. There happened to be only six hosses in the settlement that night, but the thieves got 'em all.

There wasn't no more hosses taken for ten days, and then we lost another lot the thieves goin' as before, to the barn they was in. We knowed that they knowed where the hosses was, 'cause none o' the men near any of the other hosses seen or heard any thing of 'em. How they'd come to find out where we kept the stock nobody could imagine. There wasn't no body in the settlement but owned some stock themselves, and they wasn't liket to give information to rustlers about 'em.

I bein' some't in the boss tradin' line and havin' lost some hosses, I loved I'd go and get some more. I seen Mary the night afore I went and got her to promise that when I got back she'd marry me. So I went away feelin' better 'n I'd felt for a long while.

Waal, I bought my hosses and started back alone with 'em, 'cause I couldn't get no one to come with me. I allowed I'd sleep in the stable with 'em till the stealin' was over and get a head on one o' 'em. When I got near the crossroads I sor a woman there, and when I come near her who should it be but my promised bride. I didn't have time to ask her what she was doin' there when some men rode up from different places and Mary said to me motionin' to one on 'em.

Allow me to introduce my busband.

"And allow me," said the feller, "to relieve you of your hosses."

They tuk the whole lot of 'em, and Mary rode away with 'em too. I didn't keer so much for the stock, but to be treated that away by the woman I expected to marry was like pizen. Of course it was Mary, in league with the thieves, who got word to 'em just where the animals was kept every night. As I rode on to the settlement I bimeby I begun to get mad. When I got there I got up a posse to hunt them rustlers offen the face of the earth. And I kep' my word. We killed all of 'em but Mary, but I made her a widder with my own hand.

Tales the Checks Tell.

"They say you can read character in sandwriting," remarked the paying teller of an important branch bank in Harlem, "and I dare say it's true. But I read more in the extraneous matter written on checks that pass through the bank than I do in the signature. I had a sample check today. It was drawn by a saloon keeper and along the margin he had written, 'against prohibition every time.' The size of the check indicated a prosperous man. The fact that he did more than sign his name suggested that he is not overworked or pressed for time. And the nature of the inscription was evidence of a lively sense of humor—of a certain sort. Another check bore this line: 'I beg to let go of it.' I'll wager something that the writer is a jolly chap and a good companion. But the meanest citizen that indulges in this sort of literature—and he is quite numerous—is the divorced man who periodically writes across a check drawn in his ex-wife's favor the words 'for alimony,' so as to embarrass her in presenting it anywhere. He ought to be kicked, you know."—New York Globe.

Japan's Royal Oxen.

The black oxen employed to draw the funeral car of the late mikado are of a select genus which for centuries has been employed solely for the use of the Japanese imperial family. No other race of draught animals can show such a record of exclusiveness.

The cream colored horses reserved for the English royal family run them close, but some of these had once to wear the yoke of a foreign ruler. When Napoleon occupied Hanover he seized all the cream colored horses in the royal stables and took them to Paris. The state carriage at his coronation was drawn by eight of these animals, which the Parisians called "les chereaux cafe au lait." Their employment on this occasion so irritated George III. that he gave up using the others of the breed established in London. Until the fall of Napoleon the state coach was always drawn by black horses when George or his son opened parliament.—London Graphic.

Resourceful.

The resourcefulness of some men at times furnishes a surprise even to those who know them well. A fair illustration is a certain New Yorker of wealth who bought a costly steam yacht. He is very fond of the water, but his chief object in the purchase was to please his wife. Then he found she did not care at all for that sort of thing, and as a result she remained at home whenever he went off on a cruise. His wife died, and after a reasonable period he married again. "It's all right now, old man," he said to an acquaintance who congratulated him some time later. "You see, I looked around till I found a woman who would rather live on a yacht than in a house and I married her. Now the yacht's worth while."—Exchange.

Keeping Up With Time.

The city chap who had hired out an extra farm hand during the harvest was not quite able to respond to the 4 o'clock pounding on his bedroom door the first morning as promptly as he had anticipated. He inquired with the pillows for a quarter of an hour past the appointed time, and then dragged himself out and by half past 4 he was stumbling across the field where the old farmer was hard at work. "Fine morning," said the newcomer briskly.

The old fellow looked up sorely. "Yes," he grunted, "it was"—Lippincott's Magazine.

Beards and Battles.

Shaggy locks and patriarchal beards have proved highly inconvenient things on the battlefield. Does not history record that Alexander ordered the Macedonians to be shaved lest their beards should give a handle to their enemies? Peter the Great was also a friend of the barbers, for he not only ordered all ranks to be shaven, but caused officers to go about to cut off the beards of offenders by force.

Benton Did Not Quarrel.

A senator in his speech in the senate one day referred to "a quarrel" of Benton's.

"Mr. President, sir," said the Missouriian, sternly, "the senator is mistaken sir. I never quarrel, sir, but I sometimes fight, and whenever I fight, sir, a funeral follows."

A Woman's Letter.

"I have received a letter this morning from Gladys Maud. He consumed an hour in reading it."

"Was the letter very long?"

"Very long. He spent most of the time looking for page 2."—Birmingham Age Herald.

Never Again.

"This portrait doesn't resemble me at all."

"Pardon me, madam, but I once made a portrait of a lady that resembled her."—Fleegende Blatter.

Tantalizing.

She (getting ready to go out)—What are you looking at?

He—I'm just watching whether that house opposite will be finished first or you.—Fleegende Blatter.

Expensive.

"Why don't you marry Evelyn? Don't you think you could support her?"

"Support her? Why, I couldn't even pay for her complexion."—Satire.

Bear the best humbly and the worst resignedly.—Romer.

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"Yes," said the visitor from Pampinville: "you have some pretty tall structures here, but our town erected a building with more than a thousand stories last summer, and—"

"A building of more than a thousand stories!" echoed his friend. "What brand do you smoke?"

"It's a fact," rejoined the Pampinville native. "I was referring to my new library."—London Tit-Biv.

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