WORK AND WIN

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FRED FEARNOT AND THE BANKER'S CLERK;

OR, SHAKING UP THE BROKERS.

AND OTHER STORIES By HAL STANDISH.

Fred looked at him and said: "I don't trade that way." And then he turned to the crowd. "Give me your lowest figures, gentlemen," said Fred, "and I'll take all of that stock off your hands, and take my chances."

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Fred Fearnot and the Banker's Clerk

—OR—

SHAKING UP THE BROKERS

By HAL STANDISH

CHAPTER I.

FRED AND HIS WALL STREET FRIEND.

During the last summer season at New Era, Fred Fearnot became quite intimately acquainted with a Wall street broker named Holbrook.

Holbrook knew all about Fred when he was down in Wall street himself, but they seldom met.

Another broker had persuaded Holbrook to buy a place at the famous resort, and that was the first season he had spent at New Era with his family.

His wife was a very shrewd, far-seeing woman. She hadn't been there a week before she learned that to enter the best society on the lake front, the patronage of Fearnot's lady friends was absolutely necessary.

Fred told Evelyn and the rest of his household that the Holbrook girls belonged to good society in New York City, and that the old broker himself was both banker and broker.

"Just take them in charge now," said he, "for the more of those kind of people you can get to buy places up here, the better it will be for the prosperity of the whole town."

So one day when they were over at the grandstand looking at the races Broker Holbrook caught Fred's eye and bowed to him.

He and his wife and two pretty daughters were with him.

Mrs. Holbrook looked at her husband when she saw him bowing and said:

"Who is that, Mr. Holbrook?"

"Why, that is Mr. Fearnot, the great athlete and the great mogul of this whole business."

"Well, can't you manage to bring him around here and introduce him, for it is absolutely impossible for us to live here and enjoy ourselves without making his acquaintance."

Holbrook beckoned to him, and Fred came over.

"Look here, Fearnot, we saw much of each other down in Wall street, but not of each other's families. Let me introduce you to my wife."

Fred bowed like a courtier in acknowledgment of the introduction, and the mother in turn introduced her two daughters.

Being New York girls, they were always at home in any sort of a crowd.

They extended their little hands to him with a hearty greeting, both saying they had seen him before and had heard a great deal about him.

Fred bowed over their hands in such a way that the people looking on thought he was really threatening them with a kiss, but of course he did not.

"Mr. Fearnot," said the mother, "is your sister in the crowd here?"

"Yes, I believe she is. She is very fond of the races, and frequently forces her husband to come out to spend the afternoon with her here."

"Oh, my!" said the lady, "I forgot that you have only one sister and that she is married; but I suppose I meant Miss Olcott when I asked about your sister."

"Yes," laughed Fred. "Our names are coupled so much together that a great many people think we are brother and sister. But I'm glad we are not brother and sister."

"Oh, yes, I understand," said the lady. She was a stout, good-natured lady, weighing about two hundred pounds.

"Everybody seems to know that you and Miss Olcott are engaged."

"Yes, and neither of us is ashamed of it."

"Well, Mr. Fearnot, I'll be frank with you. I'm very anxious to make Miss Olcott's acquaintance. I've seen her face in public print many times, and she certainly has the sweetest face of any lady that I know of."

"Thank you, madam. That sort of talk always goes straight to my heart," and he laid his hand on his heart and made a very ceremonious bow.

"Look here," said the broker, "are you courting my wife?"

"Yes," Mrs. Holbrook replied promptly. "He is showing me how husbands who have been married twenty-five years should treat their wives in public places. Look at him laying his hand on his heart and bowing to me. Really he is charming."

"Say, Fearnot, this is a dry town, isn't it?"

"Yes," said Fred, "but a man like you shouldn't ever go dry."

"Well, that sort of talk makes me awfully dry. Can you just drop me a hint as to where a man of my size can quench his thirst?"

"Oh, you can't get me into trouble like that!" laughed Fred. "But if you are ill I can summon a good doctor who can locate the disease just right and will prescribe something for your thirst."

"Well, just give me a pointer on that, please."

"On what?"

"Why, in telling me how to locate my dryest spot."

"Great Scott! are you such a tenderfoot as that? Don't know where to locate the dryest spot?"

"Well, you forget, Fearnot, that a Wall street man never has to diagnose himself. He can just step around the corner and soon find himself in a bath of good drinks."

"Mr. Fearnot," said the broker's wife, "please stop wasting your breath on him. When he has nothing to do he can just talk a man's head off. So you hurry for Miss Olcott, Miss Hamilton, Mrs. Jencks and Mrs. Duncan and bring them around here to us. Tell them that some friends of yours who have heard so much of them are extremely anxious to see them."

Fred went around and persuaded his feminine household to go around to the lower seats where the broker and his family were sitting.

The truth is, Margie didn't wish to go. She didn't care much for society, she preferring to have Dick sitting along by her side and answering questions she put to him about the horses that were being paraded for a race.

Sometimes Margie would take a fancy to a horse, without having any knowledge of its good qualities, and would bet on him.

But when Mary and Evelyn and Amalie arose to accom-

pany Fred, she and Dick went along, too, and all five were introduced.

The girls greeted them cordially as they shook hands and made room for them to sit by their sides.

"Look here, Evelyn," said Fred, "let me tell you a little joke. When Mrs. Holbrook wanted me to bring you to her she asked me if my sister was in the crowd here this afternoon. Knowing that Margie was here, I told her yes, that she was here with her husband. Then she suddenly made the discovery that she had made a mistake. She meant my sweetheart instead of my sister."

They laughed very heartily at it and a general lively conversation ensued.

One of the Misses Holbrook asked Evelyn if it didn't embarrass her to hear herself spoken of in public so often as being Mr. Fearnot's sweetheart.

"No," Evelyn laughed; "I've become used to it. He began publicly calling me sweetheart when I was acting as mascot for his baseball team, and sometimes there were ten or fifteen thousand people looking on at the game. Sometimes when the game was very close he would turn to me, the mascot of the team, and sing out: 'Now, sweetheart, just see to it that I fool that fellow with the bat,' and if he happened to fool him all the friends of his team would rise up by the dozen and cheer me. Oh, it was grand fun in those days."

"It must have been," said the elder of the two sisters, "but I'm sure it would frighten me badly to attract so much attention."

"Oh, that's nothing," Evelyn laughed. "Once when they won a particularly close game the whole nine of them came and stood right in front of my seat in the grandstand and gave me a serenade song. I'm quite sure that a thousand people joined in the chorus, and nearly a hundred men who had won the game came up and threw money at me until more than a thousand dollars had lodged in my lap or rattled about my feet."

"Oh, my! but that was fun!"

"Yes, but it was embarrassing, too. Another time when there was a game between Harvard and Yale I was Yale's mascot, because Fred and brother were playing with them in that game. Brother was the catcher and Fred the pitcher. I'm quite sure there were twenty thousand people out that day. Fred had been a Yale student, and so I learned from him all the Glee Club songs of the college. When he pitched their best man out and won the score I was so excited that I sprang to my feet and started one of Yale's triumphal songs. Oh, my! you should have heard how those Yale boys responded. There were old Yale graduates of forty years back present, and they sang, too. Judge Fearnot, Fred's father, with his wife, was sitting near me. He graduated over thirty-five years before, and really I could hear his voice above the roar. I don't think I ever saw so much joyous excitement in an audience in my life. After I got started I led the song all the way to the finish, and I kept time with my parasol. It seemed that every eye in the vast crowd was turned on me. When it was finished I sat down, but Judge Fearnot was so excited over the victory of Yale and the singing of that song that he reached across his wife's lap and pulled me over to him and kissed me all over my face. I tell you, it took me a long time to get over the excitement and embarrassment of that day."

While she was telling the story Fred was watching and listening, and now he exclaimed:

"By George! I can feel the thrills of the excitement of that day even now."

Then turning to the Holbrook sisters, he added:

"Evelyn is a favorite of my father's. I believe he loves her as much as I do, and if mother were to die he'd do his best to steal her away from me."

"Fred, don't you talk that way," replied Evelyn.

"Miss Olcott," said the broker's wife, "you know where our cottage is out there on the lake front, don't you?"

"Yes, I believe I do, but I don't know the number."

"Well, the number is two hundred and twenty, up above the Markham house. Now, tell me, please, when I can have the pleasure of entertaining you, Mrs. Duncan, Mrs. Jencks and Miss Hamilton?"

"Here, here!" said Fred, "how about the masculine part of that crowd?"

"Everyone is included," she laughted, "and, really, I hope that you will persuade a number of ladies and gentlemen to make up quite a party. We were never here before this season, and I can't recall a dozen ladies whom I know personally."

"Don't worry about that, madam," said Fred. "We will come up and entertain you and your family the best we know how."

In a little while the girls had decided on what night in the week they would call on the broker's family.

Then they extended an invitation to the daughters to call at the Fearnot cottage.

"Call often," said Amalie, "no formality about calling on acquaintances in New Era. Then, each of us owns a yacht bearing our names, and we will take great pleasure in giving you a sail any time when we have the right sort of wind."

"Now, look here, ladies," said Fred, "I know that Broker Holbrook has got a big fat bank account. Now, just tell him that the family must have a yacht, built after the model of those you see scattered all along the lake front. They hold easily some twenty-five or thirty people, and each one has an old sailor as sailing master. We have never had any serious accidents on the lake; so, Mr. Holbrook, you didn't know that I was making trouble for you when you called me around here, did you?"

"Oh, go ahead with your trouble! I'm out for a frolic this summer. If you know of anybody who has a big yacht for sale send him to me and I'll buy it in twenty-four hours if you assure me it is in good condition."

"Gy George! you are a good old dad!' laughed Fred. "But, really, I think you'd have to have the yacht built, for I don't know of one that is on the market. But until you can have one built I think I can procure you one for the season, for every yacht owner doesn't come up. Sometimes their cottages remain closed all through the summer, while the family takes a trip over to Europe, so the sailing masters of such yachts have permission to rent them."

"Well, does the sailing master go with it?"

"Every time," said Fred. "Amateurs would drown somebody. Sometimes we have squalls on the lake there, very stormy winds blow. If you'll come down to my office tomorrow I think I can take you to an old sailing master who has a very fine yacht, and you can engage it for the season."

"Oh, Mr. Fearnot," said one of the girls, "I can't tell you how thankful I am for your throwing so much pleasure in our way."

"My dear friend, nothing makes me so happy as being able to make some other one so. I've been here long enough to know that every young lady who comes up for the season comes for the purpose of having a good time. Now, I know just what kind of a yacht you want. You want one with two courting seats, one on each side of the cabin, where your beau can sit up close to you with his arm around your waist on one side and your sister in the same situation on the other side of the cabin."

The girls blushed and laughed heartily, and their mother wondered if they would let any young man put his arms around their waist.

But she expressed a doubt.

"Great Scott! how easily some mothers can be fooled!" said Fred. "Some day your daughters will drop you a hint for you to stay at home when they go out sailing. When they do, then is the time for you to take a tumble."

"Oh, my, mother! Just listen to his slang!"

"Well, excuse the slang, please," laughed Fred. "I'm not very fond of it, but sometimes it expresses things more vigorously than the best English. I've heard New York ladies use it profusely. I remember when I was at Yale that one of the professors, a very learned man, could swear more eloquently than any sinner I ever heard in my life, or any other man."

"Look here, Fearnot," said the broker, "what does one of those yachts cost?"

"They average about five thousand dollars apiece, but some cottagers spend two or three thousand dollars more for fancy decorations. Now, let me give you ladies a hint about a picnic. You want to have a dock built out in front of your place, which will be as wide as the front of your lot. There are several large oak trees standing at the edge of the water, which will afford a grateful shade. Have seats placed there, and those docks are never intruded upon. It is private property, and you can get up any morning before breakfast, go out and sit on the dock and catch a string of fish for breakfast. They are much better than you can get down in New York."

"Yock here, Fearnot, can a man catch a mess of fish before breakfast?"

"Yes, if he knows how to catch them. If you'll get up about sunrise to-morrow morning and come down to our dock I'll guarantee you a mess of fish in twenty minutes, and if you are not expert enough to catch them I'll do the catching for you."

"Oh, my!" said one of the broker's daughters, "I never caught a fish in my life."

"Well, it would be fun, then, for you to come down with the old man. I want to see you get a big bass on the hook, and you'll think it is a whale. He is a very game fish and fights hard before he leaves the water."

Then he told the story of Mary Hamilton's eel, and the mother and daughters fairly screamed with laughter over the idea of the eel wrapping itself around a man's throat who was sitting by looking on and then choking him until his eyes bulged.

One of the girls appealed to Mary Hamilton to know if the story was true, and she said it was, and she had in her room clippings from papers that published the story.

CHAPTER II.

FRED AND THE BROKER'S DAUGHTER.

The proceedings at the racetrack that afternoon were very lively. Some splendid animals had been brought out.

Old Broker Holbrook asked Fred if he ever backed any of the horses financially.

"No, sir; I never bet on any kind of races, unless it is one in which I am interested myself."

"What am I to understand by that?" the old man asked.

"Simply this. I don't own a race horse, but if I had one I'd back him myself. I never played a game of baseball that I wasn't willing to back, or any other kind of a match—a foot race, wrestling match or anything in which I am engaged myself. But I don't believe in that sort of gambling. When I win under such circumstances the money always goes to some charitable purpose. One time I trained a young lady to skate on the ice on this lake when it was frozen over. I happened to discover her talent for rapid skating and persuaded her to go in and be a champion. Her old home had been sold after the death of her father, and she was just heart-broken over it. However, I persuaded her to let me train her for the skating carnival, and she made such splendid progress that I began letting it be known. There were champion skaters from all over this part of the country; one of them had a whole string of medals that she had won. As soon as she arrived and heard the talk about the young lady, she promptly challenged her. The girl was frightened, but I backed her with a thousand dollars against all comers. Of course, a trainer has a right to skate with his pupil, though he must not touch her or go within so many feet of her. The champion was backed by hundreds of friends and admirers. A few of my friends backed my young pupil simply because of their confidence in my judgment. She won by only a few feet, and, woman-like, the champion cried, and my pupil was so overjoyed that I had to assist her to the cottage, where she sat down and cried, too. Every one of us who won gave her the winnings, and it enabled her to buy back her old home farther up the state. She is married now, and her brother is living here, also married to a girl who came out here from Colorado to see us."

"Look here, Mr. Fearnot," said the elder Miss Holbrook, "I've read in the papers that you were a great matchmaker."

"Yes, I've seen such statements in print, too."

"Well, how much truth is there in it?"

"Oh, there is quite a lot of truth in it," he laughed. "I've been quite fortunate in making matches between friends, and to-day I congratulate myself that not a single match of my making has turned out unhappily."

"Oh, my! what a record! Have you room for any more applicants for matrimony on your list?"

"Yes," he laughed. "Are you a candidate?"

"Yes," she laughed. "Every girl is."

"Oh, my, mother!" exclaimed the other daughter, "just listen to sister, will you? She has almost asked Mr. Fearnot to find a husband for her."

"That's all right, dear," said the mother. "Every girl wants to get a husband some time or other, and I hope Mr. Fearnot will be able to find a good one for her."

"Look here, Fred," said the broker, "some day my wife will be a widow. I authorize you right now to find a good fellow to wait for her."

The mother wasn't very highly pleased with that remark, so she snapped back at him:

"Well, if he doesn't find a better one than the one I've got now I wouldn't have him."

"Oh, you've never heard her get off some of her hardest ones yet. She is like that old fellow Jack, who defied the lightning."

Fred chuckled inwardly at the old broker's mistake in the matter of names. He meant Ajax, but he was near enough to it for others to understand his meaning.

Thus the girls became acquainted with the broker's family. They introduced them to nearly a score of others later in the evening, when they met at a dance at the yacht club down on the edge of the lake, where all the best people among the cottagers were assembled.

The elder of the two daughters was named Irene and the second one Alice.

The elder one, Irene, was a very dashing young lady of about nineteen. She was as full of spirit as a wild colt. She asked Fred at the dance that evening to bring her some of the best dancers.

"I'm very fond of dancing," she said.

"All right. Let me see what sort of a dancer you are," he replied, and they went out on the floor and waltzed quite a while.

He found her very light on her feet and lively in conversation, with a dash about her that was really charming.

Then he brought half a dozen young men to her during the evening.

After the last dance Fred asked her how she had enjoyed herself.

"Splendidly," was the reply, "but you won't blush, will you, if I tell you a little plain truth?"

"No, indeed! I've passed the blushing age some time ago."

"Well, I want to say to you that of all the gentlemen I've danced with this evening, you are the best dancer, so whenever we are together at a dance again I shall expect you to dance with me as often as you can without exciting jealousy in another quarter."

"Thank you, I'll do so, and I assure you I appreciate the honor. But let me tell you, that so far as jealousy is concerned, that young lady you are hinting at doesn't know what a tinge of jealousy is. She is the most unselfish young lady of all my acquaintances, and I know hundreds of them. We are both a good deal alike in that we like to see other other enjoy all the fun that is going."

"Well, you like to dance with her, don't you?"

"Great Scott! what a question! She is one of the most graceful dancers I ever saw. Sometimes I doubt whether she is on her feet or simply flying. Have you noticed Mrs. Jencks' dancing to-night?"

"Yes, and I several times expressed my surprise at her graceful carriage and her lightness."

"Well, she is as light as a feather in her dancing, and she is probably as strong as the average man. She is the commodore of the yacht club here, and she is a thoroughgoing sailor. You ought to see her in command of the fleet in her uniform as commodore. She probably has more influence in social circles here than any other lady."

"My! you don't mean to say she has more influence in social circles than Miss Olcott?"

"Yes, I do."

"Well, I don't think you would find anybody here who would agree with you on that."

"I think everybody will agree with me that Miss Olcott has more influence with the commodore than any other. I never knew them to disagree about anything. They love each other like two sisters. Mrs. Jencks exercises her influence, whilst Miss Olcott does not."

The next afternoon the two Holbrook sisters drove up to the Fearnot cottage in their pretty turnout.

Of course, Evelyn and the other girls welcomed them very cordially, and Irene entertained them by repeating some of the nice things that Fred had said to her about Evelyn.

"Thank you," said Evelyn. Fred is very partial to me, and he said some very fine things about you, too, as well as

your sister. He made one remark, though, that I'm not sure you would appreciate."

"Oh, my! what in the world is it!"

"Well, my brother Terry said the same thing, too, before Fred did. They both are great admirers of yours, and they agreed in the statement that they thought you were 'full of the deuce!'"

Both the girls laughed very heartily, and the younger remarked:

"I know several gentlemen who have made that same remark about Irene, and mother herself has frequently accused her with being an intimate acquaintance of that ancient gentleman, the Old Nick."

It was then that Irene confessed that she liked a man who had a spice of Old Nick in him.

For several mornings after the meeting at the racetrack Broker Holbrook appeared at the dock in front of the Fearnot cottage with his fishing tackle.

Fred joined him, and the old man was just tickled to death at his luck in catching fish.

The members of his family were in the habit of sleeping late.

It was rare that they had breakfast before ten o'clock, a custom that the older broker didn't like.

He became a little confidential with Fred, and told him that he was in the habit of getting up and breakfasting alone of mornings, as he liked to get out early, particularly in the summer time.

"Well, you haven't had breakfast this morning, have you?"

"No; but when I get back, some of these fish will get into the frying-pan about the quickest you ever saw."

"You are very fond of fish, are you?"

"Yes, especially when they are as fresh as these."

"How about a cup of good coffee?"

"Well, a breakfast isn't worth eating, I don't care what it is, if there is no good coffee with it."

"Say, do you know how to make a cup of good coffee?"

"Yes, I think I do."

"Well, when you come down to-morrow morning we will have breakfast right here on this dock."

"All right," said the old man.

That evening he told Irene that he and Fred were going to breakfast out on the dock, and that they would cook it themselves.

His wife and daughters laughed.

So when he got up to go down a little before sunrise, he found Irene ready to go along with him.

"Look here, you are not invited," said he.

"Yes, I am."

"Who invited you?"

"I invited myself."

So when they reached the dock they found Fred waiting for him.

There was a table on which was a chafing-dish and a kettle of boiling water.

"Say, Fearnot, this girl of mine invited herself to come down. Don't hold me responsible for it."

"All right; I'm glad she did so. She has got more nerve than any of the other young ladies along this lake front, and for that I admire her. Now, Miss Holbrook, I take the opportunity to try to find out whether you are a girl who likes to sit up and be admired or can make yourself useful."

"I can do either," she laughed.

"You bet she can!" laughed her father. "She can raise a bigger row about a small matter than any girl I ever saw. She gets mad with some of the servants and can throw dishes faster and harder than the average baseball player."

"All of which is a fib," she retorted.

"But can you make coffee?" Fred asked.

"Yes, I can."

"All right. We will let you make the coffee."

"Look here, Fred, that girl never made a cup of coffee in her life," said the broker. "She has probably seen the cook making it and she thinks she can make it too."

"Yes, I can," Irene persisted.

"What is your formula for coffee-making?" Fred inquired, and when she told it he found that it was the same old thing that cooks who didn't know how to cook always make.

He shook his head and remarked:

"You had better just watch me make the coffee this morning."

The girl was glad to get out of the fix she had gotten herself into, and she said she would fish while he was making the coffee.

"No; you should learn the lesson, and you can't do it if you are fishing. You just watch, now. This water is boiling. Now I'll put the coffee in the coffee-pot and pour the boiling water on it."

"Oh, my!" she exclaimed, sarcastically, "what a wonderful revelation in cookery!"

"No impudence in the class now!" remarked Fred.

He poured the boiling water on the coffee and then set it on the second chafing-dish stand, with the alcoholic blaze turned down very low, where the coffee would keep hot but not boil.

She looked under and saw how low the blaze was, and told him he couldn't boil it there.

"Oh, ho! So you boil your coffee, do you?"

"Why, yes, of course!"

"Lesson number one," remarked Fred. "The cook who boils coffee ought to be taken around to the woodshed and there argued with a few minutes quite vigorously."

"Why, don't you boil your coffee?" she exclaimed, her eyes opening wide.

"No, ma'am. I have graduated in coffee-making."

She became interested.

Just then Black Mose come up bringing a few plates, cups and saucers and sugar and spoons.

"Mose," said Fred, "manage to get word to Miss Evelyn to get up and come out in a hurry, as I have a lady guest with me for breakfast out here on the dock.""

"Mr. Fearnot, it is a shame to spoil her morning's sleep," remarked Irene.

"Oh, you don't know that girl," said Fred. "Many a time she has been out here on this dock with me catching fish for breakfast, and often she has seen the sun rise when in a rowboat half a mile out from the dock. You notice those rosy cheeks of hers; that's sun tint, no paint or powder whatever. She can row a boat like an old sailor, and she can yank bass out of the water as deftly as any old fisherman. Now, for cooking, she is an expert. If you'll just keep company with her you'll go back home at the end of the season knowing a good deal more than you do now. She is an athletic girl, but very few people know it. She has hunted out West with several other young ladies and Terry and me. I've seen her knock wolves over with a rifle, and I've seen her kill wildcats out of the tops of tall trees. I've seen her kill a bear, at the same time looking as sweet as honey."

"Mr. Fearnot, I'm afraid you are somewhat given to exaggeration, particularly when you are talking of a girl."

"All right. I'll prove to you that what I am telling you is the truth."

Fred had caught two very fine bass before the broker and his daughter had reached there, and Mose had taken them to the house and prepared them for cooking.

When ready he had brought them out and given them to Fred, who now proceeded to cook them in the chafing-dish.

Before they were done Evelyn and Mary appeared on the piazza of the cottage.

They waved their hands at Irene and skipped down the steps and along the graveled walk to the gate and soon joined her.

"Oh, my! how savory that fish smells!" Evelyn exclaimed.

"Yes, he is trying to teach me how to cook," replied Irene.

"Oh, he is a splendid cook!"

"He may be, but I don't think he knows how to make coffee."

Evelyn and Mary laughed.

"Why, I think he is one of the best coffee-makers that ever lived," said Evelyn.

"Well, do you know he had the impudence to tell me that anybody who made coffee as I do ought to be taken out into the woodshed and argued with? Look at that coffee-pot there. He just filled it up with boiling water and then set it on that other stand and almost turned out the fire."

"Dear," said Evelyn, "you just wait till that coffee is ready to drink."

The old man was fishing, but listening to all the talk going on among the party.

He caught several fine bass and then turned around to Fred and said:

"Look here, Fred, that coffee smells good. What is the matter with letting me have a cup of it?"

CHAPTER III.

THE BREAKFAST ON THE DOCK.

When the old broker asked for a cup of coffee Fred looked at Irene and said:

"Say, if you don't know how to make coffee you certainly know how to serve it, don't you?"

"Indeed I do!" she laughed, and, springing up, she took the coffee-pot off the other chafing-dish stand and filled a china cup with the steaming beverage.

"Oh, my!" she exclaimed, "the fragrance is perfectly delicious, and it is as clear as brandy."

"That is the way Fred makes coffee," said Evelyn.

Irene put a little cream in it, two lumps of sugar, and took it to where her father was sitting, holding his fishing-rod in his hand.

The old man inhaled a long breath through his nostrils.

He laid his rod down on the dock and placed his foot on it to prevent fish from pulling it away. Then he began sipping the coffee.

He smacked his lips, and, looking up at Irene, said:

"Dear, what do you think of the man cook?"

"Wait till I get a drink of it, father, and I'll tell you," and Evelyn poured a cupful for her.

She required more sugar than the old man did, and she stirred it and stirred it until it was thoroughly dissolved, and then sat down near the table and sipped it.

Fred watched her smilingly, and remarked:

"That is coffee made without boiling; how do you like it?"

"Mr. Fearnot, I'd just like to have you make coffee for me all my life."

"You can't get him," said Evelyn. "He is going to make coffee for me."

"Oh, my! I didn't mean that!" Irene exclaimed.

"Oh, yes, you did; but you can't catch him that way. I've got him on a string."

Irene blushed in spite of herself, and Mary nearly had a fit.

Fred lifted off the cover of the chafing-dish and put the fish into a dish.

Black Mose had brought out some hot rolls from the cottage kitchen, also a plate of butter.

Then they sat there and feasted on the coffee and fish.

There were very few people up at that early hour, but those who passed that way inhaled the fragrant coffee and stopped to gaze at them.

In one of the cottages about two hundred yards above the Fearnot cottage resided an old gentleman with his family. He was in the habit of rising early to take a walk for the benefit of his appetite.

Holbrook, of course, didn't know him, but Fred, Mary and Evelyn did.

He was a man nearly seventy years of age.

"Oh, Mr. Graves," called Evelyn, "do come by and take a little breakfast with us."

"Thank you," said the old man. "That coffee smells so good I'll just take a cup of that." And he walked down to where they were, took off his hat and laid that, with his gold-headed cane, down on one of the benches.

"Mr. Graves," said Evelyn, springing up and placing his hat on his head, "really we can't let you sit here bare-headed this early in the morning. You might take cold."

Mary had poured a cup of coffee for the old gentleman and placed a plate with a piece of fish on it for him; but he declined the fish, saying:

"This coffee is the best I ever tasted."

Fred introduced him to the Holbrooks, and the broker promptly confirmed his estimate of the coffee.

"I'm very fond of fish," added the broker; "but I won't eat any of it until I've drunk enough of this coffee."

When they sat down to eat the breakfast the sun was just shining over the top of the trees on the farther side of the lake. The birds were twittering in the branches overhead, and the fish were chasing each other in the water, frequently leaping clear above the surface.

"Do you ladies and gentlemen eat breakfast out here every morning?" the old gentleman asked.

"No," said Fred, "but we sometimes do so for a change."

"Well, it is a most delightful change."

"Consider yourself invited to join us every time you find us here when you go out for your morning's walk."

"Thank you! Thank you! I appreciate that invitation more than any other I've received since I came up here."

"Mr. Graves, bring Mrs. Graves along, too," said Evelyn.

"I couldn't get her woke up in time," said he; "but I thank you just the same. She likes her morning nap more than any other, but I like to get up with the sun."

"So do I," said Broker Holbrook.

Irene admitted that she wasn't an early riser, unless she had been up all night dancing, and then she arose with the sun, or at least the sun caught her up.

"How is it with you, dear?" the old man said, turning lovingly to Evelyn.

"I like to rise early. Many a time I've come out here and caught fish for breakfast. I never made a failure in getting enough in half an hour. Mose always has the bait and tackle ready for me if I tell him the morning before that I'm going to fish."

"Don't you like to catch fish?" she asked.

"Well, I used to be very fond of the sport, but I don't think I've caught a fish in ten years, probably longer, because I am down in the city and have to go out too far to find good fishing-grounds."

"Oh, dear, Mr. Graves, if you'll just go out on the end of the dock in front of your cottage and cast your hook into the water you will be amazed at the number of fish you can catch."

"Well, dear me! I never thought to try that. I've heard, though, that a great many fine fish are in this lake."

"Why, my dear," put in Fred, "there isn't a sheet of water in the whole State of New York that equals this lake for fish. I've never yet turned the public loose on it, for they'd clean it out in one season. But every cottage owner has the right to fish off his own dock; if you want to enjoy life, notwithstanding your age, get up of mornings, go out on the dock and catch all the fish your family can consume. Besides that, you can have any friends you care to have to enjoy the sport with you."

The meal over, Irene picked up her father's fishing-rod and said:

"Now, I'm going to catch some fish."

"Well, it is time for you to learn how to fish in water," said Fred. "I notice you are an expert at fishing on land."

"Oh, no insinuations now, please!" And she dropped the hook into the water as she stood up on the end of the dock.

By and by she saw the cork moving through the water.

"Why don't you jerk?" Evelyn called out.

She did, and it seemed as though the hook had fastened onto the very bottom itself.

She pulled with all her might and called out:

"What is it? What is it?"

"Why, it is a fish, you goose," said her father. "Don't pull so hard or you'll break the hook or the line." But the excited girl pulled for all she was worth.

It took her some two or three minutes to get the fish up to the top of the water, and it was an eel two or three feet long.

She didn't notice what it was until she landed it on the floor of the dock, where it wriggled about precisely like a live snake.

Then she looked at it and gave a wild scream and ran toward the boulevard as fast as her heels could carry her.

She had forgotten, though, to drop the rod, and when she reached the end of the dock she looked back and saw that the eel was following her, being dragged by the rod, of course.

Then she dropped the pole and made a rush for the Fearnot cottage.

She was so frightened that she didn't open the gate, but tried to climb over the palings.

Of course, her skirts became fastened, and there she was screaming and trying to extricate herself.

Evelyn and Mary almost had a fit, and the two old men laughed until they almost had hysterics.

Fred, though, made a break for the girl, lifted her off the palings, and relieved her of her dilemma.

Fred had to bear her in his arms up the steps of the piazza, where he placed her in an armchair.

Mary ran to take charge of her, and a few minutes later Evelyn followed her.

"Well, well, well!" said the old broker, "I wouldn't have missed that for a hundred dollars. All of Irene's friends claim for her that she isn't afraid of anything, and she frequently gives them shocks, but this is when she got whipped."

The old fellow laughed and chuckled for ever so long.

Then he went to the coffee-pot and filled another cup

with the delicious coffee, that being the third cup he had taken that morning.

Old man Graves said to him:

"Kindly fill a cup for me, please." And he took it without cream or sugar.

"Well, well!" he remarked. "I'll miss my usual constitutional walk, but I don't regret it. I'll have something to laugh about all day."

"Mr. Graves, I am a newcomer here, with my wife and two daughters. My cottage is above the Markham house. I'd be glad to have you drop in and see me."

"Thank you! Thank you!" returned the polite old gentleman.

"Bring your family along, too, and we'll make you forget a few of your years. I'm going to have a dock built out in front of my place and breakfast out there every morning by sunrise when the weather is fair like this."

The two old men sat there for a couple of hours exchanging views about almost everything.

Black Mose came out and removed the remains of the breakfast, the little table and the dishes.

Then Mrs. Holbrook's carriage came down for her husband.

"Go back and tell your mistress I've had my breakfast, and tell her it was about the best breakfast I ever had in my life."

The coachman smiled and returned home with the empty carriage.

Mrs. Holbrook and her younger daughter breakfasted without the old man and Irene. Then Mrs. Holbrook entered her carriage and drove down on the lake front, thinking to catch her husband at the Fearnot cottage, but when she saw him and the old gentleman and Fearnot sitting on the dock she called to him.

Fred ran forward, greeted her and said Mr. Holbrook had had a fine breakfast on fish that they had caught on the dock.

"Now, just get out and go in the house to see the ladies. They have probably had breakfast by this time. If they haven't, why join them."

"Thank you, but we had breakfast some time ago."

Evelyn and Mary appeared on the piazza and insisted on Mrs. Holbrook coming into the house.

She did so, and when Evelyn told the story of Irene's fright at catching an eel, the mother laughed until she became hysterical.

Of course, Irene had recovered from her fright, and she joined in the laugh against herself.

"Dear," her mother laughed, "did anybody see you trying to jump over that fence?"

"I don't know, mother, and I don't care. I was too frightened to think about anything else but that awful fish. I didn't know it was an eel. I thought it was a snake, and just think there are some people who will eat such things. I don't believe I'll ever have courage enough to go fishing again. But I tell you, we had a delightful breakfast out there on the dock. Mr. Fearnot can make the best coffee I ever tasted in my life. I'm quite sure, though, that father will never let me hear the last of that affair."

"You may be sure of that," laughed her mother.

Fred went into the house to see Mrs. Holbrook, leaving her husband and old man Graves still on the dock. There he joined in the laugh at Irene, who was then as lively as ever.

"Mr. Fearnot," the girl laughed, "do you think you could beat me running?"

"I don't know; but I think I can beat you jumping fences. I don't know, though, but that you might beat me if you took a little training in that sort of exercise."

By and by Mrs. Holbrook insisted that it was time for her to return home.

But the girls insisted that Irene should spend the day with them.

The broker's wife was so anxious that her daughters should become intimate with the girls that she made no objections, but insisted that her husband should return with her, as she was afraid he would get into trouble, since he was trying to be very frisky.

So she went out on the dock after him.

Mr. Graves was introduced, and the courtly old gentleman removed his hat, stood up and bowed to her several times as he remarked:

"My dear madam, you don't know what a delightful time your husband and I have had this morning. We breakfasted here on fresh fish and the most delicious coffee. While we were eating your daughter took fright at catching an eel and actually ran and nearly climbed over Mr. Fearnot's front fence. I congratulate you on being the mother of such an active and delightful young lady."

Broker Holbrook laughed heartily, and said to his wife:

"Dear, it was better than a circus."

"Well, I don't know what has come over you and that girl, father," she replied. "You slip off and take breakfast out in the open air and away she goes following you."

"Oh, she is a chip of the old block," laughed the broker.

But he entered the carriage with her and was driven back home. In the next morning's paper Irene and her mother were horrified to find a full and very humorous account of her fishing experience, as well as her ability to climb a fence.

After that when Fred or Terry or any of the girls introduced Irene to their friends they invariably stated that they had heard of her as an expert catcher of eels and a sprinter.

She always laughed and enjoyed it, for she had a dash about her that all the young men liked. Some of the girls, though, were disposed to be a little shocked at her unconventionalities, but Evelyn and Mary, Margie and Amalie all liked her, and they were always glad to have her visit them.

One day Evelyn told her that she had her consent to flirt with Fred just as much as she pleased.

"Thank you," she laughed, "but please don't think I'm serious, for I'm not. I wouldn't come between a gentleman and his sweetheart for all ten fingers, to say nothing of toes. But really, I do think he is just the 'dearest man ever.' He takes such pleasure in waiting on and amusing the ladies."

"Yes, so he does."

One day Broker Holbrook remarked to Fred:

"See here, Fearnot, when you were down in Wall Street I have no recollection that you ever entered my office."

"No, sir; I never had that pleasure," said Fred. "I was very busy while down there."

"Well, you don't retain that office yet, do you?"

"No, sir. I gave it up."

"Well, when you come down again, just come to my office. There are five rooms in my suite, and you are welcome to use two of them free of charge."

"Why, wouldn't that discommode you?" Fred asked.

"Not in the least. I wanted the other three rooms, but couldn't get them without taking the five, and I've held onto them to keep disagreeable parties from taking them."

CHAPTER IV.

CUPID'S QUEER PRANKS.

Fred, in talking further with the old broker, said to him that he would accept the offer, provided he would be permitted to pay a fair rent for the rooms.

Said he:

"I don't care to keep a regular office standing vacant down in Wall Street, for I rarely go to the city in the summer season. In fact, I never go down, even in the winter, unless a Wall Street dealer happens to strike me, and I find myself in need of some sort of excitement. I generally get that when I go down there."

"Yes, it is a good place for men to become excited. I've seen some people become so excited down there that it actually amounted to mental aberration. I tell you, that when a man feels his money slipping away from him and he can't stop it, he has excitement enough to last him for years."

"I know something about it," said Fred. "I once made and lost a cool million down there."

"Hello, hello!" ejaculated the old man, "that is news to me."

"That was some four or five years ago, but understand me, I didn't take a million dollars down there and lose it. I came out about seventy-five thousand dollars ahead in the end. I had a million and then lost it, for stocks had taken a turn that fooled the shrewdest operators."

"What year was that?"

Fred told him, and he said:

"I remember that time. There were a lot of fellows who got pretty badly pinched."

"Yes," said Fred. "Since then I've made it a rule never to buy any stock to hold. I've bought as many as twenty thousand shares of stock at a time, when syndicates and

others were booming it. Generally I was the first party holding that stock to unload it on the market, or rather on the syndicate that was booming it. I never let any stock tumble down on me after that."

"Well, with some stocks it pays to hold."

"Yes, but when you hold them you have to be looking after them all the time. I may come down there this fall for the winter, but I'll simply buy and sell on my own hook. I never care to use other people's money. Buying and selling on commissions is a very bothersome business. Do you ever buy and sell on commissions?"

"Oh, yes, often."

"Well, what is your experience in buying and selling stock for female customers?"

"Oh, don't mention it!" laughed the old man. "I wouldn't buy or sell a single share of stock for the best woman that ever lived."

"Oh, I see what your experience has been."

"Did you ever have any experience of that kind?" the old broker asked.

"No; I have always refused to use anybody's money, but once or twice I bought some stock for a girl who had about three hundred dollars. She took me into her confidence, and said she had read so much about certain people's good luck in Wall Street that she wanted to find somebody to use her little sum by buying on margins. She was engaged to be married to a very industrious young man, who had been putting off the ceremony for about three years for lack of funds. I told her I would do my best for her, and I used that three hundred dollars of hers for about four months. When I closed business with her she was fully ten thousand dollars ahead, and was undoubtedly about the happiest girl I ever saw. Once I used some of my own money to help her out, to give her a larger profit, but she never knew it. She is happily married and owns a beautiful little cottage home out in Jersey beyond Hackensack, and she also set her husband up in business. It gives me no end of satisfaction whenever I think about it."

"Yes, I wish I could do such things, too, but nothing of the kind has ever come my way. The truth is, I have quite an extravagant family. My household expenses are from ten to fifteen thousand dollars a year, but my wife and daughters think that money grows on bushes for me; that all I have to do is to write a little check for any amount that I want, and I find it is impossible to make her and the girls believe but that I always have a big fat bank account. They can't understand that a man may be dead broke one day down there and be worth half a million the next day. You will know how it is yourself some day."

"I know it already," said Fred, "but I've always been prudent not to risk all my money in one deal. When I go down to Wall Street I take a certain amount with me, and no matter what happens I never put in any more. If I have good luck, I take care of it, and if I have bad luck, I let it go and wait for a better turn."

"Shall I keep those two rooms for you?"

"Yes, but I'll have no use for them until the end of the season up here."

"That's all right, and let me tell you they are already furnished, desk, tables and chairs, all of which I bought from a former occupant, together with an iron safe, and they have been standing there over three years unused."

"Great Scott! Why is that?"

"Well, nobody wanted to rent it unless they could get more, and I was not willing to let more than the two go, and then I have had applicants whom I would not be willing to have in even the same building. I have been very successful in my business down there, and there was no reason why I should sublet them. Sometimes I use the front room, when I have to take certain people for a quiet consultation."

"Well, you understand that I am to pay you a fair rent."

"All right; we won't kick about that, nor will I place any price on them. I'll take just what you think is fair."

"I don't like to do business that way, Mr. Holbrook. I'll give you five hundred dollars rent for five months."

"Great Scott! Just cut that in half and you can have the two rooms. The fact is, I'd rather have you in there for nothing than some brokers I know for a thousand dollars."

"Thank you for the compliment."

Holbrook was a very genial old man, who was very fond of quiet enjoyment that almost threw him into convulsions with laughter.

He thought Olcott was one of the best humorists he ever saw or heard.

One night at an entertainment at his house Terry recited the famous recitation of Sam Innes' of a country swain proposing to his girl.

The old man fell off his chair and his wife had to be taken from the room by the servants, for she really became hysterical.

Of course, Evelyn and Mary, Amalie and Margie introduced them to all the lake front cottagers, and thus they got into the very best society of the famous resort.

Irene became a great favorite with all the young men. Some of the ladies, though, thought she had a little too much dash about her, but it was impossible not to like her.

Along about midsummer a widower about thirty-five years of age fell desperately in love with her, and she went to Fred and asked him to find out what he could about him, what his social and financial standing was, and all that sort of thing.

"I know him well," said Fred. "He is worth about three-quarters of a million and has no children; but I'll be frank with you and say that he has the reputation of being quite a sporting man."

"Oh, I don't mind that!" she laughed. "It wouldn't take me very long to tone him down."

"Look here, Miss Irene, will you let a young man like me give you a bit of advice?"

"Why, yes; I'd be glad to get it."

"Well, no matter what a man's social or financial standing may be, don't you marry him unless you well and truly love him. It's one of the greatest mistakes a girl can make, to marry a man with a view to reforming him. If it is a fair question now, tell me, has he asked you to marry him?"

"Yes, he has, but I have put him off under the plea of wanting to make up my mind about it."

"Well, be sure in your mind that you do love him before you marry him, for when a pair is mated, without love, each for the other, and plenty of it, the wife particularly will find herself weary and lonesome, and she will seek pleasures with other people than her husband. Then the husband will become dissatisfied, and as sure as the sun rises and sets, a separation will follow in a very few years. Home in a gilded palace with unlimited money can't bring happiness, though it may bring comforts. Love in a cottage is preferable every time."

"Well, no love in a cottage for me," said she. "I'd rather be an old maid and depend on my father for a support."

"My dear Miss Holbrook, I fear that your heart hasn't yet been touched, and that being the case, you stand that gentleman off and wait till the right man comes along. You don't seem to have any of the symptoms of love whatever as yet."

"Mr. Fearnot, please tell me what the symptoms are."

"Well, the symptoms vary according to the temperament and disposition. Now, when you feel that you love a fellow enough to live in a hollow stump with him like a pair of squirrels, living on plain food and love, then marry him."

She laughed heartily, and said that she thought the symptoms were very different.

"Well, as I told you, it is according to disposition and temperament."

A month later she came to Fred again and said:

"Mr. Fearnot, I want to tell you something, but will you keep it a secret?"

"Certainly I will."

"Well, I want to tell you I'm so deeply in love that I am actually sick from it."

"Well, who is the lucky fellow?"

"I won't tell you his name yet, but he is a poor man up here on a vacation from his employer. I believe his salary is about three thousand dollars a year. I can't say that he is very handsome, but there is something about him that attracted me the first time I saw him. He seemed anxious to get acquainted with me and found a friend to introduce him. He comes up to my ideal of a brave, honest gentleman. He is twenty-eight years old. I haven't forgotten what you said was one of the symptoms. When I met a man I would be willing to live with in a stump like a pair of squirrels it was a sure symptom. I am willing to live in a little house, caring nothing for society or anything else but him. I'm willing to cook all his meals and wash and mend his clothes. Now, what do you think I ought to do?"

"Catch him if you can," said Fred. "Has he proposed to you?"

"No, he hasn't; but I'm sure he loves me, for he shows it in his manner and his eyes, in his tender solicitude for me."

"That settles it," said Fred. "A woman of your experience and tact ought to land him. Now, if you'll give me his name I'll try to find out something about him for you."

"Oh, I know all about him. He lives down in Brooklyn, and I found one evening in talking with him that he is well acquainted with a friend of mine, and also with his sister. I wrote to the sister and she told me he was a young man of excellent character. He is the main support of a widowed mother."

"All right, then, land him. Good men are very scarce, let me tell you; but you can always trust a man who is true to his mother, takes care of her and supports her and his sister."

A few days later Fred met her again and noticed that she was all smiles, and he remarked to her quietly:

"I never saw you looking so beautiful, so pleasant and so happy as you are to-day."

She turned and whispered:

"You may congratulate me. I have not named the day yet, but I will soon. I've got to have an understanding with father and find out what he will do about it."

"That's right. Take your father and mother into your confidence. I'm quite sure they will study your own happiness. Now, let me give you another hint."

"Well, let me have it."

"Put my name and Evelyn's down to stand up with you and dance at the wedding."

"That is just what I have been calculating on doing."

After that time the young man was constantly with the girl when she was out on the street. They went rowing and riding, but the young man had only one month's vacation, so he had to finally take leave of her and go back to Brooklyn.

Letters passed between them daily.

One day Mrs. Holbrook told Fred that Irene was engaged, and that she was not enjoying the stay at New Era, because her sweetheart had to return to the city.

"Yes; I know all about it," he laughed, "and have already congratulated her."

"My! How did you know about it?"

"She told me and asked my advice about it."

"My! What a girl Irene is!"

"She is a good, brave girl," said Fred, "and she is just the one to make a good wife. I advised her to marry the young man."

"Well, I'm sorry you did, for he has nothing but the paltry salary of three thousand a year."

"That's nothing. What was Mr. Holbrook worth when you married him?"

She laughed and said:

"Not so much as that."

"Then give the young man a show," said Fred, "for they both love each other dearly, and without love marriage is a failure, no matter how many millions of dollars they may have."

"Oh, father and I talked it over, and we know well enough if we didn't give our consent she would just snap her fingers at us and marry anyhow."

Irene had told Mary and Evelyn of her engagement, and they congratulated her.

They had seen the young man and were pleased with him.

She never failed to accept an invitation the girls sent her to join them at the cottage, on the dock or in the yacht; but outside of that she spent most of her time writing to her sweetheart.

When the season was coming to a close Fred began making preparations to go down to Wall Street to see what was there for him.

Terry and Mary and Evelyn had agreed to go down to New York City to spend a few weeks with Judge and Mrs. Fearnot.

Margie decided to go, too, taking Dick along with her.

So Joe was left in charge of the office for at least a month.

A couple of weeks after they returned to the city Irene Holbrook and her fiance quietly went to the parsonage of a church they attended and were married.

Fred and Evelyn and Terry and Mary stood up with them.

Instead of making an extravagant wedding trip, they spent their honeymoon at a quiet little country tavern away from all their friends and acquaintances.

When they returned they took possession of a nice little house which the broker had bought and furnished for them and had given it to Irene.

Had it been a million-dollar palace they couldn't have been better satisfied, and both her parents seemed to rejoice in her happiness.

The young husband was very devoted, and gave every cent of his salary to her.

Of course, she knew that her father would keep her well provided, and in case of his death she would inherit her share of his property.

One day the broker came into Fred's office and said that if his other daughter could marry as happily as Irene had he would be fully satisfied.

"For without doubt," he added, "they are about the happiest couple I ever saw in my life."

CHAPTER V.

FRED AND THE BANK STOCK.

Terry and the girls remained with the Fearnots down in New York for an entire month.

Of course, Fred saw Evelyn and the rest of the girls every evening.

Several times, though, they called at his office, and when the brokers heard that the famous mascot was in the building many of them called in to see Evelyn.

Of course, Mary had been a mascot with her, too, on several occasions, but the public had not raved so much over her beauty as they did over Evelyn.

Many of them she knew personally. Others had to be introduced, and then they said extremely flattering things to her.

They attributed Fred's good fortune to her magic influence as a mascot, but she laughingly denied it all.

"Oh, you don't fool any of us old fellows down here!" said one of the brokers. "We are afraid of him, for fear of running up against you as his mascot."

"Well, I assure you," she laughed, "that if I am his mascot yet, I am unconscious of the fact. Of course, I wish him well all the time, and am glad to see him succeed, but he insists that a mascot isn't worth a cent down in Wall Street."

"Of course! Of course! he would have us all believe that, but I don't believe there is one in the Street but that believes he would skin every one of us if he had a chance."

"Look here, Evelyn," laughed Fred, "you don't understand these people down here. Now, here are five brokers, all claiming to be personal friends of each other, and yet every one has a pair of shears in his pocket ready to gather the fleece of his best friend. When a man gets the best of another in a deal he is said to have fleeced him to the tune of so many dollars. Only yesterday a broker in this building lost about fifteen thousand dollars in a deal, and people are talking about a certain broker having gathered his fleece."

Evelyn and Mary both laughed, and the former looked at one of the brokers and asked him if he really had a pair of shears in his pocket.

He held his hands above his head and said:

"You may search me. I am innocent."

"Oh, I don't care to run my hands into a gentleman's pockets."

"Search him," said Fred.

She slyly reached out, ran her hand into the left-hand pocket and pulled out a pair of shears, such as are used by sheep-shearers, and she held them up to view.

The fellow's face turned as red as a beet, whilst Fred fairly roared with laughter, as did the other brokers.

"Say, I'll pay for the dinner," said the broker, "if you'll tell me who put that in my pocket."

"Oh, you can't get out of it that way," said Fred, "it is your old weapon. Now, hands up, all the rest of you!" and the one standing nearest Mary held his hands up above his head.

"Search me. I'll pay for the dinner if you find anything like that on me."

"Search him, Mary," said Fred, and she ran her hand into his pocket and brought a pair of fine, new shears out, polished as fine as steel could be polished.

"Say," said another broker who was holding his hands up, "you are caught in a trap. I'm going to search myself."

And he thrust his hands into his pocket and found a pair of shears.

He drew them out and held them up for view.

The other two brokers followed his example and each found a pair in his pocket. Then they all fell to accusing Fred of playing a trick on them.

"Get out," said Fred, "how did I know these ladies were coming down here?"

"I don't know about that," said one, "but I know I never owned an instrument like that in my life."

The fact is, Fred had played a trick on them.

He expected to get a chance to do that very thing some day, so he had half a dozen pairs of those shears in his desk.

When the news got to the other brokers in the building they had a great deal of fun at the expense of the victims.

The girls remained at the office for nearly an hour, and quite a number of old brokers came in to be introduced to them.

When business for the day closed Fred notified one of the brokers that he and the ladies would go out with him for a little dinner.

"All right," said he. "Come ahead. I'm paying very cheaply for the great honor. It isn't the first time, though, that I've lost money where Miss Olcott and Miss Hamilton were concerned. I lost a thousand dollars once at a baseball game where they were acting as mascots."

A half dozen other brokers accompanied them by invitation, and in a fashionable restaurant up on Broadway quite a sensation was created by their entrance. The brokers were well known by the habitues of the place, but very few of them knew Evelyn and Mary.

The house served an elegant dinner, the best that could be put on on short notice.

During the meal Terry was quietly stuffing the pockets of the brokers with spoons, forks and other little movable articles. When they were about to leave the house he suggested to the head waiter that they search the party, as they were Wall Street men and might be accused of a little crooked business.

They thought it was a joke, and at once began searching their pockets, and the number of little things some of them unloaded on the table made them blush rosy red.

They enjoyed the joke, though, but didn't know whom to accuse, Fred or Terry.

A few days after the dinner incident a rumor was circulated about the street that a certain bank was unsafe and on the verge of failure.

The result was that very great alarm spread among the stockholders and a run on the bank resulted. The bank paid every depositor who called and demanded his money.

Now, there was a young man in that bank with whom Fred and Terry both were intimately acquainted; in fact, Fred had secured the young man's position for him.

The banker and all the officials protested strenuously against the injustice of the report.

Fred met the young clerk, whose name was Burbank, and he asked him what was the trouble over at the bank.

"Mr. Fearnot, it is a panic without a cause. The bank is all right. It's perfectly solvent, and, what's more, you'll find out in a few days that the rumor had no foundation whatever."

"Well, what will be the result when all the frightened depositors withdraw their money."

"Why, they will have their surplus left, and they can start anew."

"Do you mean they can pay every dollar of their depositors' claims?"

"Yes, sir; I do."

"Are you in a position to know just what you are telling me?"

"I most assuredly am."

"Well, the brokers are frightened and are trying to sell their stock at ruinous prices."

"I wish I only had money to buy it in," said the clerk.

"Would you advise me to buy it in?"

"Yes, sir; to the extent of your money."

"Charley, I have always had confidence in you, and if I buy on your advice I'll hold you responsible for my losses."

"Well, you can hold me morally responsible if you lose a penny. The bank is all right."

Fred went back to his office and thought about the matter.

The next morning the bank didn't open because of the great pressure and rush of the depositors, but it didn't stop payment. It was closed simply for the purpose of preventing the noisy crowd from interfering with business.

There were quite a number of stockholders doing their best to sell their bank shares.

They were hanging around the place, but everybody, being in as great a fright as they, shook their heads and wouldn't even look at them.

Finally the young bank clerk told several parties that Mr. Fearnot would probably buy their bank stock, and when they learned where his office was a crowd of them hurried over to his place. The bank clerk preceded them there to tell Fred they were coming.

There they found Fred seated in a revolving chair in front of his desk, the bank clerk standing near him. Fred was almost completely surrounded by men who were trying to sell him their bank stock.

Every one of them seemed to be greatly excited.

"Here, here!" cried one, "you can have my shares at your own price," and he shook a handful of bank stock at Fred as he spoke.

Fred looked at him and said:

"I don't trade that way." And then he turned to the crowd.

"Give me your lowest figures, gentlemen," said Fred, "and I'll take all of that stock off your hands and take my chances."

But every man seemed to be eager to dispose of his stock first, and Fred found himself with nearly a dozen arms extended to him, shaking the shares in his face.

"One at a time, gentlemen," said he, and, taking a bunch of the shares out of one man's hand, he proceeded to look them over and then asked what he wanted for them.

"Well," said the owner, "you know what the par value is. Give me fifty cents on the dollar and it is yours."

"All right," said Fred, and, taking up his checkbook, he proceeded to write a check for the amount.

The fellow drew a breath of relief, so glad was he to get rid of what he considered very dangerous stock.

As fast as he could fill out and sign the checks, Fred bought every share of the bank stock that was presented to him.

One broker when he received his check looked at Fred and said:

"Look here, I want this certified."

"Well, go over to the bank and have it certified. I haven't any time to do it myself."

"Well, is this all right?"

"Oh, yes!"

"How do I know that?"

"I guess you don't lack sense, sir, and I don't assume any responsibility for your ignorance. If you don't want it give it back to me and I'll give you back your stock."

A man standing near the fellow remarked:

"If you are not satisfied with it you can hold me responsible for the amount it calls for. I'd take his check for a million dollars for anything I have."

The man seemed satisfied, and remarked:

"That is all right, then." And he turned and made his way out of the office.

The bank clerk departed, too, after being thanked by Fred.

The holders of the bank stock kept coming in all the afternoon, even after the business for the day had closed, and Fred was kept busy writing checks.

One man positively refused to give up his stock for a check unless it was certified.

"All right," said Fred, "please take the stock and give room for the next one."

Just then Broker Holbrook, who knew the men, said:

"Here, will you take his check with my endorsement?"

"Yes," said the man, "I know you and don't know him."

"Well, if you don't know Fred Fearnot you don't know Julius Caesar."

"That is all right. I don't know Julius Caesar, and never did know him."

The crowd in the room fairly roared with laughter, and Fred joined in with them.

Finally an old gentleman remarked that he would endorse Fearnot's check for a million dollars.

Fred looked up at him and was greatly surprised, for his face was not at all familiar to him.

He said:

"Thank you, sir, for the compliment. I assure you, though, you would be safe in doing so."

"Oh, I know you well by reputation."

By and by the owners of the stock ceased coming in. Whether or not all of them had sold, Fred didn't know; but the next morning several others came in and quietly made inquiry if he was still buying the shares of that bank.

"Yes," said Fred; "I'll take all I can get of it."

"Well, I've a few shares, and you can have them at fifty cents on the dollar if you want them."

"Let me see them."

When he had examined them, Fred gave his personal check for them at the rate of fifty cents on the dollar. And so it went on for another day.

A half dozen ladies came down, utterly demoralized at the many stories they had heard about the bank. Every one of them disposed of their holdings at that price, at the same time thinking herself lucky in having received so much.

On the third day not another share of the bank stock came in.

"I guess I've got 'em all," said Fred to Broker Holbrook.

"I would have bought some of them myself," said he, "had it not been that they were all offered to you first."

"Oh, you haven't lost confidence, have you?"

"No, sir. At first I did. But when I saw you keep buying them I knew you had some sort of a tip that justified you."

"That's right; so I did. I was assured by an employee of the bank that it was all right. The bank president himself stated publicly the same thing. I knew him well by reputation. I don't believe he would publicly make a misstatement. Nobody seems to know how that rumor started, but it has played havoc with the stockholders, and of course the bank will have to resume again."

Fred found himself owning a big pile of bank stock, enough to give him complete control of the institution.

The bank president himself came to see him, and said:

"I understand that you own a great majority of the stock of the bank?"

"Yes, I believe I do."

"What are you going to do about it? Do you want us to resign and let you elect another staff of officers?"

"No, I don't. I hope every man will hold his post. I don't care to make any changes at all. But I wish you would have an official bank examiner to come down and examine the bank and make an official statement for the benefit of the public."

"Just what I was going to suggest, sir."

"All right; go ahead and do it then, and if he reports favorably and the bank needs any extra money let me know and I'll furnish it."

"Thank you, sir, for your confidence, and I assure you it is appreciated. The bank doesn't need a single dollar. It is as sound as any bank in the United States. The panic was entirely unnecessary. We have paid out nearly every dollar of deposits, and we have a quarter of a million dollars surplus, but it was impossible to make those panic-stricken fools understand that fact. They seemed to look upon all bank people as a lot of thieves, unworthy of belief. I'm sixty years old; have lived in New York all my life, and am worth about a million dollars and was never charged with any double dealings, and yet I could not make anybody among all the depositors believe a word I told them. It is a mystery I can't understand."

"Haven't you heard the story of how sheep follow each other?"

"Yes; I think I have."

"Well, once a lot of sheep were following the bellwether. Something disturbed them on the highway and the bellwether leaped over the fence and landed in a dry well thirty feet deep. Then every blessed sheep in the flock followed him until that well was filled up to the top. Now, men are like sheep."

"That's right. I see the point," said the banker, "and I presume some of the sheep at the bottom of that well were killed, crushed to death."

"Undoubtedly," said Fred.

"Well," returned he, "I don't care if some of those depositors are killed financially for being fools."

"My dear sir, never blame a man for sticking closely to human nature. Those sheep adhered strictly to the nature of the animal. There is no part of the world where fools don't exist, unless it is in an arid desert where human beings don't live."

The banker seemed to be very much pleased with Fred, and asked him to come around to the bank and see him in his private office when he was at leisure.

"Thank you," said Fred. "I shall do so. But tell me, now, what the bank is going to do."

"Why, we are going to open our doors to-morrow, and in all the daily papers true statements will be made to the public. I'll wire to the official bank examiner to come down and examine the condition of the bank."

"Well, I wouldn't open the doors of the bank until that had been done. Don't be too anxious to resume business."

"All right, sir. I believe that is a good idea."

Three days later the bank examiner proceeded to examine the condition of the bank. He sent for Fearnot to bring in the shares of stock that he had bought.

He did so, and every share was carefully examined. When this was done he proceeded to write out a certificate, as well as his report to the authorities, on the condition of the bank.

"What do you think about it?" Fred asked.

"It's all right, sir, as sound as the United States treasury itself."

CHAPTER VI.

FRED AND THE PANIC-STRICKEN HOLDERS OF BANK STOCK.

The bank examiner made his report to the effect that the bank was as sound as any institution in the city, had been admirably managed and had earned a good per cent for its stockholders.

The announcement was made by the daily papers, and nearly every stockholder who had sold out his shares in a panic began to grit his teeth and say things in an undertone that wouldn't be fit for publication.

Some of them, though, thought that it was a misstatement made by the papers, but gradually the truth dawned on every one of them.

Several came to Fred's office and wanted to know what he would sell the shares back to them for.

"Ninety-five cents on the dollar," said Fred, and they went away crestfallen.

"Look here, Fearnot," another asked, "how in thunder did you happen to have such confidence in that bank stock?"

"Simply because the bank president made the public statement that the bank was sound. I simply believed him and you fellows didn't. The majority of people are like sheep. They will start on a run and you can't stop them. Financially, the majority of people are cowards. I think a distinguished man once said that all capital was timid. Every one of you fellows who sold your bank stock knew that the president of the bank had stated on his honor that the bank was all right, but you were in a panic and wouldn't listen to reason."

"Well, surely you don't expect to get ninety-five cents on the dollar for that stock, do you?"

"Yes; all that is not sold by next week will be held for any rise that may follow."

"What do you expect to cause it to rise?"

"Simply on the ground that the bank is perfectly solvent, has been well managed, has earned good dividends for its stockholders, and in time the shares will go up to one hundred and fifty. I regard it as about the best investment I ever made in Wall Street."

"Well, what caused the panic, Mr. Fearnot?"

"That is what the bank would pay one thousand dollars to know. Some malicious fool started the story that the bank was on the verge of bankruptcy, and that undoubtedly started the panic, whereas the bank has never seen a day of financial embarrassment. The bank president himself told me that he expected to offer a reward of one thousand dollars for proof to convict the man who started the rumor."

"Well, what good will that do the bank?"

"It'll do a great deal of good, as well as afford some satisfaction in punishing the man."

"Oh, look here now, there is no law to punish a man for that sort of thing."

"There isn't, eh! Ask any lawyer for a little light on that subject. It was a slander on the bank that caused the loss of a few thousand dollars, as well as the suspension of business for a few days. Nearly a million dollars in deposits were drawn out. If the fool who started the rumor is worth anything the bank can recover heavy damages."

"Well, I didn't know that before."

"All right, then," said Fred, "it'll cost you a ten-dollar dinner for the information."

"No, it won't. I'll take you into a ten-cent restaurant and

treat you." And the man laughed heartily at what he thought was a good joke.

"Talking about jokes," said Fred, "how many shares of that bank stock did I buy from you?"

"Two hundred," he replied.

"And I got it for fifty cents on the dollar, didn't I?"

"Yes, you did."

"Well, who is the joke on, you or me?"

"Well, it is on me, and that is why I can't afford more than a ten-cent dinner for you."

"Well, you can't bluff me with a ten-cent lunch, so come on and we will go out and get it."

"Do you mean it?" the man asked.

"Come on and find out."

Fred put on his hat and they went out to a little ten-cent lunchroom which was noted for its good coffee and cake, and there Fred enjoyed the lunch whilst laughing at the gentleman.

A broker came along, and when he saw Fred lunching there he stopped and ejaculated:

"Well, I'll be hanged!"

"What have you been doing to be hanged for?" Fred inquired.

"Look here, what's the matter?" the man returned. "All that bank stock you bought at fifty cents on the dollar turned out to be worthless paper, eh?"

"Not much," said Fred. "The state bank examiner has pronounced it good, and it is now going at ninety-five dollars per share."

"Well, what are you eating lunch around here for, in a place like this? If your statement is true you are nearly half a million in on the deal."

Fred laughed and said:

"I'll explain. This dinner is my friend's treat here. He parted with two hundred shares of that stock at fifty cents on the dollar, and he doesn't consider that he is justified in spending more than ten cents for a lunch."

"Look here, Fearnot, he is running a joke on you."

"Maybe he is, but it strikes me that I ran a good joke on him when I bought those shares of stock. This is a very wholesome lunch, let me tell you. Sit down and try a cup of this coffee and a couple of those butter-cakes."

"Thank you, I've had my lunch."

"Well, some time when you are short of funds you come here to this little place and try a cup of this coffee and a couple of these cakes. If you are not satisfied I'll pay the bill. It's a wise man that's running this. He takes the trouble to make good coffee, and, what's more, he knows how to make it. I know many coffee drinkers that will walk a mile out of their way to get a cup of good coffee. It's as clear as brandy, and strong, too, finely flavored and made of a combination of the best Mocha and Java. You couldn't get a better cup of coffee at Delmonico's, but you'd get it in fine china cups and you'd be waited on by waiters in dress suits, but the contents won't be any better than this."

Then he looked at the smiling proprietor and said:

"I'm not charging you anything for the advertisement."

"Thank you, sir. Have you any objections to my having your statement printed?"

"None whatever, sir."

The proprietor reported the conversation to one of the newspaper reporters, and told him he could come there every day for a ten-cent lunch if he would have it published.

"All right," said the reporter, and he wrote up an admirable description of the conversation between Fred and a prominent broker.

He had Fearnot's name in full, and that assured its acceptance by the editor of the paper.

Within three days the little coffee-house couldn't accommodate the crowd of coffee drinkers that had read the story.

Many old men, brokers and merchants dropped in, and the little restaurant just doubled its business, and as the coffee held its reputation finely the business kept on growing.

Many of the brokers in Wall Street laughed at Fred for going around to that little lunchroom.

"Gentlemen, it isn't my usual place to go for a lunch, for you see me often going into Savarin's place, where a good beefsteak will cost from a dollar to a dollar and a quarter. But if you want a cup of good coffee, go up to that little lunchroom, and if you don't say it is better coffee than you can find in the city elsewhere I'll pay the bill. You fellows who parted with your bank stock at fifty cents on the dollar, that is just the place for you to go for consolation." And Fred laughed heartily at the wry faces that some of the brokers made.

One of them asked him how much he had made on that deal.

"I don't know yet, but I made enough to take care of me the rest of my life if I should happen to meet with any bad luck."

"Well, what is the matter with you investing it in some railroad stock? I've got a lot of it I'd like to unload on you."

"My dear sir, I believe every word you say when you say you have stock you'd like to unload on me. I dare say I could find men like you in every office in Broad and Wall. But before you can unload on me you'll have to find me very badly panic-stricken and eager to get rid of my money. It has been tried often before, but such attempts generally prove to be failures. Our friend Holbrook in the next room is a very sorrowful man because he didn't have as much confidence as I did and lay in a lot of that bank stock."

"Look here, Fred, don't you own the majority of the stock in that bank?"

"Yes, a large majority."

"Well, why don't you change all the officials and elect yourself president?"

"Because I have no ambition to pose as a bank president. I can make more money outside of the walls of the bank than inside. Besides, I could frame no excuse whatever to oust the present president. He is an honest man. He is an able banker, and I'm willing to let him run it."

"Well, you are a queer duck," said one of the brokers.

"I guess you don't know anything about ducks," laughed Fred.

"I guess I do, particularly about canvas-back ducks."

"Well, I don't mean canvas-back ducks, I mean tame ducks, and I don't believe canvas-back ducks are tamed till their heads are cut off. But the old-fashioned puddle-duck that the Irish are so fond of raising in the back-yards in the cities and out on the farms in the country, what do you know about them?"

"Well, I know them when I see them," said the broker. "I know them when I get them on the table before me. I was raised out on a farm myself, and am familiar with all sorts of fowls."

"Well, did you ever feed the ducks with corn?"

"Many a time."

"Did you ever give them corn when they wouldn't eat it?"

"Never. It is a mighty sick duck that won't eat corn just as long as he can hold it."

"Well, I want to show you how little you know about ducks. I will pay the expense of about a dozen of you to go out on a farm with me some day where there is a flock of ducks. I'll lay a pint or so of corn on the ground and they will walk around it and look at it and won't touch it."

"I don't believe it," said the broker, "and I'll back my unbelief with money."

"Oh, you want to gamble, do you?"

"No; no more than you do. You can call it what you please, but I'll bet you a thousand dollars you can't lay corn down on the ground before puddle-ducks and they won't touch it."

"All right," said Fred. "I'll take that bet, and when I win I'll probably start a duck farm."

"Will you let me come in on that bet?" another asked.

"Yes, of course."

"Well, get out your book and make a memorandum of it."

Inside of an hour he had nine names on his book, each willing to bet a thousand dollars that Fred couldn't put corn down on the ground and they wouldn't touch it, unless he had first done something to the ducks to make them have a distaste for corn.

"Now you gentlemen sign that page there. There are the conditions of the bet, and I'll sign it with you. I want to show you what a lot of ducks you are."

Broker Holbrook came in about that time and was invited to join the duck syndicate, as it was called.

The old broker laughed, but shook his head and said:

"I'd bet against anybody but Fearnot; I'm afraid of that chap."

"What is the matter with him. Why do you fear him?"

"I don't know. I couldn't tell you to save my life, but I have an inward consciousness that he will win every bet that he makes."

Broker Kennedy said about the same thing.

"He once scooped me by betting that a big fine office cat

that I had in my room would eat cocoanut. I put up ten dollars on it. I sent my office boy out and got the cocoanut and we cracked it open and drank the milk. Then we cut up the cocoanut in small pieces, laid some of it on the floor and the office boy brought in the cat, and hanged if he didn't eat up every scrap."

"Say," one of the brokers asked, "you didn't rub catnip on the cocoanut first?"

"No, sir."

"Well, I can't understand it."

"That is it. You fellows don't know anything but taking fleece from lambs," said Fred. "Don't you know a good cocoanut is full of oil. You can cut a piece of it and lay it on the floor and leave it there for an hour and it will leave a large grease spot. It is the oil that the cats relish, and a dog will eat it, too, if you'll cut the shell off so he can get at it. You fellows know some big things, but very little about the small ones."

"Oh, we don't bother about small things. Only small men do so."

"Good! Good! All of you applaud," and Fred began clapping his hands.

The others joined in just for the fun.

"Now, if you don't know it, I'll tell you a little bit of truth that is well for every one of you to know, and that is, it is the small annoyances that make up the sum total of human misery. Now, here is Broker Clay, strong as a bull, and on the floor of the exchange you can hear the bellow of his voice above two or three hundred others. I've heard him bragging about his strength, yet he couldn't stand here in this room and hold out that strong right arm of his with nothing in it for ten minutes."

"Yes, I can, too," said Broker Clay.

"All right. Maybe you've got a little money that you are willing to risk on it."

"Yes, I have. How much do you want to put up?"

"Well, I'll risk ten thousand dollars on it."

"I'll go you," said Clay, but the next moment a friend of his who was present sung out:

"Hold on there, Clay. That game has been tried a thousand times, and I never heard of but one man playing it successfully."

"I believe I've heard the same thing," put in another.

"What! Do you mean to say I can hold my arm out straight at right angles with my body for ten minutes?"

"Yes, that is what I mean to say."

CHAPTER VII.

FRED AND THE BANK CLERK.

Broker Clay insisted that he could hold his right hand out at right angles with his body for twice ten minutes, and that he was ready to cover any bet on the ten-minute limit.

Several others were willing to bet, too, on his ability to stand the strain.

While they were discussing the matter the banker's clerk who had positively assured Fred of the bank's stability came in.

He had been out on an errand for the bank, and, having transacted it, came by to see his friend Fearnot. He soon learned all about the bet that Broker Clay was so anxious to make.

He happened to be well posted on that trick. He had seen it tried by several very strong men.

He beckoned to Fred and walked toward the rear room.

Fred, thinking he had a message from the bank for him, followed him.

"Look here, Mr. Fearnot, I've seen that thing tried several times, and Mr. Clay can't do it to save his life."

"Yes, I know that. I've seen it tried perhaps fifty times."

"Well, I've been so closely confined to my desk in the bank that I've had no chance to make any money outside of my salary. You know what a dead sure thing that is? Will you loan me a thousand dollars to make a bet, too? You know I can pay it back out of the winnings."

Fred looked him straight in the face, as if hesitating.

Then he said:

"Charley, I don't like to encourage betting. I offered to bet ten thousand dollars as a bluff, but Clay snapped me up as quick as a flash. Now you keep out of it and I'll give you what I win out of the bet. You've done me a good service, and I intended anyway to reward you for it. Now, I can get Broker Clay to contribute the reward. So you just go back to your work and I'll let you know in a little while the result of it."

"Thank you, sir! Thank you! What a windfall that will be to me!" With that he hurried out of the office.

Clay's friend who insisted that he couldn't stand the strain insisted that he should not bet, but it seemed so utterly preposterous that he insisted on making the bet. So a record of it was written and signed by Fred, Clay and several others in the room who wanted to take part in it.

Fred, though, was the only one who would bet that he couldn't do it.

So Clay pulled off his coat, laid it on a chair and took up a position in the center of the room, with three parties holding their watches to count the minutes.

Never was a man more confident of success than he was. But at the end of four or five minutes great drops of perspiration began trickling down his face.

To him time seemed never to have lagged as it was lagging then.

When Clay saw that he was bound to lose, his face, notwithstanding the tremendous strain on him, had turned white as a sheet.

Finally his hand dropped heavily to his side and he said:

"Gentlemen, I've lost. I would have bet my entire fortune on my ability to stand the strain."

He was a square man, though, and as soon as the nervousness of his arm permitted him to sign a check for ten thousand dollars he did so.

Fred had it made out payable to Charles Burbank.

"Hello! Hello! What's that for?" Clay inquired.

"Why, I'm going to make that young man, who is a clerk in the bank, a present of my winnings. I never kept for my own use a dollar of money that I won on a bet. I'm opposed to the principle."

"Well, why are you so partial to him, if it is a fair question for me to ask?"

"Simply because I was instrumental in securing him the position he now holds, and the president and vice president tell me he has been very prompt in the discharge of his duties."

Clay signed the check and remarked:

"Fearnot, had you told me on your word of honor that you had seen many men fail in that thing before I wouldn't have made that bet."

"Well, I didn't think of that. You so very promptly offered to make the bet after I told you that you couldn't do it that I thought you would have thought over the matter a little bit. It strikes me that you ought to have known I wouldn't bet on a thing I had any doubt about."

"Well, it isn't the first time I've lost money in Wall Street on bets or speculation. But what I want you to tell me is, why a strong man like myself can't hold out his empty hand at right angles with his body?"

"That is easy to do, my dear sir. It is simply a strain on the muscles."

"But where does the strain come from? There was nothing on my hand."

"There are thousands of men who go through life without thinking to hold out their hand that way. For a short time it is all right. Circumstances never require a man to hold his arm out for that length of time, and that is why it hasn't become known. I've seen Terry Olcott bet one hundred dollars with a big bully who bragged so much about his strength that he couldn't walk three miles holding the rim of his hat between his thumb and index finger."

"What sort of a hat was it?"

"Oh, an old style slouch hat, such as is worn out West. A party of a dozen men walked with him to watch him. Before he had gone much over half the distance the fellow couldn't hold the hat to save his life. The bargain was, he was to hold it between his thumb and index finger. Both his hand and his fingers became so numbed by the hard pressure that he exerted to make sure that the hat didn't slip from him, that it became almost paralyzed and he lost the sense of touch. He had scarcely made two miles of the three. The parties that had accompanied them were confident that he could do it. Some of them offered bets and Terry covered them promptly, and they all started back to the starting point. Those who didn't lose when they reached there were permitted to walk a mile farther. Terry won every bet, some seven or eight hundred dollars. On the

very face of it that a man couldn't do it seems utterly absurd."

"Look here, Fearnot, can you do it?"

"My dear sir, I wouldn't bet a penny against a thousand dollars that I could."

"Well, of all queer things that I ever heard of that takes the cake."

"Yes," said Fred, "it not only takes the cake, but the entire bakery. There are some things that men have to practice a long time before they can accomplish them. You remember the old-time walking matches they used to have in Madison Square Garden? Those men who walked four or five hundred miles during the week had to practice for months, some for years, before they could train up to stand the strain."

"Well, could I ever train my muscles up to hold my hand out for ten minutes?"

"I don't know. I never saw a man in my life that could do it. I don't know of anything that a man could do that would put a greater strain on his arm. One man, though, came within one and a half minutes of accomplishing it, and he declared that for a week afterward he felt a sort of paralysis in that arm. There are other things that men can't do when they are always ready to bet that they can. I'll give a man odds of ten to one and bet him ten thousand dollars that he can't lie down on his stomach and be tied into any position so that he can't move and stand the dropping of water on his back twenty minutes and let only about a dozen drops to the minute fall on him."

"What's that? You'll give him odds of ten to one that he can't stand it?"

"Yes. I'll put up ten thousand dollars, and if you win you win one hundred thousand dollars."

"Well, why can't he stand it?"

"Because it is too painful. Inside of ten minutes the most painful inflammation will set in. Of course, the water must drop about ten feet. Haven't you heard the old saying that 'the constant dripping of water will wear away a stone?'"

"Yes, I believe I have."

"Well, if flint can't stand it, how can human flesh?"

"But flint has to stand it for years."

"Yes, but twenty minutes will ruin any man who attempts to stand it, for each drop will feel like melted lead after about ten minutes. Now, all that seems incredible, but I have seen it tried. Once way out West I took the conceit out of a big bully who was bragging about the wonderful things he could do and how much he could endure. He drew off his red flannel shirt and laid down on the floor in a barroom of a Western tavern. Every man in the room bet against me, and probably twenty of them held watches, but the old clock up above the bar was to be the guide. The man did have wonderful endurance. He had been roughing it outdoors so long that even the skin on his back was browned almost like his face and hands by sun and wind. A can was hung up in the place of a lamp which had been removed, and the crowd stood around watching the water drop. Finally he began groaning. Then he yelled. You could see the flesh reddening around the place where the water struck. It swelled and inflamed. Finally he sprung up, swearing that somebody was pouring boiling water on him, but his best friend took him in hand and told him the water had not been tampered with; that it was drawn fresh from the well. Then other men took off their shirts and laid down on the floor to try for themselves. Some of them actually accused me of being a magician. Now, if you want to make money by betting, which is something I don't care to do, you can use that information. Then I'll give you another one. Blindfold a man properly, so he can't see a wink, and bet him that he can't stand with his feet together in one spot and his hands hanging down alongside of him against his thighs without losing his balance and toppling over."

"Great Scott, Fearnot! Do you mean that?"

"Yes, I do. Nobody but a blind man can do it. If you don't believe it, try it for yourself. Your feet must remain touching from heels to toes, and you mustn't move them to keep yourself balanced up. Your arms must hang to your sides with your hands against your hips or sides. You'll lose your balance after a few minutes. I tell you, sir, no man can do it unless he has been blind a number of years. I've won money on that and I gave it away to a poor widow in the village. You see, I've studied man's physical abilities, and one of the wisest men in the medical profession has declared that the most learned man is the man who knows himself. Every man thinks he knows all about himself, but those who do are the worst fooled men living. There is a limit to human endurance, and these things that I've been telling you about are the shortest tests, the quickest to take the conceit out of a fellow."

Broker Clay went away somewhat wiser and a great deal sadder than ever before in his life.

Fred went around to the bank to see the young clerk, Burbank, to give him the check.

To say that the young man was happy would be but a mild way to express it.

"Now, Charley," said Fred, "handle that money wisely. It is a cornerstone to a fortune if you do. If you see a chance to invest it don't put up but one-half of it in margins, and never buy any stock on a margin unless you are fully satisfied that it is a rising stock. I've had some experience in Wall Street, as well as in the Rocky mountains. In Wall Street there is great financial risk; in the Rocky mountains one runs a great physical risk, particularly if one runs up against a grizzly bear or an active mountain lion. But with the bear and the mountain lion you've got to be cool and know how to aim a rifle so as to send a bullet true to the mark, and you must also know where to send it. You can send a bullet through the body of a lion half a dozen times and yet he will be able to tear you to pieces. Send a bullet through his head or neck and you've got him. You can send a bullet through his heart and he'll live long enough to kill you, and it is the same with the grizzly. I once saw a grizzly into whose body four hunters had emptied every chamber of their rifles and he put them to flight, three of them climbing trees out of his reach, and the fourth one ran nearly two miles through the woods. The grizzly chased him over a mile before he fell exhausted and lost his breath, and then a single bullet through the neck or through the head would have settled him on the spot. So you see it is true that knowledge is power. I once saw Terry Olcott kill a grizzly bear weighing somewhere between twelve and fifteen hundred pounds with a revolver which he carried in his belt. It was because he knew just where to send the bullet. Now, if you buy any stock on a margin, never put up but one-half of your money, so if it happened to be lost you'd have something to fall back on."

The young man had good judgment, and was pretty well posted on all the stock in the market.

In spite of all Fred could do, the joke on Clay got into the papers, and Broker Clay was laughed at so much by the other brokers that he was almost tempted to leave the city for a week or two to give them a chance to find something else to laugh about. But he had a great deal of nerve and boldly admitted the truth.

Then, too, half a hundred brokers, probably, in the financial district were trying the trick, were practically holding their arms out at right angles with their bodies. The reporters were kept busy watching them and getting the laugh on them.

Finally two men made the assertion that they had tried it and succeeded in holding their arms out the full limit.

When told of it Fred remarked:

"I don't like to impugn a man's veracity, and I won't; but I'm willing to put up ten thousand dollars that there is a mistake somewhere. If they want to win ten thousand dollars let them come here and stand in the presence of a dozen men and hold their arms out ten minutes. I'll give them odds of two to one. I'll put up ten thousand dollars against five thousand that they can't do it. I suppose every one of you have read Esop's fables, where you found the story of a certain traveler in Ancient Greece who was bragging about having jumped a distance of so many feet. A wise old citizen called him down, and wanted him to show an exhibition of such ability then and there. But he failed to do so, and said that he made his jump in Attica.

"'Oh, well, if you did that in Attica, the same sort of ground is here, and if you did it there you can do it here.' And the fellow then and there won the reputation of being a braggart. As little as you may think of it, one can acquire a great deal of wisdom from reading those fables. You remember another fable, those of you who have read that book, of the fox who fell into a well and couldn't get out. By and by a billygoat came and looking down into the well, asked the fox if the water was good. 'Yes,' said the fox; 'it's cold and sweet. Come down and see for yourself,' and the goat jumped in. As soon as he came up to the surface of the water the fox leaped out. He looked down at the

goat at the bottom of the well and advised him to always look before he leaped. There is many a man in Wall Street who, if such advice was followed, would save his fortune."

Young Burbank remembered the advice Fred had given him.

He put his ten thousand dollars in the bank and waited and watched for a chance to use it.

He didn't have to wait very long. There came a flurry among certain stocks, one of which was being boomed by a syndicate, and he bought five hundred shares of the stock on ten per cent margin.

Being in the bank, he had opportunities to keep abreast of all financial news.

In a few days his stock had risen to a point at which he sold, and his five thousand dollars had panned out a little over ten thousand.

So he had doubled Fred's gift of ten thousand dollars to him.

Of course the public didn't get hold of it, but he told Fred about it.

"Congratulations, my boy. Now, take my advice and plant that ten thousand dollars of yours and never touch it. Just use your winnings hereafter."

CHAPTER VIII.

FRED FEARNOT IN A PUZZLING DEAL.

About a month after Fred made a present of Broker Clay's ten thousand dollar check to the bank clerk a man came into his office and introduced himself under the name of Baker.

Fred shook hands with him and offered him a seat near his desk.

There was something familiar about the man's face that caused him to make the inquiry if they had not met before.

"Yes," said the visitor, "I sold you two hundred shares of bank stock about two months ago."

"Oh, I thought that I knew your face, but couldn't place you. What can I do for you, Mr. Baker?"

"That's what I want to find out, sir. I've come into possession of some facts that I thought I had better see you about before doing anything."

"All right, sir. Just go ahead with your story."

"Well, I've got the news pretty straight that it was you or a friend of yours, at your suggestion, that started the report that the bank was on the eve of going into bankruptcy, a dead failure, and that the stockholders would get little or nothing. Two parties are willing to swear to that effect. If a jury should believe the story I could easily recover from you the value of those shares I sold you as they stood just before that report got out. Now, what have you got to say about it?"

"Not a word, sir, farther than to say that the report is false in toto."

"Well, those parties say they will swear to it."

"Swear to what? Swear that they know I knew the condition of the stock and benefited by it?"

"Yes, sir; that is it."

"Well, every man who sold his stock at fifty cents on the dollar is eager to get his money back."

"I know I am," said he, "for one."

"Well, I bought from you two hundred shares of that bank stock."

"Yes, sir; that's it, and I believe that the stock was worth before the rumor got out one hundred and thirty dollars per share; that is, thirty dollars above par."

"Now, if you can persuade those fellows to come into court and swear to that story I'll give you one thousand dollars cash and make you a present of the bank stock besides. That'll pay you a great deal better than to sue for it."

That staggered the man.

He had no idea that Fearnot had the nerve to do a thing of that kind. He thought that he would try to hush the matter up by paying the difference in the value of the stock and the price at which he bought it.

The man thought for a while, and during his thinking Fred looked him straight in the eyes.

"I don't know, sir, that I can persuade them to do that," he finally replied.

"Well, you'll have to have them as witnesses if you begin suit against me or you'd have no standing in court at all. Now, I'll tell you something else I'll do. I'll give you five hundred dollars if you can persuade them to come here to this office and tell me that story without going into court."

"Well, will you have any witnesses here to get them into trouble?"

"No, I won't have any witnesses; but I make no promises beyond that."

"You won't promise not to do them any physical injury?"

"No, sir; I would not make any such promises. I'd probably send them to the hospital, for the story is false from beginning to end, and what is more, I believe you know it."

The man flushed up and promptly denied the imputation.

"All the same, my dear sir, I believe this story you are telling me is an attempt to blackmail me. Now, I suggest that you get out of the room before I throw you out headforemost." With that Fred rose to his feet, his eyes flashing, and without another word Baker jumped up and fled out of the room, and that was the last Fred heard of him.

He was very angry and went to the 'phone and called up the president of the bank.

The vice-president came to the 'phone and told him that the president was out, and wanted to know in what way he could serve him.

Fred told him that he wanted to know something about a man named Baker, who was formerly a stockholder in the bank.

"I'll find out what I can about him," said the vice-president of the institution, "and let you know when I do."

Then Fred told him what had happened.

"That fellow must be an impostor," said the vice-president. "I know Mr. Baker, and he has the reputation of being a man of considerable means and of good character. I never had any dealings with him, but am satisfied there is some mistake somewhere."

Fred described the man to him.

"Well, that is a pretty fair description of him," said the man, "but there must be some mistake."

After banking hours the vice-president came over to see Fred, and was astounded when Fred explained fully what Baker had stated.

"There is something wrong about it, sir," said the bank official."

"Have you got Baker's address on your books?"

"Yes; I believe the president's secretary has it."

"Then send it to me and I will put a detective on his track. The fellow's face looked familiar to me when he came in, and I think he sold me his stock on the day that the rush took place; hence I was not able to place him exactly."

"Well, the secretary has gone home. It is an hour after business, but I'll have him send it over to you as soon as he shows up at the bank to-morrow morning," said the vice-president as he was leaving.

The next morning Mr. Baker's name and address were sent over to Fred.

His home was at Bordentown, in New Jersey.

Fred at once sent for a detective, and told him he wanted him to go out to Bordentown and hunt up a man named Baker.

He gave him his initials and then handed him a note addressed to Baker. In the note he told him that a man there, in his name had called on him with a story to the effect that parties had told him that he (Fearnot) had started the report of the prospective failure of the bank for speculative purposes, and asked him to state over his own signature as to whether or not he was the man who had come to his office with that story.

The detective, of course, prepared to go, but suggested to Fred that he first telegraph to somebody at Bordentown, inquiring if Mr. Baker was at home.

"I guess that is best," said Fred. "I'll go downstairs and send a telegram at once."

He did so, and the reply came back from some one in Baker's employ on the place, saying that Mr. Baker was not in Bordentown, but in New York City.

"Now, detective, I want you to go out there and see if Mr. Baker is in town. If he is, say nothing to him, but wire me at once to that effect. If he isn't, find out what you can about the man's character."

The detective left at once, and within an hour after he reached Bordentown he learned from an old citizen that Mr. Baker was in town and hadn't left the place for a week past.

Then he proceeded to inquire about Baker's character, and every one to whom he spoke gave him a good name.

He had the reputation of being a wealthy man.

Armed with that information, the detective returned to New York, arriving at night. The next morning he called on Fred and made his report.

"Well, that is just what I wanted to know," said Fred. "That fellow was an imposter and trying to blackmail. Now, the vice-president of the bank says that my description of the man who called on me here was a pretty good one of the original Baker. Now, I want you to look for him. Do your best, and when you want any money let me know."

The detective went to work, and after some four or five days he met a man down on Wall Street who closely resembled Fred's description of him.

He saw him talking to another man, and when they parted the detective went to the other gentleman and inquired the name of the gentleman he was talking to.

"His name is Baker," was the reply, and with that the detective turned on his heels and followed after Baker.

Down on Wall Street halfway between Pearl and the river he overtook him, laid his hand on his shoulder and asked if his name was Baker.

"Yes, that is my name."

"Well, Mr. Baker, I have a warrant for your arrest."

"The thunder you have! Let me see it!"

The detective showed him the warrant, but didn't let it pass out of his hands.

"I'm not the man you want, sir," was the reply, "for I've never attempted to blackmail any man."

"Well, you know enough about law to know that a simple denial is not sufficient unless it is corroborated. So you come on with me up to Mr. Fearnot's office, and if he says you are not the man, why that ends the matter."

The fellow said all right, and they went off together up to Fred's office.

When Fred saw him he looked inquiringly at the man, and the detective asked:

"Is this your man, Mr. Fearnot?"

"Well, he looks a little like him, but I hardly think he is."

The prisoner spoke up and said:

"I don't think I ever saw you before, sir."

"Well, you look very much like the man I want to catch, but really I don't believe you are the man; you have the same name, though, and I must say you look very much like him. I couldn't swear, though, that you are." So the detective turned and apologized for his mistake.

"That's all right," said the man, and they turned and left the room.

A little later the detective returned and said:

"It looks very much like my search will result in failure."

"Keep it up another week," said Fred.

The detective did so, and at the end of the week Fred paid him off, saying that he hardly thought the game was worth the time.

But a week later he met the same man on Wall Street with his mustache shaved off and a stubble beard on his chin.

The fellow eyed him very closely, and when he had gone about fifty feet beyond him, Fred turned and looked back at him and caught the fellow doing the same thing.

Instantly Fred was morally convinced that the fellow had fooled both him and the detective by some change in his face.

"All right," he laughed. "Maybe I'll catch him some day."

He dropped a note to young Burbank, the bank clerk, asking him to come over to his office as soon as he got through with his work for the day.

The clerk frequently had to work an hour or two after banking hours, sometimes until night, but Fred sat there waiting for him. He came in about two hours after banking hours.

"Hello, Charley," Fred greeted him.

"Hello, Mr. Fearnot! You sent for me?"

"Yes. Sit down there." And he told him all about the Baker affair.

The young clerk listened with a great deal of interest, and Fred asked him if he knew the man.

"No, sir; I do not. I never attended a meeting of the stockholders, but the president of the bank did, and sometimes the cashier appeared at the meeting, on the president's order, to read any report that might be necessary to read before the board.

"Then I don't see that you can render me any assistance."

"Well, if I could there is nothing I would do more gladly."

"All right; don't you bother with it. Now, tell me if you've seen any more chances in the market."

"No, sir; but I'm watching one very closely. I've heard it hinted on several times that D. & J. shares will soon be soaring skyward."

"D. & J., eh! What did you hear about it?"

"Simply that parties are buying up the shares in order to control another road, which is to be consolidated with D. & J. if the negotiation succeeds."

"What's the other road?"

"Upon my word, sir, I haven't been able to find out."

"Well, that is something you want to find out. Let's look on the map and see what roads it taps." He went to the railroad map that hung on the wall of his office and traced the road from one end of it to the other.

Finally they both decided it was the N. & D. road.

"I'll find out to-morrow," said Fred, and he and the bank clerk left the office.

The next morning they both found that D. & J. shares had gone up three dollars, and during the day it advanced two dollars more, making an advance of five dollars.

"Charley," said Fred, "you had better tackle D. & J. shares. It's pretty good stock, anyway, and I may tackle it myself and take the chances on its advancing far enough to make it worth while."

The next day Fred started out to buy ten thousand shares of the stock, and he found it quite difficult to gather up so much of it.

He had to be very careful for fear that he would excite the suspicions of some of the syndicate who was booming it, so he went to his banker and put up the money by check to purchase ten thousand shares.

It was not until the next day that the bank succeeded in getting the ten thousand shares for him.

Meanwhile, Fred kept studying the map, trying to find out what other road D. & J. was to be consolidated with. He dared not make any inquiries about the contemplated consolidation for fear the fact would be stated that he was after some of the stock.

He knew that he was regarded by many brokers in the Street as a very dangerous man in Wall Street speculations.

He didn't care to have parties setting traps for him, but during that day two different brokers came in and inquired if he had any N. & D. shares.

"Not one," he replied. "How many shares do you want?"

"All I can get, and I'll pay the top-notch commissions if you can get me a few thousand shares."

"Thank you; I'm not a commission broker."

"Well, if you can get five thousand shares it will enable you to take out a license as a commission broker."

"Thank you; I don't care to do that. I don't care to become a broker, for the reason I'd be crowded with parties who would want me to use their money, which I don't care to do. You know what happened to a broker last week from using other people's money. There is a most exaggerated estimate of my shrewdness as a manipulator of stocks, and people expect me to win every time."

"All right, then. I won't pay you any commission at all if you will get some of the stock for me, but I'll even up the matter with you."

"No," laughed Fred. "I'll try to do this, though. If I can find anybody that has the stock I'll try to buy it from him and sell it to you for a few points advance."

"All right," laughed the broker. "If there is anybody who can beat you dodging the law, I don't know who he is."

Fred was now satisfied when that fellow went away that that was the road that was to be consolidated with D. & J.

He decided to go in and buy a big block of the stock, and he did so to the tune of ten thousand shares.

Then he proceeded to study the situation still farther, and by and by he learned by the merest accident that a third road, owned by the members of the syndicate that was buying up the other two, contemplated organizing a new system that by building a little connecting link they would have control of one of the most prosperous roads in the country.

He tried to get some of the shares of that third road, but they seemed to be hermetically sealed up somewhere, none could be found on the market.

CHAPTER IX.

FRED AND THE HOLBROOKS.

Fred watched both stocks, and found that the rise in values kept pace with each other.

Finally one morning he found a note in his mail from the bank clerk, saying:

"Mr. Fearnot, my knees are shaking badly. What do you think of my selling out my D. & J. shares? I'll run over to see you before business for the day closes if possible. If you think I ought to sell and you can come over to the bank, look through the grating and nod your head approvingly toward me, and I'll understand it to mean sell.

"Yours in distress,

"CHARLEY."

Now, Fred didn't know how many shares Charley held. He thought it was only five hundred, whereas he had one thousand.

He figured up, though, and saw it had advanced about twelve dollars a share since his purchase.

"That's a pretty good profit," Fred muttered to himself, "and it is best to be on the safe side. It is the first time in my life I ever held on in this way with a stock that I couldn't get at the situation back of it. It may go up a good deal higher than it is now, and yet we don't know when it will stop climbing. The syndicate might decide to shut down at any moment."

He went over to the bank and passed around looking at the employees at work at their various desks.

He passed young Burbank's place twice before he caught his eye, and then he nodded his head to him quite vigorously.

Now the bank had bought the shares for him, for they cashed the ten thousand dollar check that Fred had turned over to him, and his cash was deposited there; so Burbank went to the margin clerk and said to him:

"Tell the broker on the exchange to sell at [illegible]"

"All right," and the order was 'phoned over to the Stock Exchange immediately, [illegible] young man was [illegible] eleven thousand dollars ahead of the game.

He didn't have a share of N. & D.

That day Fred instructed his banker to sell out all of his holdings of D. & J., and a few minutes later they were sold.

The syndicate was strong enough to take every share.

Then he decided to sell N. & D., as he had some shares now, and they, too, were taken up without a moment's hesitation by the same syndicate.

He had made ten dollars a share on N. & D. and twelve dollars a share on D. & J., a profit on both of two hundred and twenty thousand dollars, minus the commissions.

He rubbed his hands with glee when he sat down at his desk in his office and figured up the result of the deal.

Then he wrote a long, gossipy letter to Evelyn, who had gone up to Fredonia.

"Dear, you still hold good," he wrote to Evelyn, "as a mascot, for each time I bought I was thinking of you, and now if you want a present, please tell me in your next letter what you would prefer. I know you will say you don't need anything, that I know well enough myself; but I want you to name something, and don't be at all modest about the cost of it. You don't need any horses or a turnout of any kind, nor do you need any more diamonds, but diamonds are the most appropriate present for a gentleman to make to a lady."

Evelyn wrote back an affectionate letter that made his heart fairly dance in his bosom.

She said:

"Fred, believe me, I don't need a single thing I haven't got except one, and he's a fellow about your size and resembles you very much. Close up your office and come up and spend the holidays with us. Christmas is only three weeks away now. I'd rather have you spend Christmas with us than to have the biggest diamond in the world. If you'll promise me that you'll spend the holidays here I'll try to get Joe and Dick and their wives and all the other friends to spend them with us also."

Fred was very happy in reading the letter.

While he was reading it Broker Holbrook came in and said:

"Look here, Fearnot, my wife and both the girls have authorized me to invite you and Miss Olcott, Terry and Miss Hamilton to spend the holidays with us."

"Great Scott! Just look here and listen to this, will you? Here is a letter from Miss Olcott extending a similar invitation to me, and of course you understand just what my duty is under the circumstances. I highly respect Mrs. Holbrook and Miss Holbrook, but they know I'm engaged to Miss Olcott, and I'd rather cut off my right arm than to disappoint her on that occasion."

"Yes, yes! I understand that, and I don't blame you, for she is without doubt one of the sweetest girls I ever met in my life."

"Well, what is the matter with you and your wife and your single daughter coming up to Fredonia and spending a week there. I am not authorized to extend an invitation to you, but you could come to the hotel. We have got fine quarters there. Both the Hamiltons and the Olcotts will be crowded during the week with friends and relatives, but if your family will stop there at the hotel I'll wire to the landlord to reserve the best suite in his house for you."

"Well, I'll consult Mrs. Holbrook about it, Fearnot. The truth is, I would like to spend the Christmas holidays outside of New York, anyway. I'm really sorry, though, we can't spend them up at New Era. I'll let you know after I have consulted my wife and daughter."

"Well, tell me, how is Irene getting along with that husband of hers?"

"Bless your soul, happier than ever! She says that she'll never get over it; that her married life is just one sweet song."

"Well, does she make coffee after my formula?"

"You bet she does. One of the first things she did when she set up housekeeping was to show her cook how to make coffee, and she kicked on it, saying she had been a cook for ten years, and she didn't think anybody could show her how to cook."

"Tell her to come over here to see me, and she can go home with you when I have given her some pointers."

"All right. I'll bring her to-morrow."

"No. Let her come about the time business is over. I won't detain her but a little while."

True to his promise, the old man extended the invitation to Irene, whose house was but a block away from his, to come over to the office the next day a little after two o'clock. He said Fred wanted to give her some pointers about cooking.

"She laughed very heartily and said she would be here," said the old man.

"Then Mrs. Holbrook spoke up and said she would be here, too. She says if there is anything to be learned she is not too old to learn."

"The fact is, Fred, the old girl would run away with you if you gave her the hint."

"Yes, it would be a pretty good catch, but there is another girl who would do the same thing."

"Yes; but why don't you get married? The girl is willing."

"Yes, but we have an understanding. We are a pair of lovers who never do anything foolish."

When Irene came over she was accompanied by her mother and a young lady who had been married about as long as she had.

When they entered the room Irene ran up to Fred's desk, behind his back, threw her arms around his neck and drew his head back and kissed him.

He sprang up, exclaiming:

"Great Scott! what a lovely greeting that was! Bless you, dear, you are the happiest looking woman I ever saw in my life!"

After a little more talk Fred proceeded to tell what happy times he and friends had in camps out West on hunting expeditions.

"Your father tells me you have a good cook, and that she somewhat objected to your style of making coffee."

"Yes, that is true. But I told her she had to make it as I wanted it made or get another place. I don't drink coffee that is boiled."

"Level-headed and level-hearted. Now, I want to tell you that nothing strikes a man in the tenderest spot of his stomach like an occasional change. Now, I understand you've got a pretty wide lot. You get your father to buy lumber to put up a little twenty by eighteen cabin, made of rough lumber, not ceiled. Have it built snugly and close with a wide, open fireplace, where a log-heap four feet long can be burned. Two or three carpenters can put it up easily inside of ten days. Then buy some common, rough, split-

bottom chairs and a couple of tables. No carpet. Sprinkle sand or sawdust on the floor."

The three ladies' eyes opened wide, and Holbrook seemed to be astonished, and then he began grinning.

"Now, by way of change, just call that cabin the camp. Have a lot of sharpened sticks made. If you can get any game in the market, get it. If you can't, buy your meat such as you want at the butcher's. Then go into that camp and have a big, hot, roaring fire burning, and there you and your husband and any relatives or friends that may be with you sit by that fire and roast a chunk of beef, pork and lamb on sticks. Put it on the table without any cloth on it, only the forks and spoons and dishes. Let each one broil his meat as he likes it. Salt and pepper it, and sit down and eat it. That is the way we live in camp, and that coffee that you compel your cook to make for you will dispel any little mistakes that have been made on the cooking. If you have time, keep the fire burning in it and choke up the chimney at the top so the house will be filled with smoke for several days so the rafters will get black and the spiders will build webs. By and by you will love that place better than your parlor and your old man will not want to go fishing or hunting."

Irene never said a word until he had finished, and then she said:

"Mr. Fearnot, I'll have that camp built immediately, and I'll make the carpenters work at night, if necessary, to get it done in time. We will have supper in that camp every night during the holidays. I think I caught your idea perfectly, and am just dying to go into camp. You get Terry and Evelyn to come down, as well as Mary Hamilton."

"Oh, it would be nothing new to those girls. They have had barbecues out in the wild West; but they are very fond of it."

The young lady with Irene remarked to her as they entered the carriage that Mr. Fearnot was the most remarkable man she had ever heard talk, and she wanted to eat a meal with them in camp.

"Dear," Irene laughed, "would you eat bear meat?"

"I never did," said she, "but if Mr. Fearnot eats it I would, too, but I don't know whether my husband would or not."

The next morning Broker Holbrook told Fred he had spent a couple of hours that morning phoning to contractors to build that cabin for his daughter, and that he finished the contract before he left home.

"But my wife says it is all rank nonsense."

"Well, she will sing a different tune after she has eaten a few meals cooked that way. Your daughter must exclude everything from it but a kettle, a frying-pan and a coffee-pot. No other cooking utensils to be used. Now, I'm going up in a few days to Fredonia, where I'm engaged to spend the holidays, but I'll try to persuade Terry and the girls to come down and spend one evening in the camp before Christmas."

CHAPTER X.

CONCLUSION.

Hearing that Fred was about to go up to Fredonia to spend the holidays, young Burbank, the bank clerk, asked him who he was going to leave in charge of his office.

"Nobody," said Fred. "I haven't an office boy, because I don't need him. Broker Holbrook owns the lease of the office, and I am there simply on suffrage. He's rather a peculiar man, and as my office and his are connected by two doors, he had rather pay the rent of it himself than to let strangers come in of whom he knows nothing. I'm paying him a little rent for it, which at first he refused to take, hence you see it will be well taken care of."

"Well, I was thinking, Mr. Fearnot, of resigning my position in the bank and opening an office somewhere."

"Great Scott, Charley! Don't you become reckless. You have opportunities there at the bank that you wouldn't have if you opened an office somewhere else."

"I'm not sure about that, Mr. Fearnot, for they keep me pretty busy there, and it is only by accident that I hear anything about the rising and falling of stock, and of boomers, and all that sort of thing. If I had a little office somewhere I think I could do well with what capital I've got."

"Why, Great Scott, man! The capital you have wouldn't be a drop in the bucket."

"Mr. Fearnot, I have a little more than you think I have. You think I have about twenty thousand dollars in all, but I have double that."

Fred turned quickly and looked inquiringly at him.

"Where'd you get it, Charley?" he asked.

"Well, I'll make a confession. Twice when you told me to use only half my money, I put in every dollar."

"All right. I won't give you any more advice. You were lucky, I admit, but such recklessness will finally result in your ruin."

"Well, I was quite confident that it was safe."

"Yes, but a fellow can have too much confidence It was a risk."

"Well, I'll never do it again, Mr. Fearnot. But whether I make anything or not, I want to take a little office and let somebody else take my place here. It is hard work, but that I don't mind, but it stands in my way. Were I a messenger boy I could run about and pick up all the news about stocks. As it is, I hear no talking except when I go out to lunch or among the employees here in the bank."

"All right. Just promise me that you'll never use all your capital again in one investment, and you can have my office, provided Broker Holbrook doesn't object."

Holbrook, of course, knew Burbank. He knew that Burbank had made it possible for Fred to make nearly half a million dollars on the bank stock, so when Fred suggested the matter to him he readily consented for him to occupy the office until such time as Fred would need it again.

"Oh, he will continue to pay the rent I do," said Fred.

"All right." A few days later Burbank resigned his place in the bank, much to the surprise of the banker, who wanted to know why he resigned.

"Simply to better myself," said he. "I can make more money doing business for myself, but I'll keep my money here and let the bank use it for me."

So about three days before Fred was to leave for Fredonia young Burbank moved over to his office and took possession of his desk.

"Now, Charley," said Fred, "I want to be the architect of your fortune, in a measure. Be careful and never again invest all your money in one venture."

"All right, sir. I'll be careful and won't use but half of it."

"Well, another bit of advice. When you strike good luck and get a surplus of money on hand, either put it out at interest on good mortgage or else buy real estate, and make sure that the title is good every time. It may be that after the holidays I can run down here and see how you are getting on."

At the time agreed upon Fred left New York and got off the train at Fredonia.

He thought that Terry was up at New Era, but he found him with Mary and Evelyn at the railway station.

"Great Scott!" he laughed. "You here, Terry?"

"Yes. I just couldn't get away, Fred."

"Mary, you are a regular magnet."

"Well," said Evelyn, "I wish I was. Mary manages to hold her fellow better than I hold mine."

"Maybe she has hypnotized him," suggested Fred.

"Yes, but it is not your sort of hypnotism. It is all love. Brother loves harder than you do."

Terry and Mary were laughing, for they were in the carriage with the blinds closed.

As the carriage was rolling on toward the Olcott cottage both the boys did a little osculatory business.

Evelyn knew well that if she didn't let him kiss her in the carriage he would do so when they got home in the presence of all the children.

When they did reach home Fred caught Mrs. Olcott and kissed her all over the face, calling her "dear old mother," and all sorts of affectionate names.

As soon as he threw off his overcoat the little children made a dash for it and searched the pockets.

They were empty, and for the first time in their little lives they thought that "Brother Fred" had forgotten them.

One of them asked him if he didn't have any candy for them.

"Yes, dear. There is a whole barrel coming over in an express wagon. I couldn't bring it all in my pocket."

"Oh, my, mother, just listen to that!" exclaimed Evelyn. "He says a whole barrel of candy is coming over from the

depot. It looks as though we can't break him from gorging the children with sweetmeats."

The children began dancing around and slapping their hands gleefully, and crying out:

"Oh, there is a whole barrelful of candy coming."

"Well, children, you needn't think you are going to have a whole barrel of candy to feast on." said Mrs. Olcott. "I'll just give you a little of it at a time."

By and by the express wagon came with a big barrel stuffed full.

It was placed in the dining-room, where it was opened. There seemed to be hundreds of packages, each one marked with the name of one of the children. There were some marked for Mrs. Olcott. A box of fine Havana cigars for Mr. Olcott.

"Now, don't all of you eat up your shares at once," said Fred. "They will last through the holidays."

There was a package of fifty pounds in the bottom for them to tie up and make presents to the neighbors, for Christmas holidays were close at hand.

Evelyn, in searching through the packages, found one with her name written on it.

She read it and then looked at Fred inquiringly.

"That's for you, dear."

"Well, I'm quite sure it isn't all candy," she laughed.

"You are pretty good at guessing, and always was."

She sat down near the table and proceeded to open the package.

As the box came open she was almost dazzled by the flashing light of a number of diamonds.

"Oh, mother," she gasped, "just look at this. Diamonds for my throat, diamonds for my ears, diamonds for my fingers. What in the world will I do with them all? I've got now more than I can wear. Fred, you must have spent ten thousand dollars for these."

She sprang up, threw her arms around his neck and kissed him two or three times.

In another package Mrs. Olcott found several diamonds for herself.

"Oh, my! You expect me to be a widow some day, too?"

"No; I expect you to be a mother-in-law. You are raising a flock of children, two-thirds of them girls, and they'll need diamonds some day."

Terry and Mary had left the carriage at the Hamilton residence, so they knew nothing about what Fred had brought up with him.

Mrs. Olcott and Evelyn fixed up a big tray full of all sorts of candies and sent them over to the Hamilton home, and with it a note from Evelyn telling Mary to run over quick.

Mary and Terry hastened over, and their eyes opened wide when they saw the dining-table piled up with the contents of the barrel.

"Why, Evelyn, dear, what in the world will you do with all these jewels?"

"I've got to save them until I am a widow," said Evelyn. "Fred says I've got to save them, for I may need them to live on."

Terry looked at them and remarked:

"Fred, you are fast becoming a diamond crank like certain old sons of Israel I can mention."

"Well, can you put away a few thousand dollars in a smaller space than you can in diamonds?" Fred asked.

"No; but a girl wants only a certain number of jewels to keep her from becoming careless about taking care of them."

"Well, if Evelyn loses any of her diamonds it is her loss, and not mine."

That evening Fred had his story to tell when Mr. Olcott leaned back, smoked one of his fine Havanas, and its fragrance filled the whole house.

He told about the bank clerk and how he threw a fortune in his way, and how he resigned his position in the bank and was then occupying his office.

"Say, Fred, why didn't you work those brokers heavier on those bets?"

"For the simple reason I don't like to do a thing of that kind, Terry. That is why I gave Broker Clay's check to the bank clerk. The bank clerk had done me a good turn and I wanted to reward him, and intended to do so, but I thought it would be a good joke on him to have him make out the check to Burbank instead of to myself. I had repeatedly told brokers that I never used the money won in a bet that was forced on me. If I were a regular gambler I could go around through the country and make a hundred thousand dollars a year betting on those little simple things, things a man won't believe until he tries them for himself. I had unusual luck this time down there. Those fellows are just itching to get my fleece. I suppose the girls told you about my slipping a half dozen shears into their pockets?"

"Oh, yes, and I had a good laugh over it. I ought to have been down there to help you out in those little sleight-of-hand matters."

"Oh, I had fun enough with them! I heard afterwards that upwards of fifty brokers in Wall Street and around in Broad were practicing daily holding out their arms, and actually it interfered with business."

The holidays were made extremely pleasant by the presence of Fred and Terry.

All their young friends in the town called on them, and they were invited to their homes, so that every evening in the week there was a frolic going on somewhere.

Fred had made so much money in Wall Street that he sent by the hand of Evelyn and Mary a great deal of money to poor, deserving widows. Not one was left out.

One poor widow, who had had a sick child for three or four months, was given five hundred dollars by Evelyn, saying that it was from Fred Fearnot. Then her doctor's bill was paid and twenty-five tons of coal were paid for and delivered.

A poor church congregation was behind three hundred dollars in their pastor's salary. Fred quietly paid the pastor, and suggested to him to forgive the debt to the congregation. The pastor made the statement in the pulpit on Sunday morning that a generous friend of the church had paid up its indebtedness to him.

"He forbade me to give his name, but I'm sure that every one of you know who he is."

"Fred Fearnot!" sang out a little girl about twelve years old, loud enough to be heard all over the church.

"Well, dear, you are right. But I kept my promise and didn't betray him."

This caused a laugh all over the church, and Fred was remembered in the prayers of many of the congregation.

Next week's issue will contain "FRED FEARNOT AND THE OIL KING; OR, THE TOUGH GANG OF THE WELLS."

HELP YOUR COUNTRY!

BOY SCOUTS GARDENS.

The Boy Scouts have found a way of combining their camp training with service in the Victory Garden Army. One hundred boys of Phoenix, Ariz., under the leadership of a scout master, have engaged a farm of 25 acres at Wheatfields, some fourteen miles from Globe. Barracks are being erected and a regular summer camp will be set up in June.

In the meantime the Scouts are being taken to their farm twice a week in auto buses. Seeds have been furnished by the University of Arizona, which provides expert advice as well. Vegetables raised will be sold in a special Boy Scout market.

What Arizona boys can do can be done by boys in other localities.

BOY FIGHTERS ON THE FARMS.

A drive began on March 18 to enlist every available boy between the ages of 16 and 21 for farm work during the summer months.

The United States Boys' Working Reserve was organized under the Department of Labor in May, 1817, as a war measure. More than 100,000 boys were enrolled last year to help the Nation in field and factory, and it is hoped to increase that number this season to 250,000 or more.

Every boy is being asked to line up against a Boche in the battle of farm production. Every patriotic farmer is being asked to plant and produce more food than ever before in the history of his farm and he must have help.

It is estimated that there are 5,000,000 boys in the United States between the ages of 16 and 21.

The farmer needs the boy helper. The country needs the farmer. Many farmers have had to send their sons of fighting age to war and have been left with practically no labor.

More and more men are moving toward France. More and more food is needed to keep them in fighting trim and to feed our own country and the allied countries whose own farming has been neglected.

It is to meet these conditions that an army of boys will be needed to augment farm labor this year. Let them spend their summer vacations on the farms. Every husky lad of 16 or over should heed his country's call and every parent should encourage him in obeying this national summons.

IT'S RAINING HEAVILY.

"Wait a minute, Jack," Sam Patriot called to his friend, as the latter hurried down the street. "Where are you bound?"

"Me? I'm going to the baseball game," replied Jack, as he halted until Sam came up. Together the two walked down the street.

"Mighty bad weather for a baseball game, isn't it?" inquired Sam. "Suppose it rains before the game is over?"

"The game will be called off," Jack informed his friend.

"And you'll lose the price you paid for admission?"

"Oh, no," hastily explained Jack. "They give you what is called a rain check, and if the game is called on account of rain, it is simply postponed, and your rain check will admit you the next time.

"That's a fair proposition then, isn't it?" said Sam. "It certainly protects you. The baseball people don't pay you anything for waiting, do they?"

"Certainly not!"

"Suppose they were to offer to pay you interest on the rain checks," Sam said, "would that appeal to you?"

"Would it?" asked Jack. "I'd pray for rain every game! But that's a ridiculous idea."

"No, it isn't so ridiculous," denied Sam. "Furthermore, I intend to point out to you that it is being done. Your Uncle Sam is issuing rain checks and he is paying you interest on them. He is at war now, and in order to maintain his armies and navy, he needs an unprecedented volume of goods and services in order to produce supplies for his fighting forces. The same men and the same raw material which are converted into goods and services for Uncle Sam were employed to produce the luxuries and other commodities of peace. As the supply of men, material, and manufacturing facilities are limited, you, I and the other fellow must give up some of his luxuries, or else the army and navy must lack equipment and supplies."

"True enough," observed Jack. "But what about the rain check which Uncle Sam issues and on which he pays interest?"

"Those are the War Savings and Thrift Stamps," said Sam. "By doing without those things not essential to health and efficiency—needless luxuries—you can save money. And by investing that money in War Savings Stamps, you automatically release to the government the labor and material that it needs for winning the war."

"The government doesn't ask you to give your money, or to do without luxuries forever. Uncle Sam simply asks that you back up the fighting men by postponing your purchases. He wants your game of pleasure and luxury postponed on account of the rain of bullets that the Huns are directing at our fighting lads. War Savings Stamps are the rain checks I'm speaking of. If you buy one now for $4.16, Uncle Sam will pay you $5.00 for it January 1, 1923, which is interest at 4 per cent. compounded quarterly. In Thrift Stamp form, each stamp costs 25 cents. When the rain of bullets is over you'll be welcome to all the luxuries you want."

OLD KING COTTON

—OR—

THE LUCK OF A BOY TRADER

By F. A. HARDY

(A SERIAL STORY)

CHAPTER IX.

JACK WARREN BURIED ALIVE.

"Get down out of that buggy!" again commanded the husky voice at the side of the road.

The negro driver had ducked his head as low as it was possible to get, and there moaned and groaned, "Lawdy, Lawdy!"

Jack started to climb out of the vehicle as he was bidden, when the horse shied a little and he threw down his hands to take the reins.

"Drop those lines! Throw up your hands! Get down out of there!" came the instant command from the darkness.

The spot light of the little search lamp was squarely on the boy, giving the others every advantage over him.

He complied with the command of the fellow or fellows, and climbed out of the buggy, standing at the front wheel, facing the light halfway, waiting for one of the men to come out.

"You got a gun?" asked the voice beyond the light.

Jack replied that he had not.

"Keep your hands up and come this way! Come to the right of that light!"

Jack stepped away from the buggy and started to go toward the light, when he saw that it was moving backward, away from him!

"Keep right along with us! Follow this light! Keep to the right of it!" continued to command the unseen owner of the husky voice.

Jack hesitated for a second, but the man beyond the light was quick to see the hesitancy and commanded him to follow instantly.

Wondering what reason these fellows had for holding him up in this strange section, why they should be running away with the light instead of standing where they were, or dousing it altogether, he followed.

Stumbling over a piece of wood, Jack stopped and called out:

"Turn that light a little lower so I can see the ground. I can't follow this fast unless I can see where I'm walking!"

But the light was still kept at a level with his face, and the voice chuckled as it replied:

"This is our business, young fellow! You'll walk all right as far as we want you to go!"

They had gone into the brush a distance of about twenty-five yards now and had reached a sort of clearing.

Suddenly, from the direction of the road back of them, came the sound of beating horse's hoofs—the negro driver was getting away!

"He'll be too late! He's scared to death right now!" muttered the same voice, and the light continued to go backward into the clearing.

"Keep right up here, young fellow!" commanded the hard voice again, as Jack hesitated about following farther.

He stepped forward, following the light. Then it suddenly went out, and all was an intense blackness. Like a flash Jack leaped to one side, expecting something might be thrown at him or that he might be fired at.

But the ground seemed suddenly to have gone from under him! His feet failed to reach the firmness which they had expected!

Bump! With a dull thud he struck the side of a slanting wall of earth and then rolled over and over for a moment, stopping against a piece of soft wood or some brush.

He was stunned to unconsciousness by the suddenness of the fall; his shoulder ached from striking against something in the fall.

Bump! Thud! The earth above seemed to be sinking atop of him!

What was this? Had he fallen into a slide and was the top of the ground coming in after him?

With just enough strength to command the movement, Jack dragged his legs out of the fall of earth which covered them.

Bump! Thud! More earth came tumbling down on him!

Again he tugged and pulled to be loose. He could see nothing, could not tell which way to move, or whether to move at all.

Above him there were no voices, no sounds from the men who had taken him from the buggy.

For the third time there came a falling of earth, striking him again at the feet.

Jack tugged his way out, and his head bumped against something in that direction.

Bump! A fourth falling of earth came in upon the feet of the boy, and then, for the first time, he dully heard voices up there:

"Hurry, Skip! Dump in all you can! We've got to get!"

Jack's mind suddenly brightened in the face of danger. They were trying to bury him alive.

Gush! Swish! A large amount of the earth they had thrown fell into water, and it splashed far out and over the young fellow.

Water! He was close to a body of water.

Dragging his legs closer to himself, he pulled toward the rear, and his head bumped once more against the hard earth or stone behind him.

Commanding all his strength he pulled himself to a sitting posture, and tried to feel what it was behind him—it was stone!

Bump! Thud! Gush! Swish! Both men must be working and working hard! They were dumping large amounts of earth and stone into the hole.

Water plashed and splashed about him, wetting him several times, and clods of earth fell close to his legs.

They were filling in the place just beyond his feet.

There came the sounds of no more voices, and Jack tried to wonder out the problem of how far it was to the top.

Bump! Thud! A heavy clod of earth struck squarely atop his legs, this time almost completely burying him.

Bump! Thud! Another heavy clod followed immediately after, burying his legs still more. He was now covered with earth as far up as his waist.

Another load of earth fell in on him, and the heap spread to his chest.

Jack tried to lift himself up, and his face scratched among a lot of branches. There was shrubbery right above him!

Reaching up his hands he attempted to pull himself up by grasping the branches.

Rip! Thud! The bush was pulled out of the side of the rock wall or earth by the attempt to pull his own weight upward, and it fell across his face and the upper part of his body.

Suddenly a flash of light came down from the bank above, almost blinding Jack, though the bush over his face protected him partly.

"He ain't in sight, Skip! Guess we've got him covered! Can't see him nowhere!" muttered the voice of the man back of the light.

"Best t'row in some more, eh?" murmured the other.

"Yep! Give him some more. We want to make sure he can't burrow out!"

The light flashed out, and immediately there came the dull thud of falling earth, another and another, together with the splashing of water now and then.

The pile of earth on his legs increased, and the small clots rolling downward from the pile came to his chest, all but burying him.

Jack felt his strength leaving him. Everything was dancing in front of him. He felt like sleeping, yet could not sleep because he was so dizzy.

Flash! The light was again turned down into the hole, and through the bushes the boy looked fairly into the bright glare, but could see naught.

"Guess we got him covered, all right, Skip. Wonder if he went into that water?"

"Don't know!" was the muttered response of Skip, and again the light flashed out.

Bump! Thud-d! That was a log or a heavy scantling. They were going to make sure of their job.

Jack's mind brightened again for the moment, but then he felt once more the dizziness which had prevailed a few seconds before.

Everything was swimming and swirling and whirling about him. He could not think—and he could not move.

For a long, long time there was silence, a very long time, it seemed.

Then Jack pulled himself together and attempted to drag his legs out of the pile of earth which was heaped upon him.

Flash! The bar of light fell into the hole, and he desisted in his efforts. He might let them know he was yet able to do something.

"Better drop down there and see how it looks, hadn't you?" asked the voice of the man in command.

"Naw! It's all right! He can't dig out for a while!"

"I don't want him to dig out at all!" was the surly reply.

"Better dump in some more clay, den," said Skip.

The light went out and the two men worked assiduously for several moments, for the clods of earth and small rocks and pieces of brush and timber continued to fall into the hole.

But so far Jack's upper body and head were left uncovered. So close was he to the side of the hole, and covered by the little brush that the men had not discovered him.

Flash! The light was turned into the hole again. These fellows seemed to feel sure of where they were. They seemed to know they would not be bothered. But Jack noticed the last time that the light was not above the level of the top.

The fellow lighted his lamp only below the level of the surface of the ground. He was taking that precaution.

"He won't bother us no more!" came from above, and then Jack's mind stopped working. His head went into a final whirl, he could not stop it, he closed his eyes, things grew light and airy, and he forgot.

How long he lay there he did not know. Suddenly his eyes opened, and he felt sharp shooting pains in his legs and lower body.

Where was he? What had happened?

He tried to think, but his mind was muddled. Then he remembered that he was being covered with earth and rocks, and that he was close to water.

His legs hurt him so. He tried to pull them toward him, but they were fastened.

(To be continued.)

CURRENT NEWS

YOUNG PATRIOT REWARDED.

Antheon Anderson, of Celina, Tex., a fifth grade pupil who brought corn bread to school for lunch on wheatless days, has received a dollar's worth of Thrift Stamps from the County Food Administrator as a reward for his patriotism. His fellow pupils laughed when they saw him eating corn bread. The youth indignantly declared: "Every patriot will let wheat bread alone on wheatless days."

BEAR HOLDS A CAR.

Breaking from his crate in an express car, a big black bear being shipped from Shreveport to an Alabama point had complete possession of the car all the way from Shreveport to Meridian—a 100-mile ride one Sunday.

When the bear broke loose the messenger scurried from the car and bolted the door. It was not until Meridian was reached that an improvised bear trap permitted the capture of the animal. On the journey the bear had a pleasant time, eating a crate of chickens and three five-gallon buckets of ice-cream.

OLD MINE REOPENED.

By the construction on a six-mile electric transmission line from Birdsboro to the old iron and copper mines at Elverson, on the Wilmington and Northern Railroad, workings idle for nearly forty years will be made to yield their metallic treasures again.

The E. & G. Brooke Iron Company of Birdsboro, Pa., will operate the mines, using electrical machinery throughout. The high tension line will carry the current to the mines for the machinery. These mines will contain thousands of tons of iron ore with a rich percentage of copper.

AT 24 MILES HIGH THE SKY IS BLACK.

The projectile of the gun with which the Germans have been shelling Paris from a distance of seventy-five miles must rise in its trajectory to a height of twenty-four miles above the earth. The Scientific American says it is probable that at that height there is so little air that the sky loses its blue appearance, because there is hardly enough of it to produce the refraction of light which gives it its luminosity.

"If we could accompany this shell on its course," continues the Scientific American, "we should probably find the sky growing darker and darker, until it becomes nearly black. In the black sky the sun would show as a ball of fire, while the stars which were not obliterated by the sun's light would also be visible. Below us we should have the reflection of sunlight from the earth and from the denser strata of the atmosphere."

COUNTERFEIT GOLD COINS WORTH MORE THAN THEIR FACE VALUE.

A shipper of platinum from Venezuela recently sent to this country several counterfeit coins which were unusual in that, although counterfeit, they were worth about five times their face or bullion value. They were included in a shipment of crude grain platinum and the consignee, believing that they were gold, as they seemed, carefully removed them from the lot of platinum and sold them to a gold refiner as gold bullion.

Later advices from South America informed him that the coins were platinum, plated with gold, and requested that he have them assayed to determine their real value. The agent hastened to the refiner who admittd that he had had a hard time melting the metal and had himself discovered that it was platinum. Some settlement was made satisfactory to both the refiner and the agent, but the coins were destroyed and no analysis was ever made to determine the exact value of the metal.

In another shipment of grain platinum, received at a later date, the same shipper included a single counterfeit piece. The agent took this to a laboratory for analysis, but intrinsically the single piece was hardly worth the cost of the analysis from the purely commercial viewpoint; besides, the coin being an excellent piece of work in a fine state of preservation, it seemed a pity to destroy it. The gold plating is somewhat worn, disclosing the white metal beneath in spots. It is a counterfeit of an old Spanish piece bearing the date 1789 and the head of Charles IV. It weighs 6.455 grams and has a specific gravity of 18.9. This of course shows that if it is not gold, it must be platinum or at least an alloy consisting principally of platinum. The color of the metal after removing the gold plating, and its hardness, are sufficient additional proof of its character.

It seems that these old Spanish pieces pass current in Venezuela, at least for their bullion gold value. Some unprincipled person in the long ago must have discovered that the native platinum, found to some extent in Venezuela and more plentifully in the neighboring Republic of Colombia, would if melted make a fair substitute for gold in coins, provided the color were properly disguised by a thin gold plating. Whether these counterfeits were made at or near the date they bear or at some much later period is unknown. They are probably a comparatively recent product—but they must have been made some time before our South American friends were able to market platinum at a price above that of gold, and that is long ago. Whenever they were made, we now have the curious condition of a counterfeit gold coin intrinsically worth several times its face value.

ITEMS OF GENERAL INTEREST

$115,000 IN GOLD COIN FOUND.

An iron pot containing $115,000 in gold coins has been unearthed in an abandoned well on the Isaac Shaffer farm in Lawrence County, near Hillsville, Pa., it became known the other day.

Employes of a limestone company were blasting, and coming to the well let off a charge which sent a shower of gold coins skyward. The story of the burying of the treasure thirty years ago came to light with its discovery.

In 1888 Isaac Shaffer, a rich cattle buyer, died. Stricken by apoplexy, he managed to mumble "Gold," motioned toward his farm and fell dead. During the last thirty years his heirs have explored the farm many times hoping to find the treasure. The gold has been deposited in a New Castle, Pa., bank. Heirs of Shaffer have claimed the treasure.

SHOT FREES TRAPPED ELK.

In Logan Canyon, Utah, recently Ted Seeholzer, Deputy Game Warden, came upon a peculiar situation and met it in an unusual way.

The deputy found a big male elk apparently entrapped by one horn. The horn was entangled with a web of chicken wire three feet wide and about twenty feet long. The animal was struggling to get the wire from its horn.

Seeholzer, realizing that elk are protected throughout the year and that a miss shot might bring him into position that would be hard to explain to R. H. Siddoway, Commisioner, took careful aim, and when there was a lull in the struggle shot the outer extremity of the horn off. The elk raced away to freedom from the wire. The deputy provided himself with a photo of the animal with the chicken wire attached so that he might have proof of his tale.

BLUEBEARD'S CASTLE.

Everyone has read the thrilling story of Bluebeard, the mysterious room in his castle and its unfortunate wives. Just how the story originated no one seems to know, says the American Boy, but there was a Bluebeard in real life. It is not believed that he had a lot of wives and killed them, but it is known that this man Bluebeard was a very wicked pirate who killed sailors and sank and robbed ships.

Many years ago he made his headquarters on St. Thomas Island, one of the three Danish West Indies that our Government bought a while ago.

In the days when pirates sailed the seas a great many of them lived on the islands in that vicinity —among them Morgan, Kidd and Blackbeard, a brother of Bluebeard. It is part of the history of this island that Bluebeard, the pirate, made his home in a strong stone tower there, high on a hill overlooking the sea, where he could sight ships and either go out after them or send out his men. Many years afterward a Danish planter bought the property and built a good house next to the tower. Some years ago Mrs. J. B. Uies, of Brooklyn, N. Y., bought Bluebeard's castle, as it was called, for a winter home. You may be sure there are no mysterious rooms or dungeons in or under the old tower, but it makes a good landmark and observatory.

A SUBMARINE BIRD.

What it happened to be doing in this part of the world we do not know, but a man who is pretty well acquainted with birds says he saw a water ouzel in an Ohio stream the other day. We do not believe it, but the water ouzel is an interesting enough bird to write about. The water ouzel, says the Columbia Dispatch, is numerous in the Rocky Mountain region, but does not make its way to this part of the country. It is a short tailed, heavily built fellow, about the size of the thrush, but more stockily constructed and dark colored, and has short wings, and lives exclusively along the mountain streams. Out there it is called a dipper, but is not like the Eastern dipper. It is not webfooted and would not come under the name of an aquatic bird. But it is one of the best divers in the world. In fact, that is the interesting thing about it.

The food of the water ouzel is found in the streams—snails and periwinkles and tiny shellfish that live in the water and upon rocks and logs that lie in the water. So the ouzel must hunt for its food under the water, and it does so successfully.

It can remain under the water for three or four minutes, and when seen in a clear stream it seems to be running around on the bottom, picking and scratching, just as a bird might be expected to do on dry ground. If there are sunken logs in the stream it goes in and out among them, picking off the things that live on the logs, and paying no attention whatever to the current. There is no more interesting sight than to see the water ouzel feeding beneath the surface of the streams.

The bird builds a mossy nest in the jagged rocks, near the stream, and if there is a waterfall it may build beneath it, if there is an open space between the falling water and the ledge. Or it may build a nest in a crevasse where the water is flowing all around it. In fact, the nearer it can get its nest to the flowing water without having the stream pass through the nest the better it likes the location. But there are no water ouzels in the Mississippi Valley that I have ever seen.

FROM ALL POINTS

WOODEN SOLES FOR ARMY SHOES.

Experiments with wooden soles as a substitute for leather in army shoes have been ordered by the government, it was learned recently. An order for 1,000 soles to be made with both maple and poplar wood has been placed with a firm in this city.

The manufacturers assert that a saving of nearly $2 a pair can be made if the sole is found to answer requirements.

POPULATION OF THE EARTH.

In 1787 the population of the earth, according to Busching, was about 1,000 millions; in 1800, according to Fabri and Stein, only 900 millions; in 1833, according to Stein and Horschelman, 872 millions. In 1858 Dietrici estimated it at 1,266 millions and Kolb, in 1865, at 1,220 millions. According to the largest calculations the earth is inhabited by 1,400 million human beings.

BARREL OF PORK.

A barrel of fresh pork, Government inspected, was unearthed on the farm of former County Commissioner Henry Bergman in Rice Township, O., by Mr. Bergman, as he was ploughing in the field. The pork was found to be in good condition.

It is believed the barrel containing the pork has been buried in the ground since the flood of March 1913. It was discovered in a low spot, along the Sandusky River, and covered with several feet o dirt. The barrel contained 500 pounds.

FARM BOY A GIRL.

Last summer a Garden City, Kan., farmer met Linn Overbrook, a strong-looking eighteen-year-old lad, who wanted a job threshing. After that was over Linn had become so well liked by the farmer and his wife that they offered him an all-winter job at $1 a week. He accepted.

All went well until a few days ago, when Sheriff Oll Brown came to the farm and told Linn: "I know all about you." Linn confessed. "She" had run away from home. Mabel was taken to town and held until some one came for her. Then she was taken back to her Nebraska home.

JAPANESE AIR-PLANTS.

If you have been keeping a Japanese air-plant at your house under the impression that it is a plant, hold tight to your armchair, for here is a shock:

The Japanese air-plant is not a plant at all; it is an animal. It eats, breathes and has its optimistic and pessimistic moods, just like any other creature.

Take the little fellow down off his hook some day, suggests Every Week, and put him under the microscope. You will then see that he has mouth, throat, stomach and all that sort of thing. The Japanese air-plant is one of many animals that live standing still and looking like real plants. They are called hydroid polyps.

Air-plants are captured in salt water, dyed green and soaked in glycerine. If it weren't for the glycerine they couldn't live on air and away from salt water. The reason they droop and mope in dry weather and spruce up bright and green when it rains is because they live on the moisture in the atmosphere.

Now you know. And if you have been letting the poor creature worry along with nothing but the general title of "air-plant," you might give it a name.

DUTCH SHIPS UNDER GOVERNMENT CONTROL.

The Holland-American Line piers at Fifth street and the Hudson River, Hoboken, N. J., have been taken over by the Government for the duration of the war, through an arrangement between the War Department and Capt. Victor Larsen, president of the steamship company, says Shipping. Negotiations are under way for the taking over of the piers of the Scandinavian-American and Ellerman-Wilson lines, which, when completed, will make Hoboken one of the biggest European shipping points on the Atlantic seaboard, second only to Bush Terminal in Brooklyn. When the piers of the Scandinavian-American and Ellerman-Wilson lines are requisitioned, the water front of Hoboken will be entirely under the control of the War Department.

NEGRO BOY SAVED BY HIS DREAM.

Had Benjamin Scott, foreman of the city stone quarries at Bristol, Tenn., heeded the dream of Johnnie Briggs, a fourteen-year-old boy of dwarf proportions, he would have escaped death in a dynamite explosion.

The negro youth, who assists in work about the pumping station and blacksmith shop, said to Scott only a few minutes before the explosion:

"Mistah Scott, I'se done tole you to put de lid on dat dynamite. I dreamed las' night dat 'dis dynamite am already 'sploded. I'se not goin' to stay in here any more unless you covers dat box."

Then young Briggs "lit out," leaving Scott preparing to use the forge and anvil, with the dynamite still uncovered. A few minutes later the dynamite exploded, probably due to a flying spark.

Scott's legs were blown off, a negro laborer was seriously injured, and a third man was hurled through the doorway.

INTERESTING TOPICS

ONE DRESS FOR GIRL GRADS.

War-time economy has hit the girl graduate. The Washington Board of Education adopted a resolution calling on the girl graduate to make one dress do for both graduation and class day exercises, and to have the dress made of inexpensive material.

Teachers and parents were called on to foster this sentiment. The amount to be thus saved should be invested in Liberty Bonds, the board suggests.

WALKED ON ICE TO ENLIST.

Curtis S. Shaffer, of Northwest Angle, about the most remote section of Northern Minnesota, walked across the ice on the Lake of the Woods, forty-two miles, to Warroad and came on to Spooner by train to appear before the local board for examination.

Both his eyes were closed and his face was badly swollen, from exposure to the sun, snow and wind, but as soon as examined he took a train for Warroad and started back across the ice fields for his home to await his call.

FINDS AN $8 BILL.

W. H. Hinkle, a Knox County farmer, living three miles north of Petersburg, Ind., when examining some old papers that had come into the family forty years ago, found an old $8 bill, made in Philadelphia, September 26, 1778. The following inscription was on the bill:

"This bill entitles the Bearer to Eight Spanish Milled Dollars or the value thereof in gold or silver, according to a resolution passed by the Continental Congress."

The bill was printed by Hall & Sellers, Philadelphia, printers, and was part of an issue of continental money used to pay the soldiers at Valley Forge and to help finance the Revolution. On the back of the bill were three pine tree leaves.

BOY SCOUTS SAVE CHUM, SHOT WITH HIS OWN GUN.

The prompt action of five Boy Scouts at Clifton, N. J., saved the life of a companion, Anthony Masterson, fourteen years of age, of No. 133 James Street, Newark, who is now in St. Joseph's Hospital.

The Masterson boy and chums had been camping at Great North Woods, near Clifton, and were to have returned to Newark in the afternoon. On a hike through the woods, young Masterson, who was carrying his small caliber gun, stumbled over a stump and the gun was discharged, the bullet striking him in the stomach.

His companions wrapped a blanket about him and carried him half a mile to the Great Notch Inn, and a call was sent for the St. Joseph's ambulance. At the hospital the bullet was removed and the surgeons say the boy will live, thanks to the prompt work of his chums in getting aid for him. The boys were Harold Murphy, Joseph Gordon, Robert Malconi, Charles Steinen and Willian Caputio, all of Newark.

FOUNDER OF THE SECRET SERVICE.

The first man to organize a municipal police system along modern lines was the Marquis d'Argenson, who died in Paris 197 years ago. D'Argenson was a native of Venice, and first achieved fame in that republic, where he was a state secret agent. In 1697 he went to France and became the head of the police department in Paris. Coming of a high family, he was considered to have degraded himself by accepting this post, but he soon raised the office to his own level. The gendarmes of Paris were made into a highly efficient force, and d'Argenson also formed a body of secret agents, such as would now be called detectives. Later he laid the foundation for the French secret service, and sent spies to all countries with which France might become involved in war. The system of international espionage he inaugurated was perfected by Karl Stieber, who organized the Prussian secret service and sent thousands of his men into Austria and France prior to Prussia's wars against those countries.

WHEN HUDSON BAY TRADERS RULED THE WILDS OF CANADA.

In the story of the conquering of the wilderness which once was North America, no more interesting type of men appear than the factors of the Hudson Bay Company, who, from their lonely trading posts, ruled almost like princes over the surrounding country. A charter was granted the great corporation in 1670 by Charles II., giving it absolute proprietorship and a trade monopoly in the vast tract draining into Hudson Bay. For this it agreed to pay annually to the sovereign "two elks and two black beavers, whensoever and as often as we, our heirs and successors, shall happen to enter into said countries, territories and regions."

The company quickly rose to greatness after the end of French rule in Canada, when its hardy explorers, in search of furs, penetrated far up the Saskatchewan and to the Rocky Mountains. In 1869, after having exercised a full monopoly for 200 years, the Hudson Bay Company ceded to the British Government its territorial rights, receiving in return $1,500,000 from Canada, 50,000 acres about its trading posts and title to one-twentieth of all lands in the "fertile belt" between the Red River and the Rocky Mountains.

WORK AND WIN

NEW YORK, JUNE 7, 1918.

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GOOD CURRENT NEWS ARTICLES

The woman's committee of the Winnebago County Council of Defense, of Oshkosh, Wis., is going into the junk business for the benefit of Uncle Sam. It is now making plans to enlist all children of the city in a concerted movement to collect rubber, tin, paper, rags and anything else that the junkman will buy. A central receiving depot will be opened, and the women mean to see that the children get good prices for their wares and that they invest the money they receive in War Savings Stamps.

Hard times in Germany occasionally bring unexpected good luck, as the inhabitants of Zwichau in Saxony recently found. Hagenbeck, the well-known animal trainer of Hamburg, recently went there to show his menagerie, but he did not "strike the hay" because there was a dearth of that article. In short, there was nothing to feed the camels, and for that reason four of them were sold at auction. A thrifty "horse butcher" secured the prizes and sold the meat across his counters. "The camel meat," says the report, "found ready sale. It is said to taste like beef, but is much more juicy."

The first railway locomotive in America was the "Stourbridge Lion," imported from England in 1829 for use on the Carbondale and Honesdale Railroad of the Delaware and Hudson Canal Company, and was driven on its first trip by Horatio Allen, a celebrated engineer who was born in Schenectady, N. Y. Allen was employed as chief engineer by the canal company, and his trial trip with the "Stourbridge Lion" marked the first and only time he ever played the role of a locomotive engineer. The English-built engine was found too heavy for the track it was to be used upon, and was soon abandoned. Horatio Allen later became President of the Erie Railway and was the inventor of the swivel car truck and other improvements in railway appliance.

The Motion Picture Exhibition of British Industries is organizing a tour of the important cities of western Europe, North and South America, and the British dominions. Films will be shown illustrating the manufacture and use of British-made goods. The exhibitions will be given under the auspices of British chambers of commerce in allied countries and the self-governing dominions. In 85 of the principal cities of the world films are to be exhibited illustrating leading British industries and manufactures, and to these exhibitions representatives of the principal firms in the cities visited will be invited. A British manufacturer may have films of his industry prepared by the company, and these will be exhibited in such places included in the tour as he may select.

GRINS AND CHUCKLES

She—I heard you singing in your room this morning. He—Oh, I sing a little to kill time. She—You have a good weapon.

Milly—And how does your brother take married life? Tilly—He takes it according to directions. His mother-in-law lives with him.

The Late Comer (anxiously)—How far have we got with the programme? Major Stymie (an ardent golfer)—Seven up and two to play.

Friend—You took your son into your establishment some months ago to teach him the business, I understand. How did it turn out? Business Man (wearily)—Great success. He's teaching me now.

A woman in Wisconsin who felt sorry for the children of some Russian immigrants recently arrived, brought six Teddy bears and distributed the toys among them. The first thing she knew all the bears had been put on to boil for dinner, and parents and children were wondering why they were so tough.

Wife—I saw Mr. Chacer this afternoon, and he looks very bad. What's the matter with him—do you know? Hubby—Compound fracture. Wife—What sort of compound fracture? Hubby—He's broke, and Miss Doughbag, discovering that fact, broke her engagement.

"A distressing error found its way into the paper this morning. Did you see it?" "Guess not. What was it?" "I wrote that the President's message would have very little effect on the stock market." "Well?" "It was printed 'stork market.'" "Let it go. The public will think you meant it."

The Lady—I haven't much in the house to give you, my poor man, but would you like a piece of my pie? The Hobo—No, lady; but have you got an old black coat? The Lady—Why do you want a black coat? The Hobo—De feller yer gave a piece o' pie to de odder day was a pal o' mine.

A MARKED BILL

By Alexander Armstrong

The day is long past when a man's life could be sacrificed to the force of circumstantial evidence, but my mind reverts to a case in which such evidence came very near subjecting the victim of chance to the tender mercies of an infuriated mob, which would have had no scruples about resorting to lynch law.

At a small hotel in the town of G——, fifteen miles out of New York, several people were staying one night, and among the rest were a little nervous man of about forty years of age and a swarthy, rawboned peddler of jewelry.

The little nervous man was handsomely dressed and well supplied with ready cash.

He drank a little whisky at intervals, and always called upon those in the bar room to join him.

It happened, by the merest chance, that I was stopping at the hotel, kept in the town by a commercial case on hand.

I noticed the nervous gentleman who spent his money so freely, and opened my eyes in surprise when I saw him draw forth an immense roll of bank bills of large denomination, and in which there must have been, at the least, ten thousand dollars.

The low-browed peddler peered at the money with sparkling eyes.

"Ah," he said, "if I only had that."

"I don't like your looks, young man," said I to myself. "You look just the chap to murder a man for such a pile."

"Come, gentlemen, have a drink with me, won't you?" said the little gentleman, and as the company stepped up to the bar he put a twenty-dollar bill on the counter to pay for the round.

The landlord gave him in change a ten-dollar bill.

It was turned upon its face on the bar, and I noticed, casually, that there was a name written across the bill:

"John Anderson Rowe."

The man put the bill in his pocket, and I thought no more of it.

A few more drinks were taken, and then the little man, whose name turned out to be Mr. Wilson, bade us all a pleasant good-night and retired.

Soon after the peddler picked up his box and went off likewise.

I remained up, smoking and chatting, and in the course of two hours was shown to my room.

In the morning I was awakened by a great uproar.

It appeared that Mr. Wilson had left orders that he be called in time to catch a northward bound express train that stopped for a moment at G—— just at five o'clock, and the clerk had gone to his room to wake him at about half-past four.

He had knocked repeatedly, and as the gentleman had made no response to the summons, he pushed open the door.

There was a light in the room, but the nervous gentleman was not there.

The bedclothes were tumbled and stained with blood, and there were also spots of blood on the floor, but not a trace of Mr. Wilson could we see.

"Where is that peddler?" I asked.

"Right in the next room," returned the much disturbed landlord, and in a few moments we had roused the sound sleeper from his slumbers.

He knew nothing, he said, but I sternly ordered him to be searched.

A goodly roll of bills was taken from his pockets, and as my eye rested upon the outer one of the roll I started with surprise, for there was the name upon it:

"John Anderson Rowe."

"I identify that bill as the one you gave to Mr. Wilson last night," said I, turning to the landlord.

"And I can swear to it also," said he, his eyes flashing as he looked upon the now trembling peddler. "How did you come into possession of this bill, my man?"

"He bought a charm for his chain after he came upstairs, and he gave me that bill in payment," said the peddler.

But we didn't believe him, and when one of the stablemen came in and said that he could trace blood-marks all the way down the garden path to the Bronx River, which ran past at that part, we made up our minds that the peddler was guilty, and when the people came to believe that the generous Mr. Wilson had been murdered for his money they clamored for his murderer, and made loud threats of lynching him on the spot.

The peddler was hauled away to jail, all the time protesting his innocence, but it was as much as the officers could do to prevent the crowd from hanging him without the formality of a trial.

I sauntered out from the hotel; it was just five in the morning, but clear and very pleasant. I heard loud shouts, a pistol shot, and then a cry for help.

There, up the road, with flying feet, was coming Mr. Wilson, dressed only in a thin undershirt and pantaloons, and after him came two brutal-looking men, with weapons in their hands.

I whipped out my revolver as he ran at full speed toward me, and covered one of the men with it.

"Halt!" I cried in a loud tone. "Halt, or I'll fire!"

But he would not, and as he came within range I banged away at him.

I took him in the leg and tumbled him over to the road.

His comrade stopped, drew a bead upon me, and I dropped just as he pulled the trigger; the bullet flew over me.

Without waiting for a return shot, he made off at a lively pace, as I sprang to my feet and caught the exhausted Wilson in my arms and carried him into the hotel, into which some of the men collected

by the shooting brought the man I had shot in the leg.

"Not dead!" was the universal cry from all, and then somebody said:

"For the love of justice, go and bring that poor peddler back from jail."

"What has happened, Mr. Wilson?" I said to the little nervous man when he had got back his wind. "We thought that you were murdered by the peddler and thrown into the river."

"He has not harmed me at all," said the nervous gentleman. "I am flying from my family, who covet my wealth, and desire to get me out of the way. I came to this spot to evade the bloodhounds of a private lunatic asylum, to which they would have consigned me in order to get possession of my property.

"Last night I went to bed after buying a little trinket from the peddler; I slept for hours, and just at daylight I awoke with a very great bleeding at the nose; cold water is the best thing to stop the bleeding; I went down to the foot of the garden to bathe in the Bronx, and was there seized by the two human bulldogs of the asylum, who were lying in wait for me to go to the train. I was dragged away through the bushes and over lots for half an hour before I succeeded in breaking away from them; I gained the road and ran for my life; you know the rest."

Since that hour I have never placed much faith in any circumstantial evidence furnished by a marked bill.

DO NOT SHOOT AT PIGEONS.

Numerous complaints have been made to the Pigeon Section of the Signal Corps that carrier pigeons of the racing homer type, being trained throughout the United States for communication service with the American Army, have been shot by persons on hunting expeditions.

In spite of the fact that many States have laws prohibiting the shooting of pigeons, the killing of these birds by hunters has interfered seriously with the training of homing and carrier pigeons for Army service. It is believed that the persons responsible for the death of these birds are unaware that they are hindering an important branch of war preparation.

Because of the important part carrier and homing pigeons are playing in the war, and the great need for their breeding and development in this country, the War Department has considerably expanded the Pigeon Section of the Signal Corps. Homing pigeons constitute one of the most effective means of communication in the Army, and are especially valuable as a sure method of replacing other means of communication. The breeding and training of pigeons, therefore, is of paramount necessity as a war measure.

Any pigeon in the air may be a carrier pigeon flying from a loft under Government supervision. Its destruction may be a serious loss to the American Army. All persons, therefore, are urged to refrain from the shooting of pigeons and to discourage the practice of hunters and of children.

Persons coming into possession of pigeons labeled "U. S. A.—18," indicating that they are being trained for Army purposes, are requested to report the fact at once to the office of the Chief Signal Officer, Land Division, Washington, D. C.

SPECIAL WATER SUPPLY DEPARTMENT FOR THE FRENCH ARMY.

Within a recent period, the French army has undertaken the organization of the water supply on a very efficient basis. This is made necessary by the present circumstances, says Le Matin, for in fact there is a great accumulation of men and horses in certain regions of the fighting line in which there is only a sparse population. Then we also have the extensive army transports consisting of ammunition and supplies upon old or new railroads, requiring a large amount of water for the locomotives. In view of the extensive water supply which is needed for all these purposes, it became necessary to organize an efficient department for this work, and specially to provide for a sufficient supply during dry seasons.

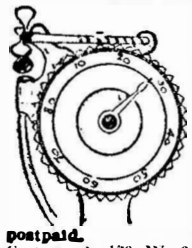
One part of the work consisted in securing a supply from springs and properly fitting these up, either to obtain the water or to prevent contamination. Wells were also cleaned out, disinfected and provided with pumping plant, and new wells were driven, in many cases down to 500 feet. Again, in special cases where an especially large supply was to be obtained, this led to the construction of veritable waterworks with pumping machines on a large scale and pipe lines of several miles length. For instance, at four or five points there are now plants which elevate as much as 25,000 cubic feet per day and distribute it in the camps as well as to watering tanks for the cavalry and reservoirs used for supply of steam engines.

In the army zone, the water supply is organized on standard methods. For the troops, the layouts existing in the villages are improved and extended. Reservoirs and hydrants are erected near hospitals and barracks or camps, and tank stations are spaced along the roads for use for the traveling kitchens and motor tank wagons.

CHURCH ALL THAT REMAINS OF MASSACHUSETTS TOWN.

All that remains of West Boylston, Mass., since the construction of the Wachusett reservoir, is a small stone church, says Popular Mechanics. The edifice is now more picturesque than ever, for it stands entirely alone on a tiny peninsula extending into the water below a wooded hill. For sentimental reasons, partly, it was saved when the rest of the town was razed for the water project.

THE LUNG TESTER.



We have here one of the greatest little novelties ever produced with this instrument you can absolutely test the strength of your lungs. It has an indicator which clearly shows you the number of pounds you can blow. Lots of fun testing your lungs. Get one and see what a good blower you are. Price 15c, by mail, postpaid.

C. BEHR, 150 W. 62d St., New York City.

THE RUBBER DAGGER.

On account of the war we have substituted this novelty for the Magic Dagger. It is eight inches in length, made to look exactly like a steel weapon and would deceive almost anybody at whom you might thrust it. But as the blade is made of rubber, it can do no injury. Price 15c, by mail, postpaid.

FRANK SMITH, 383 Lenox Ave., New York.

ROUGH RIDER DISC PISTOL.

Made of nicely colored wood 5½ inches long. The power is furnished by rubber bands. Ten discs of cardboard with each pistol. Price 6c. each by mail, postpaid.

H. F. LANG, 1815 Centre St., B'klyn, N. Y.

MAGIC PUZZLE KEYS.

Two keys interlocked in such a manner it seems impossible to separate them, but when learned it is easily done. Price 6c., by mail, postpaid.

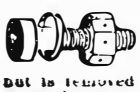
WOLFF NOVELTY CO., 168 W. 23d St., N. Y.

THE ELK HEAD PUZZLE.

Just out and one of the most fascinating puzzles on the market. The stunt is to separate the antlers and rejoin them. It looks easy, but try it and you will admit that it is without exception the best puzzle you have ever seen. You can't leave it alone. Made of silvered metal. Price 12c.; 3 for 30c., sent by mail postpaid.

FRANK SMITH, 383 Lenox Ave., New York.

NUT AND BOLT PUZZLE.



A very ingenious puzzle, consisting of a nut and bolt with a ring fastened on the shank, which cannot be removed unless the nut is removed. The question is how to remove the nut. Price, 15c, by mail, postpaid.

WOLFF NOVELTY CO., 168 W. 23d St., N. Y.

FLIPPING CIGARETTE BOX.

It looks like a box of Between the Acts cigarettes, but when you open it a spring sends the contents of the box flying up in the air. More fun than a circus. Price, 15c, by mail, postpaid.

FRANK SMITH, 383 Lenox Ave., New York.

THE WAR FOUNTAIN PEN.

A very handsome fountain pen case to which is attached a pocket holder neatly made of metal and highly nickel-plated. When your friend desires the use of your pen and gets it, he is very much astonished when he removes the cap by the sudden and loud noise of the explosion that occurs, and yet a little paper cap does it all. Price, 25c, by mail, postpaid.

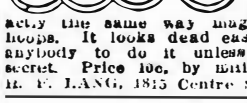
H. F. LANG, 1815 Centre St., B'klyn, N. Y.

THE KAZOO.

Made in the exact shape of a submarine. With this comical little instrument you can give a band and groom one of the finest serenades they ever received. Or, if you wish to use it as a ventriloquist, you will so completely change your voice that your best friend will not recognize it. Price, 12c, by mail, postpaid.

C. BEHR, 150 W. 62d St., New York City.

MAGIC LINK PUZZLE.



A number of rings. The scheme is to link them together just exactly the same way magicians link their hoops. It looks dead easy. But we defy anybody to do it unless they know the secret. Price 10c, by mail, postpaid.

H. F. LANG, 1815 Centre St., B'klyn, N. Y.

THE MODERN DANCERS.

These dancers are set in a gilt frame, the size of our engraving. By lighting a match and moving it in circular form at the back they can be made to dance furiously, the heat from the match warming them up. If you want to see an up-to-date tango dance send for this pretty charm. Price, 15 cents, or 3 for 40 cents, sent by mail, postpaid.

FRANK SMITH, 383 Lenox Ave., New York.

Rider Agents Wanted

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From five cards three are mentally selected by any one, placed under an ordinary handkerchief, performer withdraws two cards, the ones not selected; the performer invites any one to remove the other two, and to the great astonishment of all they have actually disappeared. No sleight of hand. Recommended as the most ingenious card trick ever invented. Price 15c, by mail, postpaid.

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Repairs Clothing Like Magic

A WONDERFUL COMMODITY with which you can repair all kinds of cloth, including silk, wool, satin, etc. You can mend kid gloves, rubbers, gossamers, rain-coats, umbrellas, etc., easily and securely. Anything repaired by **MARVEL MENDER** may be washed and ironed as usual. **BETTER**, in most cases, than sewing, for **NO TRACE** of the repair is revealed. 1 packet, 12 cents; 2 packets, 20 cents; postpaid. Send stamps or silver. When you order we will give you special opportunity to gain **BIG REWARD** by merely introducing Marvel Mender to acquaintances. **ALBRO SOCIETY, Inc., AB-103, Station F, New York, N. Y.**

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Strong Arms and Military Shoulders

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Illustrated with twenty full page halftone cuts, showing exercises that will quickly develop, beautify, and gain great strength in your shoulders, arms and hands, without any apparatus.

Equal to any Mail Course on Strength.

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Would you like to add several pounds of healthy flesh? Do you long for the joys of tranquillity and robust health? Do you wish to add to your efficiency—to become able to do better work, thereby increasing your earning power?

Here's a prescription: **Avena sativa**, a highly concentrated extract of the most powerful nutritive principle of oats; **phosphorus**, the renowned nutritive nerve stimulant; **nux vomica**, the widely recognized stimulant tonic; **muira puama**, a strong vitalizing root extract. These ingredients should improve the appetite and aid in the development of health, flesh and muscle when taken in properly prepared form in connection with special simple directions.

These ingredients, in carefully compounded proportions for your safe personal use, are found in Woods Vigor Tabules, of which you may obtain a box, postpaid, by sending $1 to E. J. Woods, Inc., VC-103, Station F, York, N. Y.

For underweight, lack of development, general weakness, brain fag, exhaustion due to overwork or excesses; to combat bad effects of smoking or chewing or snuff using; for nervousness, spells of depression, after effects of long strain upon the nerves or organs of the body, paleness, for overcoming the depressing effects of secret bad habits, for timidity, feelings of fear, lack of good blood, enervation and numerous other forms of weakness, try Woods Vigor Tabules.

GROWING A MOUSTACHE

A young man naturally wishes to show that he can raise a moustache. Nature will do what is requisite if he waits long enough. But the average young fellow wishes to induce the growth of a moustache as soon as possible.

If you are in this category, you should lose no time in proving the efficacy of Kotalko. Rub this famous hair improving ointment gently upon the skin of the upper lip when arising and again when retiring.

The cause of the new hair growth is the appearance of a light fuzz that gradually changes into healthy, luxuriant hair if properly nourished. A small box of Kotalko will be sent postpaid at 25 cents, or a large box at $1.00 by John Hart Brittain, BA-103, Station F, New York, N. Y.

$1.95 Made to Your Order

Special Offer— to prove our fine quality: These fine Pants for Dress or Business, choice of many handsome styles, guaranteed for 18 months solid wear and satisfaction or MONEY BACK, absolute $5.00 value—while they last, one pair to a customer. Express prepaid for only . . . **$1.95**

PANTS

No Extra Charges

No charge for big Extreme Peg Tops or Cuff Bottoms, nothing extra for fancy Belt Loops or Pocket Flaps, no charge for Open Welt Seams or Large sizes—all novelty features **Free** — no extra charges of any kind.

Cash Profits to you for taking measures of relatives and neighbors. Young George Gekovich made $86.10 in one day. Write for FREE samples today.

Chicago Tailors Association Dept. 8-312 515 S. Franklin St., Chicago *Send No Money*

YOUR Free Suit

Take this fine Made-to-Measure Suit and don't pay us one cent for it.

We want you to get one of our high-class suits, absolutely **Free**, so you can show it to your friends. It will be a big advertisement for us. If you have a little spare time, you can easily make from

$35 to $50 EXTRA EVERY WEEK

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Write for this Big Offer at Once

Drop us a line or send us your name on a postal card and we will send you absolutely **Free**, our wonderful style book, containing dozens of samples and fashion plates to choose from. **Write Now.** Everything sent **Free** and postage prepaid.

THE PROGRESS TAILORING CO.
Dept. 374 CHICAGO

TOBACCO HABIT

Easily Conquered in 3 Days

Picture No. 1—Shows how tobacco has nearly wrecked a man's career. He has become nervous, dyspeptic and irritable; he cannot sleep well, has lost his energy and ambition. No. 2—The doctor says: "I'm giving you this medicine but it will do very little good, unless you stop killing yourself with tobacco." No. 3—Still a slave; another collapse. No. 4—Wife reads advertisement of Mr. Woods. No. 5—Writes for Woods' FREE BOOK. No. 6—Being convinced by multitude of proofs, he has ordered remedy which is in box postman is now delivering. No. 7—Has begun to overcome tobacco craving. Already is feeling much better; vigor and ambition returning. No. 8—Surprising improvement; all craving gone, filled with new courage and backed by good health. No. 9—Beginning anew. No. 10—Succeeding in business. No. 11—No trouble to resist temptation of tobacco in any form. No. 12—By clear-headedness, good health and energy, he has now become prosperous.

Would You Like to Quit Tobacco Quickly and Easily and Enjoy Yourself a Thousand Times Better While In Robust Health?

STOP RUINING YOUR LIFE

Why continue to commit slow suicide when you can live a really contented life, if you only get your body and nerves right? It is unsafe and torturing to attempt to rid oneself of tobacco by suddenly stopping with "will-power"—don't do it. The correct way is to eliminate nicotine poison from the system, and genuinely overcome the craving.

Tobacco is poisonous and seriously injures health in several ways, causing such disorders as nervous dyspepsia, sleeplessness, gas belching, gnawing, or other uncomfortable sensation in stomach; constipation, headache, weak eyes, loss of vigor, red spots on skin, throat irritation, catarrh, asthma, bronchitis, heart failure, melancholy, lung trouble, impure (poisoned) blood, heartburn, torpid liver, loss of appetite, bad teeth, foul breath, lassitude, lack of ambition, weakening and falling out of hair and many other disorders.

Overcome that peculiar nervousness and craving for cigarettes, cigars, pipe, chewing tobacco, or snuff.

Here is an opportunity to receive **FREE** a carefully compiled treatise on the subject, containing interesting and valuable information that you should be glad to learn about. This book tells all about the renowned **THREE DAYS' METHOD** by which **thousands and thousands saved themselves from the life-wrecking tobacco habit.** Full particulars, including the book on tobacco and snuff habit, will be mailed **FREE TO YOU,** in plain wrapper, postpaid. All you need do is **merely REQUEST IT.** A postcard will do. Address

FREE

EDWARD J. WOODS, WH 103 Station F, New York, N. Y.

NOTE.—To those who are injuring their health, making themselves nervous, dyspeptic, etc., by excessive use of cigarettes, cigars, pipe, snuff or chewing tobacco—here is your opportunity to quickly and easily become your own master.

LITTLE ADS

Write to Scott & Scott, Inc., Advertising Offices, 144 East 32nd Street, New York City, or 29 East Madison Street, Chicago, for particulars about advertising in this magazine.

AIDS TO EFFICIENCY

STRONG ARMS and Military Shoulders. Wonderful book equal to a $20 course of instruction in strength development. Postpaid with catalogue, 25 cents. Prof. A. Barker, 127 W. 42d St., Studio 2.0, New York, N. Y.

LOOSE LEAF BOOKS. A genuine leather cover, loose-leaf memo book, 50 sheets paper, your name stamped in gold on the cover, postpaid, 50 cents. Loose Leaf Book Company, Box 6, Sta. L. Dept. 6. New York, N. Y.

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MONKEYS. Bear Cubs and other animals for sale. Putnam, 490 Washington St., (S.S.) Buffalo, N. Y.

RABBIT HOUNDS, FOX HOUNDS, COON, opossum and skunk dogs, setters and pointers, pet dogs, pigeons, rabbits, ferrets, guinea pigs; list free. Low prices; superior breed. Violet Hill Kennels, (S.S.) Hanover, Pa.

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TRADING POST, a magazine for those who buy, sell or exchange. Many opportunities. Sample copy, 10 cents. The Trading Post, Dept. S-P-1, Lehigh, O.

100,000 ADVERTISING QUESTIONS ANSWERED, in Mahlin's Advertising Data Book. Fits vest pocket, 260 pages. Contains 5 fundamental tests to apply to every ad or letter which represents you. Sent on 4 days' free trial. John Lee Mahlin, 1 E. 35th St., N. Y. City.

COINS AND STAMPS

OLD COINS wanted. $2 to $500 each paid for hundreds of dates before 1895. Send 10 cents for new illustrated coin book. Clarke Coin Co., Box 55, Le Roy, N. Y.

STAMPS—58 all different, Transvaal, Turkey, Brazil, Peru, Cuba, Mexico, Ceylon, Java, etc., and Album 10 cents; 1,000 finely mixed, 30 cents; 65 different U. S., 25 cents; 1,000 hinges, 8 cents; agts. wtd. 50 per cent.; list free; I buy stamps; send what you have. C. Stegman, 5942 Cote Brilliante Ave., St. Louis, Mo.

FREE—5 unused French Colony stamps to approval applicants. Edwin H. Bailey, (S.S.) Farmingdale, N. Y.

STAMPS—105, China, etc., 2c. Album (590 pictures), 3c. Bullard, Station A20, Boston.

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THOUSANDS GOVERNMENT war positions open to men and women, 18 or over. $109 month. Rapid increase. Short hours. Pleasant work. Vacations with pay. Full unnecessary. Examinations everywhere. Common education sufficient. List positions free. Write to Franklin Institute, Dept. N6, Rochester, N. Y.

EARN $900 TO $1,800 PER YEAR. Government Railway Mail, P. O. and other "exams" coming; prepare under former civil service examiner; book free. Patterson Civil Service School, Box 3031, Rochester, N. Y.

THE UNIVERSITY OF CHICAGO offers instruction by correspondence. For detailed information address University of Chicago (Div. NL), Chicago, Ill.

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TOBACCO, a foolish, injurious, expensive habit. Quite easily conquered with nature's antidote. Just send address. Norman Stokes, Mohawk, Fla.

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MAGIC, PSYCHOLOGY, ASTROLOGY, ETC.

ALL YOUR QUESTIONS answered! Send questions, birth date, $1.00. Dreams interpreted, 25 cents. Nellie Lewis, Psychologist, Box 88, Silver Lake, Ore.

DO YOU WISH ADVICE? Reliable information and scientific forecast from planetary aspects; showing your future business and personal success, family, health, and all affairs of life; thousands testify to benefits. Invaluable for your future welfare; send birth date and 10 cents for trial reading. A. Butts, Dept. 118, Kansas City, Mo.

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E Z GARTER. Best in world for men. Send 25 cents to Thos. P. Taylor Co., Dept. 2, Bridgeport, Conn.

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10 WAR SONGS, latest hits and 100 other songs, postpaid 12 cents. Pike Pub. Co., D. 95, S. Norwalk, Ct.

MUSIC WITHOUT PRACTICE. Make a big hit playing our new instrument. Circular free. Senophone Co., Dept. F, 3 E. 14th St., New York, N. Y.

WRITE THE WORDS FOR A SONG. We write music and guarantee publisher's acceptance. Submit poems on war, love or any subject. Chester Music Company, 538 S. Dearborn St., Suite 252, Chicago, Ill.

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DON'T OVERLOOK THIS BOY! Genuine hand-colored photo postcards, pretty actresses, 8 for 25c. Artograph Co., 123 Shippen St., Dept. SS., Weehawken, N. J.

MAGIC BOOKS, PHOTOS, NOVELTIES, Surprising. Send 10 cts. for sample beautiful girls and catalog. Vim Company, Box 7-F, East St. Louis, Ill.

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BEAR FAT bought. Will take all any hunter can supply. Kotal Company, 150 E. 32d St., New York.

CASH—SEND US DIAMONDS, watches, old gold, platinum or silver jewelry, new or broken; any false teeth, with or without gold, dental fillings, painters' gold leaf cotton, auto magneto points; we send value in cash; property returned our expense should our offer be refused. Liberty Refining Company, D 432, Wood St., Pittsburgh, Pa. Old established; absolutely reliable.

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BECOME A MILLIONAIRE

The way to get rich is by advertising. You can sell something by mail at a profit. Please your customers and they will recommend your goods to others. **Employ agents.** One or two boys have in many cases started in a small way and built up a large business. Dick Sears was a young fellow in a railroad office when he began to sell novelties by mail. He developed the enormous business of **Sears, Roebuck Company.** Many other successes. **Here's YOUR CHANCE.** Start with a LITTLE AD in this Magazine. Write for information to **SCOTT & SCOTT, INC., 144 East Thirty-second St., New York City, or 29 East Madison St., Chicago, Ill.**

Tobacco Blindness

Although tobacco does not seem to do any harm to some, many are injured by smoking or chewing. One serious form is amaurosis, a nervous blindness. Heart failure, cancer, nervous breakdowns, etc., are attributed to tobacco. A book telling how to overcome the addiction of smoking, chewing or snuff using, easily and quickly, will be mailed free by the author, Edward J. Woods, WE-103, Station F, New York, N. Y.

MEN

If you are nervous, despondent, weak, rundown through excess or other causes, we want to mail you our book which tells about **SEXTONIQUE,** a restorative remedy that will cost you nothing if you are not cured or benefitted. Every man needing a tonic to overcome personal weakness, etc., should get this free book at once. **CUMBERLAND CHEMICAL CO., 103 Berry Block, Nashville, Nenn.**

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It is a fine thing to be a soldier and it is even better when, after becoming one, you gain rapid promotion.

If you are able to do stenography—to write in shorthand—your chances for advancement are good. Many a young soldier has been given an especially good place in the Army because he could act as a secretary or clerical aide.

President Wilson uses shorthand; so do many other foremost men. You can learn K. I. Shorthand quickly, easily and at small cost. Write for the **free brochure offered by** the King Institute.

NEW DOUBLE ACTION BABY HAMMERLESS REVOLVER
Smallest, Neatest Practical Revolver made. Designed Chiefly for Ladies and Automobilists. Ideal home pistol. 22 calibre, 5 chambers. Best steel, Nickel plated. Every one tested at factory.

Accidental discharge impossible, and safest, quickest firing. When you need a pistol you need it bad and quick, as every second counts. Every lady and automobilist should have one; there is no better or safer made.

Price by insured mail **$2.98** Big Catalog Free.

BATES GUN CO., DEPT. 7, MELROSE, MASS.

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For the good of those who are victims, directly or indirectly, of the drink habit, I have written and published a very interesting illustrated book which describes how I was freed **completely** from the craving, and for several years I have not had any desire to touch a drop of anything alcoholic. My book contains **information** by following which thousands of drinkers have **admittedly been saved.**

Many men who do not want to be freed of drink curse have been **secretly saved by wives, mothers or sisters.** They did not realize what was happening until they found **all desire had left** them—they couldn't drink any more whisky or beer—then they rejoiced at having been saved. My book has been proven many times worth its weight in gold to a multitude of families. **Praised** by physicians, judges, editors, clergymen and legions of others. Don't lose this notice; it may not appear again. Simply write **Edw. J. Woods, WN-103, Station F, New York, N. Y.,** and you will soon receive the **FREE** book of valuable information in plain wrapper, and **happiness may soon be** yours. Correspondence confidential.

Here's YOUR Chance

Gain Advancement and Success

TRY THIS LESSON

Here is *a* ○ (Just a tiny circle) This is *t* |

So here is *at* | Here's *k* —

act ⌐ (Spelled as pronounced) *cat* (kat) ⌐

ng or *ing* ⌣ *acting* ⌐

TO WRITE "ACTING" IN THE ORDINARY WAY REQUIRES 21 PEN MOVEMENTS—ONLY 4 IN THE PERFECTED AND SIMPLIFIED K. I. SHORTHAND.

See how easily you have learned to use four signs in K. I. SHORTHAND. Quickly, like a pastime, you can learn the whole set of 30 and then **attain speed so you may** write in a quarter to a tenth of the time **needed for writing** in the ordinary way. **Thus you may write as rapidly as the words are spoken.**

IMPORTANT MESSAGE TO YOU

U. S. Naval Radio Operator E. B. Scribner, uses K. I. Shorthand in government service.

Young man, there's no fiction in what we say here. It is a proposition of facts—**your opportunity to make good.** Prove to all that you are a go-getter, that you are able to do what many others cannot.

See the picture (from a photo) of Naval Radio Operator E. B. Scribner who is making rapid progress. To aid him in his career, he took up **K. I. SHORTHAND** and learned it in spare quarter hours when off duty at his wireless station. Soon he was able to take radio messages by stenography, accurately and with advantage in his position.

Many young fellows have learned stenography before joining the Army or Navy and have started with superior ratings. One boy, drafted, took up K. I. Shorthand and in a few days was able to say that he understood it. He was gaining speed by spare-time practice when, because of this special knowledge, he was given an important position in a **department of aviation** supplies in France where he has already advanced.

Uncle Sam wants young men who know how to write shorthand. There is a tremendous demand and the opportunities are exceptional.

In civilian life—professional or business there are the best chances ever for rapid progress. You may learn stenography for the purpose of using it as your regular work or you may learn it as an aid to other duties.

You can easily see what a boost you will get when you can step forward and are ready instantly to take down any orders, telephone message, conversation or speech in shorthand.

The very best method for you to learn is K. I. Shorthand. In ten simple lessons, of less than a half hour each, you will learn the principles thoroughly. Then you need only to practice. This you can do by having others read or dictate to you, or by listening to others who are speaking.

Gradually you will develop speed and after a short time should be able to take down accurate notes as fast as a person ordinarily talks.

You will then be able to transcribe these notes in plain words by longhand (ordinary) writing, or by the use of a typewriter.

K. I. SHORTHAND is the best simplified method of stenography in the world. It is practical and most easily learned. No other method can compare with this. There are the extensive, complicated systems of Pitman, Gregg, Graham, etc., that take months of intensive study and after learning one of those methods you must always keep in practice or you will lose your hold. There is the Parragon method which sells in small book form for five dollars, but if you want the regular correspondence course, you must pay twenty-five dollars!

"Speak as fast as you like, Sir; I am taking it down in K. I. Shorthand."

With K. I. Shorthand, you have the benefit of correspondence instruction, and the whole cost for all the lessons with special mail tuition, etc., is only five dollars—one-fifth of the cost of Parragon and from one-tenth to a twentieth of the cost of the other systems. Think, too, of the great saving in time! The specimen lesson above shows how easily K. I. Shorthand may be learned.

This is the perfected quick and easy method. If you wish to know how fast it is possible to write by K. I. Shorthand, ask somebody to read this whole advertisement within a few minutes by your watch. Thus you'll realize the speed with which you should write after pleasant home or office practice. **Hindrance** of old systems eliminated; no shading, no worry about position over, on or under lines and you can read your own notes readily after months or years. Hence **K. I. Shorthand** is valuable for private notes, diary, messages, etc. Used in rapid secret service work.

With K. I. Shorthand you can take dictation in English, also adapt the system to French, Spanish, Portuguese and 18 other languages, in a practical way. This method is wonderful—so easy to learn that it astounds experts of old systems. **It is as far ahead,** we maintain, as an aeroplane is ahead of a kite or an automobile is superior to a mule cart. **Prove it for yourself!**

You will be interested in our Brochure. It tells more about K. I. Shorthand System. **It is free.** Simply write asking for **Brochure No. EC-103,** or fill out, clip and send us the coupon printed here. Write to either our New York City or Chicago address—which ever is the more convenient to you.

Do not delay. This is YOUR OPPORTUNITY and it is likely to mean your success and your fame. You will learn at home in your room, or in the office, on the farm, on the trolley car—or wherever you may have spare quarter hours. We teach both sexes and **our students range from 12 to 84 years!** Many who were rather dull in school have amazed everybody by their remarkable capability in writing K. I. Shorthand.

Try These K. I. Shortcuts

Association

This word takes 34 pen movements in ordinary writing—only 2 in K. I. Shorthand. See how many times you can write it while your friend writes in the usual way.

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Takes 54 movements in longhand; only 3 in K. I. Shorthand. The whole method is surprisingly easy to learn.

Representative

Takes 41 movements in longhand; only 2 in K. I. Shorthand. Learners, all ages, are delighted with their quickly attained speed.

King Institute

8 South Wabash Ave, Chicago, Ills. or **154 East 32d Street, New York, N.Y.**

KING INSTITUTE: **Send me your free BROCHURE with information about K. I. Shorthand.**

Name and Postal Address: .....

.....EC-103

WORK AND WIN

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992 Fred Fearnot and the Orphan; or, The Luck of a Plucky Boy.
993 Fred Fearnot at Forty-Mile Creek; or, Knocking About In the West.
994 Fred Fearnot and the Boy Speculator; or, From a Dollar to a Million.
995 Fred Fearnot's Canoe Club; or, A Trip On the Mississippi.
996 Fred Fearnot and the Errand Boy; or, Bound to Make Money.
997 Fred Fearnot's Cowboy Guide; or, The Perils of Death Valley.
998 Fred Fearnot and the Sheep Herders; or, Trapping the Ranch Robbers.
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1000 Fred Fearnot and the Masked Band; or, The Fate of the Mountain Express.
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1002 Fred Fearnot and the Widow's Son; or, The Worst Boy In New York.
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