Some Facts and Speculations About a Remarkable Missionary.

The Captain of Pirates Bold Turns Preache and Resenes a People from Paganism-Mysteries, Legends and Miracles.

"The good that men do lives after them" truism rooted in the history of the world. Multitudes seek the bauble reputation for selfish ends, but are soon forgotten. Others, animated by lofty motives, devote their energies to the betterment of mankind, and attain unsought the affection and veneration of succeeding generations. They wear out their lives for the good of their fellowmen; they brush away the tears of sorrow, and bid the sunshine of Joy brighten the human heart.

went among a pagan people on a mission of charity and mercy. He taught the warring chiefs the beauty of peace. He proclaimed the majesty of God, and bid them put aside the symbols of pagan worship. Through a long life he toiled, spreading the light of Christianity and enduring personal discomforts. His example and influence subdued the fierce natures of men, lessened the burdens of women, and nurtured young and old with the milk of human kindness. For fifty with the milk of human kindness. For fifty years he labored unceasingly, unselfishly, humbly, without the emoluments of success, but with the satisfaction of a duty well

and faithfully performed. The lapse of time serves to brighten and ennoble the work of St. Patrick. The dates of his birth and death and his nativity are debatable, but there is no question that the influence he exerted was not effaced by death. Over forty generations have come and gone since he lived and died, and yet his name and fame are honored and revered by millions in every clime. Nor are the honors lions in every clime. Nor are the honors paid his memory confined to those who profess the creed St. Patrick taught. Its influence extends to all who admire nobility of character and the refining magnetism of

HIS BIRTHPLACE IN DOUBT Historians differ widely as to the birthplace of St. Patrick, but there is a substan Irishman. It is said that seven cities con tended for the honor of having given birth to Homer, the prince of ancient poets. Al-most as many nations have claimed the honor of giving birth to the apostle of Ireland. Some assert that he was an Irishman; others that he was of Cornwall; some say that he was a Welshman, while others main tain that he was a Scotch Highlander, and others attempt to prove he was born in the lowlands. Some ancient authors of his life assert that he was born in Amoric Gaul of France, and still others have deduced his origin from the Holy land. Colgan quotes all the Angio-Irish writers on the subject in support of the claim of France, giving his birthplace as Holy Tours. Dr. Jaingan, in his treatise on Irish ecclesiastical history, thinks the weight of evidence is in favor of thinks the weight of evidence is in lavor to the Cathedral of Armagh. There and a sabul Phadruig, where he first preached the maintenance is the Cathedral of Armagh. There and a sabul Phadruig, where he first preached the gospel to the Irish, St. Patrick is said to gospel to the Irish, St. Patrick is said to erned the diocese of Boulogne as bishop be-fore he set out for Ireland. Cardinal Moran who wrote an article on the birthplace of St. Patrick in the Dublin Review in 1880, states that he was a Scotchman, and Father Hogan, a learned Jesuit, inclines to the same opinion, while Cashel Hoey, a well known writer, says he was the son of a British official employed under the Romans, who had previously achieved the conquest of England.
The Book of Armagh, a work of rare historical value preserved in Trinity college.
Dublin, states that he was born in Britain not far from the Irish sea, and St. Patrick himself, in one of his fragmentary epistles, states: "I was born the son of Calpurnius, who was of the village of Bonavon Tha burin' (not far from the sea).

While, therefore, nothing is positively known of the saint's birthplace, no author seriously claims him as a native of Ireland. The date of his birth is also obscure. The year generally given is 373. As he lived 120 years, the year of his death would be, therefore, A. D., 493. Even the well founded claims of the Roman Catholic church to the Irish apostle are frequently disputed. Some ministers of the Church of England contend that Patrick was not commissioned by the Roman pontiffs, but was a representative of the eastern church. In other words, he was Catholic, but not Roman. A Presbyterian writer, not long ago, asserted that Patrick preached Calvinism, and was, therefore, good Presbyterian. A Baptist minister Omaha once claimed him as a true-blue Baptist, and Rev. Charles Mitchell of Kansas City, at the celebration of the festival last pronounced St. Patrick the greatest Methodist of his time.

FRAGMENTS OF HIS CAREER. was taken captive by roving sea kings and sold to an Irish task-master, who reduced him to the menial condition of a swine herder in the bleak mountains of Ulster. After six years servitude he escaped from Ireland. Then the idea came to him to convert the frish people, his enforced residence among them having shown him that they were pagans. His mother was named Couquessa, whose brother was St. Martin of Tours, and to his college at that town Patrick was sent. He left the institution after having obtained a good understanding of theology and a remarkable proficiency in languages among which were British, Gallic, Irish Latin and Greek. From Tours he went to Italy, where he perfected himself in monastic

The exact date of St. Patrick's return to Ireland on his mission of Christianity is about as much in doubt as most of the other scurity is unquestionably due to the fact that about the same period Ireland was so for-tunate as to have three noted Patricks. There was, in the frst place, Palladius, or Patrick, as he was commonly known, the Roman deacon sent out by Pope Celestine in 431 to be the first bishop of the Irish people. Then there was Senn Patriace, or Old Patrick who according to the control of the Irish people. Old Patrick, who, according to the annals of the Four Masters, died thirty-six years before

Not much more is known of Old Patrick, except that he served on the islan as a priest before the arrival of Palladius. Germanus, a Gallic saint, recommended Patrick to the pope as a fit associate of Palladius in his missionary work, and the young priest was on his way to Ireland when he learned that Palladius had been driven from there by the natives, had been storm

AS A MISSIONARY.

Where or in what year he effected a landing on the Irish coast as a missionary is like-wise subject to dispute. One historian says 425 A. D., and another 432. The landing been on the Dublin coast, where his reception so unfriendly that the saint traveled first along the eastern shore, repulsed every where, and then he made his way north until somewhere in the neighborhood of Strangford he at last was able to get ashore unmolested. the many legendary lives written about him Surrounded with so much mystery it is nat-ural enough that in the minds and annals romantic and imaginative race like the working of numberless miracles. Some of these were wrought as a punishment to unbelieving natives, and thus it is narrated how at different places he deprived rivers of their fish and changed fertile districts into bogs. When Dichu, a powerful chieftain of went forth with his followers to ar rest St. Patrick and had raised his sword to strike him the blow was stopped by a coupled with the holy preacher's eloquence

won the warrior over to Christianity, and all his family were likewise converted. He gave the Saint a barn near his abode. He gave the Saint a barn near his abode, and there the missionary preached and celebrated divine worship. The barn was known as Sabhul-Phadruig, or Patrick's Barn. The site was afterward occupied by a church, and it is said that the spot was ever afterward the favorite resort of the good man.

The hardest people Patrick had to deal with were the Druids, or Pagan priests, and they often suffered severely in their en-

they often suffered severely in their en-counters with him. One of them contemptu-

THE APOSTLE OF IRELAND ously interrupted the saint's service in the barn, but the earth opened up and swallowed

This, however, was nothing compared to the miracle wrought in the case of Rius, the aged, wicked and ugly brother of Dichu, who, enraged at the conversion of the chief at the death of the Druid, persecuted St. Patrick in

When St. Patrick first began to talk to and feared by the red men of the western the Irish of the Trinity they did not believe wilde. till he picked a shamrock and illustrated the doctrine by the three leaves grow-ing on one stem, and then they were converted and the shamrock became sacred to St. Patrick. It is said by others that the shamrock worn on St. Patrick's day represents the cross. But the shamrock was held sacred by cross. But the shamrock was held sacred by the Druids in Ireland before St. Patrick's while, besides a pair of exquisitely finished time, as was also the mistletoe, whose leaves revolvers, he was armed with one of those time.

ear out their lives for the good of their as well as betries, were likewise transfer of the good of their as well as betries, the being a sacred number.

Success crowned the missionary's work wherever he journeyed. Near the hamlet of the property of the property of the good of their as well as the resulting transfer of the good of their as well as the good o went among a pagan people on a mission small, will rise in time to great celebrity; it of charity and mercy. He taught the warring will spread out in riches and dignity and will go on increasing until it becomes the metrop-olis of the kingdom." To show his love for the place he struck the earth with the "staff of Jesus," which he had brought with him to Ireland, and a fountain sprang forth. It was

afterward called St. Patrick's well.
Traveling still further southward, a chief named Foyige attempted to kill the saint be-cause a favorite idol had been destroyed. The charloteer of the car was taken for his master and slain. The king of Munster received the saint with reverence in his palace on the rock of Cashel, and with his family and people became converted. In bowing before the preacher to receive his benediction the king's foot was pierced accidentally by the pastoral staff which Patrick, as a bishop, car-ried. Neither saint nor king noticed the accident until the conclusion of the cere

Then St. Patrick caught sight of the bleed ng wound, cured it with the sign of the ross, and holding his hand over the head of "In memory of this the royal convert, said: blood now shed, the blood of no king of thy line who shall reign in this place shall ever be shed, except one." Many years afterward Munster annalists declared that the prophecy had been fulfilled, as all the kings except one had died in peace

THE ROCK OF CASHEL. A magnificent church was erected on the rock of Cashel, and its remains form one of the grandest monastic ruins on the island. Within it is still preserved the leac Phadruig, or Patrick's table, on which the kings of Munster were crowned. At Usneach, in Meath, the saint was

harshly treated by two brother chiefs and he was about to utter a malediction upon them when one of his disciples. St. Secundinus begged that the stones of the place be cursed instead. This was done and so the stones of Usneach became unfit for building purposes. Every house constructed of them fell to pieces soon after completion. These cursed stones became a proverb among the Irish. After planting the gospel in the four provinces of Ireland Patrick obtained a grant

rom the king of an elevated site not far

ted with having performed the celebrated miracle of collecting all the venomous rep tiles from every part of Ireland to the sum

mit of a mountain on the coast of Mayo and thence hurling them into the waters of the Atlantic. The snake story, like many others, must be taken for what it is worth. Whatever difference there is as to the year of St. Patrick's decease, all appear to have agreed on the date of the month, and so it has come to pass that March 17 has always

### MANHATTAN'S FIRST BOSS.

n Old Timer Who Set a Pace for the Modern Tammany.

Mr. C. C. Buel has a timely paper in the March number of the Century under the title Blackmail as a Heritage; or New Legacy From Colonial Days." Mr. Buel shows that Tammany methods of blackmail and official corruption were very prevalent in Before the first Manhattan settlement was

Tammany stripe. Though Cornelius Van Tienhoven never wore prison garb like some of the modern "leaders," during twenty-three years he climbed on stepping stones of scandalous deeds from high to higher honors, and thwarted the efforts of the burghers to shake In education and intellect he was qualified for leadership in the best sense, but in subtlety, craft, and venal purposes he was an exemplar as a boss, and thereby con-trolled the policy of the Dutch governors. Speaking the language of the Indians, he was all the more an adept in cheating them. Like the early members of the Tammany ociety, he even masqueraded in Indian dres and manners. A remonstrance addressed to their "High Mightinessess" in Holland said of him: "He has run about like an said of him: "He has run about like an Indian with little covering and a patch

ie was shameless. Sketch portraits of this

Manhattan worthy are preserved in the affida-vits given at The Hague in 1652 by two Dutch women who were aiding injured innocence, as we shall see later on. In one of the depositions he appears as "a corpulent and thick-set person, of red and bloated vis-age, and light hair;" and in the other as "a likely person of ruddy face, corpulent body, and having a little wen on the side of the cheek. But it was his moral wen that en itled him to a place in the Tammany gallery. When he first appears in the annals o early Manhattan. Van Tienhoven was twenty years younger than the bloated Lothario of the portraits of 1652. It is supposed that he was in the employ of the Dutch West India company during a part of Minuit's administration; but it is certain that when this governor locked horns with the patroons over the question of trading privileges and Patroon Van Renssalaer's relative, Wouter Van Twiller, was appointed in his stead, the latter made Tienhoven "bookkkeeper of wages to the council. This was in 1633, and the office, in Dutch called "Koopman," was an-

alagous to a Tammany commissionership of public works, inasmuch as whatever sums dribbled to the hangers-on of the company were filtered through his itching palms. He was also receiver of dues. One way or an other, everybody came in contact with his suavity; and it is said that those who failed to "water the pigeons"—a Dutch euphemism for gratuitles and godfatherly gifts—were put off with promises that never matured. As Wouter Van Twiller carried to the ex treme the Tammany doctrine that a public trust should be administered for the benefit

of the trustee, he got into trouble with Dincklagen, the honest fiscal, or sheriff-Dincklagen, the honest fiscal, or sheriff-attorney, of the council—no, the expostulating officer got into trouble with the governor in much the same way that ex-Fire Commissioner Gray was forced to withdraw from his Tammany colleagues for presuming to notice that the public money was being wasted. Van Twiller investigated himself, and found himself spotfess. Also in true modern fashion he adjudged the accuser to be the real malefactor, and sent him back to Holland without arrears of salary. Dincklagen laid his grievances before the home authorities, and despite a powerful attempt to shield Van Twiller, owing to a miscarriage whitewash the director was dismissed. he remained in the colony to enjoy expan-sive lands, including the present Governor's island, and herds of cattle, which, owing to

his official position, had in the short space of five years been turned into his account. Tienhoven profited by the change, inas-much as William Kieft, the new director-general, who arrived in 1638, appointed bim secretary of the colony. Kieft in his pre-vious field of operations had been accused of embezzlement; so it is not surprising that, with Tienhoven's assistance, his new authority worked for public mischief. Under his predecessors the council had consisted of five members, who acted as magistrates.

councillor, having one vote, was enough for Kieft, who reserved the right of casting two votes; so like the "leader" in the practical working of the Tammany councils, Kieft pos-

On my first trip across the Great Plains. enroute to California, in 1850, we were, at two different points on the journey, joined, for a few days each time, by the famous HIS FESTIVAL

every possible manner, until he went so far as to dare the preacher to perform a miracle on him as a condition of his embracing Christianity.

Even as he made this bold offer the whole quently, before and since those years, ex-

appearance of Rius changed. His age gave way instantly to youth, and his ugliness was amply sufficient for the pagan. He was promptly baptized, and many others followed his example.

THE SHAMROCK SYMBOL.

Plored the country, which he now knew like a book.

At this time Carson was in the prime of life—a man rather under the medium size, low-spoken and of gentle, unobtrusive manner, showing, ordinarily, no outward sign of that indomitable energy and daring courage which had caused him to be respected

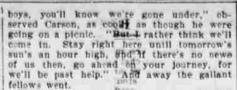
Ours was a large, strong and well armed party, consisting of more than thirty men and our ample outfit comprised six wagons twelve mules and sixteen horses, the adapted to either draft or saddle. With the exception of Carson, each of us carried a muzzle-loading rifle and a heavy revolver, the Druids in Ireland before St. Patricks time, as was also the mistletoe, whose leaves as well as berries, were likewise arranged in three heing a sacred number.

Three heing a sacred number.

> volvers, had been presented to the gallant scout by a wealthy gentleman whose life he its intended mark. I have seen him start on a full gallop 150 yards from a tree, no more than nine inches in diameter, and before he reached it plank every one of the plank every one fore he reached it plank every one of his ten rifle balls in its trunk!

Such a man, aside from the prestige of is name, was a little army in himself, and we were extremely glad of his company, as in the country where he last joined us we were every moment in danger from predatory Indians, two small bands of which we had, several days before, beaten off without oss to ourselves, and now we might look for

Among our crowd were two especially fine oung fellows, one an Englishman named



Had we been sure of our three comrades safe return we should have greatly enjoyed the rest and recuperation afforded us and our animals in this delightful camping place, especially as during the day we replenished our larder by killing two fat buffalo cows. our larder by killing two fat buffalo cows. If eo inclined, we might easily have siain fifty of these—alas! now extinct creatures, for great herds of them were constantly in sight on the plain below us, but we had no heart for sport while the fate of our friends remained uncertain. Let us now, by the light of subsequent information, trace out

It seems that shortly after leaving us Moulton had come within range of and killed his elk, and was etooping down to cut off the hind quarters for bringing to camp, when, before he could fire another shot, he was pounced upon by a score of Digger Indians, who gagged him and bound his arms in the twinking of an eye. Then, loading the whole carcass upon his horse and forcing him to walk along, they set off on their retreat, traveling fast until night, when they bivouacked by a spring and had a glorious feast, the prisoner being meantime secured to a tree. Through the first part of the night he was watched by a gorged brave who had picked up a muttering of English scout by a weattry gentieman whose highly prized by who had picked up a muttering of had saved, and all were highly prized by who had picked up a muttering of highly had saved, and sale wenty-two shots and who frequently consoled him by hissing him. Hence he had always twenty-two shots in his ear: "We no hurt paleface. Him

savages, no longer fearing pursuit, resumed their march in a leisurely manner, and before sunset again baited for the night at a spring, having a quantity of meat still left, though the hapless captive had been given

In less than half an hour after leaving the main trail, our two adventurous comrades came upon the spot where the elk had fallen when, by signs utterly indiscernible by Woodville, Carson at once read the whol story! declaring, much to Gerald's comfort



called Gerald Woodville. These two, though Then, leading the with unfaltering corcalled Gerald Woodville. These two, though singularly alike in disposition, or perhaps for that very reason, could never agree. Both were touchy as hornets and as prone to sting on the slighest provocation from each other, though always forbearing toward indifferent parties. Several times they had hardly been prevented from coming to blows, and lately there had been such bad blood between them that neither would speak to each other. Which was most in fault I don't know, for in their altercations each apparently tried to be as provoking as pos-

One afternoon, after triking the Old Spanshot and trotted leisurely away. Having been for some time traversing a gameless region, we were quite out of fresh meat, and this indication of coming plenty was a wel-

his own horse, an extremely valuable animal, and now, without consulting Just as he w off in pursuit of the clk. Just as he w off in pursuit of the clk. Just as he w and now, without consulting any one, he set off in pursuit of the elk. Just as he was a hostile country, young man. Don't go far away, even if you have to come back without

"I'll take care of myself," laughingly re-plied Moulton. "You folks can go ahead and count on elk steaks for supper." "Confound the fellow," muttered Woodville,
"It would take a sledge hammer to knock
the conceit out of that head of his." We went on for about two miles and finally

made camp on a small stream among the foothills, where was abundance of good grass, while the stream itself, Carson informed us, was well stocked with trout—a statement quickly verified by our fly-fishing Virginian. ho, before sundown, caught fully fifty ounds weight of these delectable fishes. eted the animals out to graze and put every thing in shape to repel any possible attack, we delayed supper for a while in the hope that Moulton would come in, as we had heard one report from his rifle and had no doubt that he had killed the elk. But he did not appear, and, just at dark, we ate the meal without him, the fresh trout making it

Two hours more passed away without bringing a sign of the young hunter, though a cloudless sky and half moon might have enabled even one so inexperienced as he to find his way back to the trail from so short a

one to be long remembered.

We now began to feel seriously alarmed, but, very strangely, no one appeared so much distressed as did Gerald Woodville. "What do you think of it, Mr. Carson?" he anxiously inquired. "Do you suppose that lack has lost himself?"

We glanced significantly at each other, for this was the first time we had ever heard the Virginian use the familiar name by which we usually addressed John Moulton. I hardly know what to think of it" re plied Carson. "The young man has either become lost among those puzzling ravines, and the bold scout relapsed into an

ominous silence.
"My God!" feelingly exclaimed Gerald. 'surely you don't think the Indians have got him; poor Jack!" him; poor Jack!"
"It's hard to say," rejoined Kit, "but there are lots of the Digger tribe wandering through the mountains just now. These are foot Indians, well armed with bows and arrows and spears. They are all murderers and thieves and deadly foes of white men.

Their principal village is on a branch of the Sacramento, about sixty miles from here, and if a stray party of them has captured our friend, without killing him on the spot, they'll keep his horse as a great prize and reserve him to be tortured to death when they reach the main band. "Great heavens! What can we do to save him?" gasped Woodville. m?" gasped Woodville.
"Nothing until morning," gravely an-

"Nothing until morning," gravely answered Carson. "It would be mere folly to thread the dark passes at night in search of what may be a large body of Indians, who could shoot down their pursuers without letting one of themselves be seen. If Mr. Moulton don't come in before daybreak, I'll start out to look him up, and I want only one man to go with me. More would be a hindrance." "That man shall be myself, then," said the

warm-hearted Virginian. "I'd risk my life a hundred times over to save Jack from such a fate. He's a first rate fellow, and I begin to think that I've been in the wrong in all our petty quarrels."

(I should have sooner said that both these

and had joined us merely through love of The night passed without alarm, and when

One afternoon, after triking the Old Span-ish Trall, we were going slowly down the Pa-public highway. Obviously the savages were cific slope of the Windy mountains, when a large elk broke cover somewhat out of rifle mile or two apart, the keen-eyed scout picked mile or two apart, the keen-eyed scout picked up, each time, a button, which, though his hands were tied. Moulton had somehow managed to pluck from his garments and drop unobserved.

> "Sharp fellow that," approvingly observed "He expects to be looked after, and has been clever enough to let us know that we're on the right track. Such a man's worth

Feeling confident of overtaking the marauders before midnight, Carson became ex-ceedingly circumspect toward evening, neither he nor Woodville ever riding over a ridge without first dismounting and taking a careful

At last, as they peered over the brow of a steep descent, they saw, right on the trail, and half a mile ahead, a wreath of smoke rising above the tree tops. "We've got them!" said Carson. "They're camped down at the 'Blue Spring.' I know the place well, but the ground on this side is guite over. There's the ground on this side is quite open. Though probably not fearing pursuit, the reds will naturally be facing this way. We must make a big sweep and creep up on them from the other side, for they must not have time to strike a single blow after our attack. If they did so it would be to bury a tomahawk the prisoner's brain."

The pursuers now led their horses some distance from the trail and concealed them in a bush-grown collee, lest the Indians, while retreating, might gobble them up. Then, guided through the darksome rocks and underbrush only by Kit's perfect knowledge of the locality, they made a wide detour, gliding along swiftly as panthers and noiselessly as shadows—two men fearlessly planning to at-tack, and on their own ground, an unknown number of well-armed savages!

After more than an hour of painstaking toil hey gained the dense chapparel fairly in rear of, and no more than fifteen yards from, the enemy's resting place. Kneeling side by side and peeping through the bushes they saw at once that the Indians considered themselves perfectly safe, for a bright fire was burning, and in a straggling row near servers, lounged twenty war-painted warriors,

while on the outspread elk skin lay some pieces of raw meat, left over from their lately finished meal. A few yards away was tethered the beautiful horse belonging to Moulton, and he himself sat on the ground with his wrists brought together behind his back and tied around a sapling pine. Despite his terrible position the poor fellow seemed to have fallen

sunk low on his breast. Carson had cautioned his impetuous rade not to fire until he should give the signal, but just as the hidden avengers had. in one swift glance, noted all these particulars, a brutal-looking savage, seeing that the prisoner was enjoying a moment's respite from suffering, snatched up a burning brand, strode over in front of him and was about to thrust the flaming brand insult-ingly against his pale face, when Woodville, no longer able to restrain himself, sent a bullet through the miscreant's brain, and he fell like a log across the captive's outstretched

Instantly the startled Indians sprang to Instantly the startled Indians sprang to their feet, but ere they could even grasp, much less string, their bows, one fell to Kit's rifle and another to Gerald's revolver; and now, as they stood for three half seconds bewildered, as many additional shots rang out, each one stretching its victim upon the earth. Then, yelling like the hell hounds they were, the fourteen survivors turned to fly, but before they got beyond the fatal circle of fire fore they got beyond the fatal circle of fire light, three more pitched headlong down. An-other of the crew, an eagle-plumed, powerfully built savage, quite forgetting in his fright that the horse was picketed, attempted, as he ran, to spring upon its back—a position he never reached, for as soon as his head rose high enough to clear the nobler animal's young gentlemen were men of means, en-tirely independent of our captain's orders, withers, 'twas pierced by Carson's avenging

bullet. Thus, in less than one minute, ten mem-The night passed without alarm, and when the first streak of dawn appeared Carson and Woodville, after taking a haety break-fast and packing up a day's supply of food, mounted their horses preparatory to setting hind, probably never stopped running until

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white men.

Now, for the first time, our two heroes showed themselves, and we may imagine John Moulton's feelings when he found that inspecting the place. "The red devils are keeping their prisoner alive and unhurt, so as to have more sport at his final torture a sight they'll never see I think."

On and on, but now, of necessity, slowly, rode the two white men, Carson's unerring sagacity enabling him to follow the oftimes invisible trail as easily as might another a

In our camp, the day of the two men's departure had come to a close in consuming anxiety, and it was a serious party indeed which gathered about the fire at night, while echo of a possible reassuring rifle shot.

Yet, though sorely fretting at our enforced inaction, none of us quite despaired; for be sides what we ourselves had, on a former oc casion, seen of Carson's successful daring, our guide, an old plainsman named Joe Brooks, sustained our hopes by telling us of single-handed, rescued property and prisoners rom strong, mounted bands of Indians after pursuit of many days.

"Why," said the veteran, "one time, down as they were making camp at sundown shot down three of them before they saw him, charged upon the rest while yelling to his supposed followers to come on, and escaped scot free with a white woman prisoner, whom, in their fright at the mere sight of Kit, they had not stopped to kill. This is well known fact, and it occurred when Carson was out last with Captain Fremont. Depend upon it he knows what he's about now, and whether he saves Mr. Moulton or not, he's pretty sure to turn up all right be fore morning. So long as a star's to be seen he can find his way back at night as well as

In listening to tales like this our sleepless light wore away, and at last we could see in he eastern sky the first pale shimmer of

"This," casually remarked Joe, "is the nour that the redskins always select for-By thunder, that's the Diggers' warwhoop now!" And we all hurried into the coral, as again and again, far up on the hillside, resounded that terrible cry.

"Mighty curious," said Brooks, quietly lay ing down his rifle with a half perceptible smile, "but it's the first time I ever knew the reds to be polite enough to give fair warning. This must be an extra nice band of the devils-Hooray! Hooray! Hooray, boys! What did I tell you?" For now half a dozen rifle chots rang out in quick succession, and galloping cheerily down the slope came our three friends, safe and sound! Carson, who could mimic anything from

clasp; whereat we rushed from cover and, firing a feu de jote, broke into a storm of such wild cheering as must have made any stray "welkin" lying around loose fairly ring again.
In another moment the tired and hungry

travelers were among us, and it argues well for our humanity that all passed through that tumultuous orden of hand shaking without dislocated arms. Not a question did we ask until we had regaled the ravenous men with a bounteous breakfast of trout and buffalo steaks, but after that we gathered from one and another all the facts as above related. W. THOMSON.

curious anniversary dinner was the other day in Baltimore. It was the 55th birthday of a friendship which had at-tained this ripe age between two women, without break or mar of any sort. Fifty-five years ago on the day of the recent feast the two women, then little girls, cemented a short acquaintance by eating a play dinner together. Both recalled the date and occasion, and at this second dinner the old iron kettle which had figured in the preparation of the first meal, more than half a century earlier, was resurrected to serve, less capa-bly, perhaps, but with infinite distinction, along with the modern pots and pans.

"It's no use arguing, my dear, I am going to give up our pew in church. I can't stand that new preacher any longer." "But John—" "But nothing, Maria. I haven't slept a wink for the last three Sunday morn-

## had been routed by at least fifty ambushed COOPERATIVE HOME BUILDING white men.

Summary of the Annual Report of the State Banking Board.

Benefits Thereof-Reasonable Terms

to Borrowers, Fair Returns to Investors. The third annual report of the State Banking board on the condition of building and loan associations in Nebraska, just issued,

presents a compact and comprehensive review of the progress of co-operative home the form of preceding reports and in the mass of columned statistics tells a story of in Arizona, I knew Kit, entirely alone, to steady growth which is surprising in view trail twenty-two Apache warriors for more than 100 miles. He came up to them just ing that period. ing that period. The report shows that at the close of 1894 there were eighty-six associations in exist-

ence, against eighty-four at the close of 1893. Five were organized and three discontinued. DeWitt, the Phoenix of Omaha, the Equitable of Seward and the Traveling Men's of Lin coln. The Home of Grand Island and the Mutual Home of Lincoln went into voluntary liquidation and the Grand Island paid out The aggregate assets of the eighty-six asso ciations amounts to \$3,888,001.31. \$3,653,096.83 for 1893, a gain of \$234,994.48 in a year. The assets and liabilities for the two years are as follows, respectively:

Liabilities are made up of these items: Capital stock paid up \$2,525,187 92 \$2,594,342 81
Premiums 184d 443,079 74 411,082 76
Interest received 511,458 95 601,163 21
Prines collected 31,961 86 36,528 1
All other liabilities 140,716 36 145,154 46

Totals ......\$3,652,096 83 \$3,888,001 B

It will be seen there has been a substantial all-round increase, notably in mortgage loans

and the interest paid thereon. Stock loans

have decreased and also premiums, but the squeak of a mouse to the harsh cry of a latter may be accounted for by reason of the mountain lion, had taken this playful method gradual discontinuance of the practice. The gradual discontinuance of the practice. the broadening light that Jack Moulton and Gerald Woodville rode shoulder to shoulder, and that more than once the hard of the broadening. The receipts amounted to shoulder. Gerald Woodville rode shoulder to shoulder, and that more than once the hand of one sought that of the other in a prolonged \$1.444,910.99, against \$1,289,310.26 in 1893 and \$1,024,600.81 in 1892. Of the receipts for the past year \$671,896.81 was loaned, \$421,833.51 232.88 and other expenses \$22,496.44. two items represent the actual cost of man-agement and amounts to 3.4 per cent of the ceipts, as against 3.1 per cent for 1893. There are associations in sixty-two town and twelve towns have two or more, namely Omaha, 10; Lincoln, 4, and Fremont, Grand Island, Lexington, Madison, Norfolk, Platts nouth, South Omaha, Stockville, Wahoo and York two each. The Mutual of North Platte ranks first in amount of mortgage loans, \$185,000, followed by the Lincoln, Equitable of Fremont and Equitable of Grand Island. Omaha ranks first in amount of sub scribed capital, 4,648 shares of \$200 each, the Workmen and Nebraska Central of Lincoln 8.160 and 7,546 shares respectively, par value

IMPROVED METHODS. A marked feature of the growth of Ne-braska associations is the steady improve-ment and perfection of plans of operation. The vast army of men engaged in this branch of co-operation are constantly broad-ening its scope, simplifying its methods and said to be five persons in Paris whose names steadily contributing to its betterment. Com- are of this abbraviated type. petition spurs to greater efforts, consequently the association which accomplishes "the greatest good for the greatest number" is that which adapts itself to surrounding contact which adapts itself

ditions.

Premium bidding for priority of loans has been discarded by a number of associations during the past year, and others will be reduced to follow. The reform is a commendable one. Premium bidding renders equality in loans impossible. The bidder at

cent, while at other times competition would double and treble the sum. Rebatin premium according to the age of borrow ers' shares does not remedy the evil. The specific interest charge places all borrowers on an equal footing. By that means borrow-GENERAL GROWTH IN A DULL YEAR ments with full knowledge of the amount they will receive. The element is removed, and the managing officers have choice in the awarding of loans.

> CULTIVATE THE BORROWER. Success and permanency of mutual associations depends on making them attractive to borrowers. The investor is to assciation like cold water in the boller of a locomotive steam that marvel of human skill is dead. The borrower is the fire and the steam of mutual associations. Manifestly, it is the part of wisdom to encourage and conserve his interests and make the conditions of his loan as reasonable as possible. High interest charges encourage speculative loans, as many have learned to their sorrow. An intelligent business man seeking a loan and having first class security is not likely to do business with an institution charging 6 and 8 per cent interest and a premium of an equal amount, for no matter how well in may be demonstrated that the profits on the shares reduce the sum total of his payments, the chances are he will take his security to a market that will not involve

him in the possible losses of others. The tendency of the times is to lower in-terest charges, reduced profits and better security. The era of 10 and 15 per cent profits is passing away. Many of the most progressive associations of Ohio have reed the cost of loans to a straight interes charge of 6 per cent, besides abolishing fines and initiation fees. Several Nebraska associations have deciphered the handwriting on the wall and are planting themselves of the platform of reasonable terms to borrowers, fair returns to investors.

STATE ASSOCIATION NOTES. The Equitable of Seward held its annual meeting last week and chose the following officers: President, J. H. Erford; vice president dent, John Zimmerer; treasurer, J. F. Goeh-ner; secretary, G. A. Merriam; W. H. Da Bolt, F. A. Marsh, J. P. Dunham, W. E, Langworthy, William Peterson, T. F. Skeeds and W. D. Bowers, directors. The receipts for the fiscal year amounted to \$7,144.08.

At the annual meeting of the Edgar association E. E. Howard was elected president;

Owen Edgar, vice president; F. L. Young secretary; J. W. VanBrunt, treasurer; W. R. Fuller and I. V. Howard, auditors; W. H. Graham, Frank Ferree, Adam Knacker and Herman Boynton, directors. The secretary's report shows that the association has loaned \$52,000 without a cent being lost. During the past year \$12,700 of the stock matured. The annual election of officers of the Equitable of Grand Island resulted as follows:

B. C. Howard, president; D. Ackerman, vice president; C. W. Brininger, secretary; C. F. Bentley, treasurer; A. C. Lederman, S. E. Sinke, L. T. Green, R. J. Barr, H. L. Mc-Means, H. C. Miller, C. G. Ryan, directors.

A young soldier in the French army who lately volunteered in the service rejoices in the distinction of having what would appear to be one of the oldest names on record. The unlucky lad is named Adolph Maximillian E. F. G., these three letters of the alphabet being all he can boast of as a surname. recruiting sergeant severely reprimanded the young volunteer for disrespectful joking when he spelled out his abbreviated patronymic and was only convinced that the appellation was bona fide when the lad showed bim his papers. It seems, however, that there are queerer names that E. F. G. For instance, wine merchant living in the suburbs of Paris is called Monsieur O. The name, by the way, is met with in Normandy, where family was once known who bore the name of d'O, with the title of marquis. A member of the family, Francis d'O, was superin-tendent of finance under Henry III of France. this One-letter patronymics, however, are not so