

The Protector of Finance

Tales of Resilius Marvel, Guardian of Bank Treasure

By WELDON J. COBB

THE FOURTEENTH MAN

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IT WAS a hard task that the president of one bank had given me. A standard financial institution is rarely desirous of doing business with a woman, at least beyond the mere depositor basis. In the present instance it was not only a woman, but a young and pretty one. Add to this the fact that the lady in question was in deep distress, that her case presented angles suggesting evasion and even mystery, and you will not wonder why every official of the bank from the president down to the assistant cashier had shied at the task which I was now obliged to shoulder.

Do the best you can to get our money out of this muddle," the president had told me tersely, handing me the folder which contained all the papers in the case from the day, four years back, when Royal Ludington, member of the Board of Trade, had made his initial deposit with our bank down to and beyond the recent date of his sudden death. The record of his dealings with our institution up to the time of his demise was clear as crystal. A child could have read and understood, pretentious as had been some of his dealings. Direct and margin accounts were clearly attended to. There was not a mar or break in the admirable paying system of Royal Ludington. When death closed the account, however, he held his note unsecured for \$27,950, and we held it still, past due, uncollectible, to our bewilderment, in any legal way.

I familiarized myself with all the details of the case through a hurried glance over the contents of the folder, tied collar and coat with a twist of my hand, and put on my best banking face to enter the private office of the directors' room where I had been advised Miss Grace Ludington was awaiting attention.

"I came about this," she said in a tone child-like, confiding, slightly reproachful, all at once. The letter she handed me notified Mrs. Royal Ludington that the overdue paper of her dead husband required immediate settlement, rather strictly referring to the fact that no attention had been paid to previous notifications of the same fact. I turned it over and over in my hand, seeking to fix upon the manner I should assume in serving the best interests of the bank in dealing with an emissary instead of the chief person now in interest in the case.

"I see," I observed, trying to gain time, for I am not a ready diplomat, "but why did not Mrs. Royal Ludington—your mother—the fair head bowed—come herself?"

A wave of singular intensity crossed the face of the young girl. Her lips parted to speak. Then she subdued their expression. They quivered. Her eyes dropped, her cheeks grew the paler.

"She would not come," she spoken finally—she will not come."

"Surely," I observed, "Mrs. Royal Ludington does not repudiate the obligation?"

"For the present—yes."

"Yet we have notations here that show transfers of property within the past month representing over \$20,000. Aside from that two notes have passed through the bank for \$10,000 which she has seen fit to pay promptly. Those notes were signed by your father, not by your mother. Why does she discriminate unfairly against the bank in caring for your father's obligations? I refer to the notes given by your father to one Abel Vandamann."

"My message, is," she said evenly, coldly, "that there are circumstances encouraging our fervent hopes, the possible relief of the bank, that you and ourselves must wait for—must."

It was her last word. With a motion of head and body that was all it should be, with the air of an empress she went from the room, and I stood staring blankly after her, analyzing every word she had said, weighing it, dissecting it, seized with a sudden inspiration and carrying it forthwith to the president of the bank. He was a man of few words and I lent myself to his system.

"It is simply—wait," I said.

He shrugged his shoulders, knowing I had done my full duty.

"No pressure possible, then, you think?"

"None at the present time. There is action possible, though," I said.

"You mean?"

"Resilius Marvel."

circumstances were out of the ordinary and the decedent an apparently successful business man, that the public prints had given any space to the death of the exchange trader. It was a chill March evening when he had been found dead, lying against a building. There was no evidence whatever that he had been assaulted. The contents of his pockets were undisturbed. There were no marks of violence on his body. He carried no life insurance, but an autopsy was held by the coroner. The inquest developed nothing new. According to two expert physicians Royal Ludington had died from heart failure. He had been ailing and depressed for some time preceding his demise. There was not the slightest hint at suicide.

The police, tracing the movements of the decedent previous to his death, testified at the inquest that Ludington had been one of a small party of friends who had met at the home of Abel Vandamann. The latter was an apparently reputable business man of the city of some wealth and social standing. The occasion of the social function was the grouping up of a number of business men to whom Vandamann wished to present a stock selling scheme to float a copper mine in Northern Michigan. A pleasant evening had passed, a few cigars, not too much wine, and the guests had departed in pleasant humor and seemingly all in the best of health. Two of the guests had walked some distance with Ludington, and had bade him good night about a square and a half from the spot where his body was later discovered.

Mrs. Ludington had testified that she knew her husband to have had business dealings for a long time previous to his death with Mr. Vandamann. The latter she understood had loaned her husband money. This was not a new phase of the character of Vandamann. His business was that of a high interest rate note shaver, but he had been always shrewd enough to conceal his usurious transactions under the guise of expenses, commissions and the like.

This was the story told by the newspaper clippings I handed to Resilius Marvel. Pasted to it was a brief item dated two days later. It had been preserved in the folder because it mentioned the name of Royal Ludington. It covered a strange happening. On the evening of the funeral of the dead trader, a man had been detected in leaving by the window route the room Ludington formerly occupied at his home. A watchman had trapped him as the midnight marauder dropped to the ground. He was held until the police were summoned and was sent to the nearest police station. Upon searching him nothing whatever was found upon him. He seemed to be some homeless tramp, he had taken nothing from the room he had entered, and when questioned declared with a foolish grin that he had been looking for something to eat, struck a sleeping chamber instead of a pantry, and was too honest to steal anything more than a bite of food.

The contention of the man was carried out in the main by circumstances. The room he had entered had not been at all disturbed. Upon the bureau lay the trader's purse with some money and papers in it. This had been opened, but nothing removed. A suit of clothes in a closet had been looked over, it seemed, but not even the pockets had been searched.

The marauder, giving the name of Edward Briggs, had been brought before a police magistrate, charged with vagrancy, and sent to the house of correction for sixty days.

I noticed that my friend read and re-read the little clipping telling all this. I noticed him mark on the pad the name—"Edward Briggs." I saw also that he copied the names of the two guests who had left the Vandamann home with the trader the night of his death. Then he arose, and I could tell by the expression of his eye that he was ready for work. Further, I regarded him with the admiration his ability always evoked within me, for although I could not guess how, I was sure that out of the bare skeleton fabric of an unpaid note at bank, a weeping girl and two newspaper clippings, Resilius Marvel had already discovered a diverging suggestion, direct and important.

"Drop around in the morning," he said casually. "You were right to bring this case to my notice."

I told the president of our bank this, later. In the light of past events in which Resilius Marvel had been concerned, that functionary smiled hopefully as if he felt he had landed the burden of a distributing circumstance on helpful and reliable shoulders.

I found Marvel pacing the floor of his office in a thoughtful way, his hands clasped behind him, when I called the next morning. He drew out his watch and consulted it with a slight gesture of impatience, as though I had kept him waiting.

"Two minutes," he announced, "and then you will come with me. There is a person to find, and no time to lose."

"And the person?" I inquired.

"The fourteenth man."

there were just 13 persons present." I began to receive a glimmer of where a "Fourteenth Man" might come in.

"That arose which might readily arise where one man of a group is superstitious. Such a man was present—he was the man who died, Royal Ludington. He was probably in a mood for weird forebodings. Vandamann did not debate the point. He excused himself to his guests, put on his hat, went out into the street and apparently picked up the first man he met to break the hoodoo."

"And this man?" I asked.

"Known to none of them, apparently some city wreck on error's shore, a freakish contrast in his attire to the perfectly dressed guests, quietly took his place at the table, maintained the silence he was paid to maintain, ate like the hungry man he was, and then seemed to disappear, his paid mission executed."

"And you now seek to find this man?"

"He must be found," declared Marvel positively.

"Why?"

"Because I am satisfied he can explain the mystery in this case."

"There is a mystery, then?"

"A deep one. That matters not now. I wish to show you something. As a memento of the Copper Queen Mining company, a flash photograph was taken. That is the group."

My friend drew from his pocket a card four by eight inches and held it before me.

"That is Vandamann," he explained, indicating the broker, whom I recognized—"that Ludington, I knew him, too. That," and by some irony of fate the forlorn, frowny figure at the far end of the table seemed to have been focussed more prominently than any of the others—"that is the Fourteenth Man."

I studied the face with interest. Its owner was apparently one of the stray waifs of the city to be picked up anywhere in the crowded center within a five minutes' walk.

"Come with me," directed Marvel.

He hailed a taxicab and we reached the street. It conveyed us to a police

ward Briggs and practically accept parole conditions in behalf of the prisoner.

"That establishes something more than a mere incidental connection between these two men, I fancy," observed Marvel as we went outside again.

"And what of that—and what next?" I inquired.

"Well, when I locate our Fourteenth Man it will be a forward step, of course," observed Marvel. "We go back to the Ludington end of the chain now, however. Do you think you know the daughter of the house well enough to venture a call upon her?"

"For what purpose?" I inquired doubtfully.

"To induce her to come to my office."

I ruminated. I considered the effort to move Miss Grace Ludington from her staid position hopeless, and my friend knew instantly that so I thought. He went on, however, regardless of my opinion.

"You will inform Miss Ludington that it is vital that I should see her—two to four today. She had better come alone. Tell her that it has nothing to do with the money of the bank, that it is not a question of cash, but of—family honor."

I could not for the life of me imagine under what dark curtain Resilius Marvel was gazing, but there was an indescribably lucid accuracy in the broad hint that he was about to strike a note with the young lady that would influence her more than promises or threats. He suggested explicitly, before I left him, the course I was to pursue in dealing with Miss Ludington. I went straightway to her home, lingered about its vicinity while framing the manner of my approach, and accepted the opportunity offered as she appeared with some letters in her hand to mail at the nearest letter box.

"I am not here in behalf of the bank, Miss Ludington," I stated concisely. "I come from a friend and a professional man who has been pursuing some investigation regarding the circumstances surrounding the death of your father. They are, he as-

of the card were these words: "Always as now—Idalia."

I wondered what was passing in the mind of my friend at this new element injected into the Ludington case. He did not see fit to enlighten me. He called for me at the bank the next day.

"A witness is sometimes handy," he observed, and as we went spinning along the boulevard south he briefly told of his success in locating this new woman in the case.

"The name of the photographer was a guiding clew," he advised me. "He did not know 'Idalia,' but he knew a friend of hers, an actress. From this friend I learned the whereabouts of the original of the picture. She is the inmate of the reformatory, on a sentence for robbery. We are going there."

A woman clad in light blue cotton uniform was called to us, after we had reached the place in question. She came into the room where we awaited her, her eyes roaming everywhere in an attempt to surmise the motive of our visit. Promptly Marvel drew the photograph Miss Ludington had supplied him from his pocket.

"I have come to ask you a question," he said. "How long have you known the man to whom you gave this photograph?"

In an instant the prison restraint, the forced reserve of discipline, all self control went to the winds. The woman first attempted to wrest the picture from the hand that held it towards her to tear it to atoms. Her eyes glared like a tiger's, her face became distorted, she raved, she trembled from head to foot, she poured out curses upon the man a memory of whom the photograph had evoked.

"Listen," she cried. "Mark me, I swear it—the day I am freed from here, be it when it may—I will kill him!"

"You are too late," observed Marvel quietly.

"I am too late?" she repeated, skeptically.

"Yes, he has been dead for weeks."

She laughed, this Idalia, this woman who made men shrink whom she did not cause to weep.

"You came to draw me out, to delude me," she scoffed. "From him! I see through you. Dead? Do you think I do not keep track of him through my friends on the outside, to be ready to know when, and where, and how I shall strike when the hour comes? Go back and tell Abel Vandamann that from me."

A low whistle, so low that it would have been difficult to trace its source, proceeded from the lips of Resilius Marvel. He restored the photograph to his pocket. He made a motion to the attendant that his mission was accomplished. He said to me:

"The case is complete."

What he meant I groped vaguely in my mind to find out. He left me to think out one fact; that the photograph was the property of Abel Vandamann, not of dead Royal Ludington. Then how had it come into the possession of his daughter?

The great man proved his last statement to me the following evening. I was seated in the office of the United Bankers' Protective association when there came a commotion in its ante room. Then a man was thrust into the private office by two officers in uniform. Marvel followed, and the one policeman retired at his words:

"I will be responsible for this man. Now then, my friend, sit down and get your breath."

At a glance I knew the prisoner. It was Edward Briggs. He was frowny, unkempt, savage looking, somewhat the worse for drink, and of lowering brow and set pugnaeous lips.

"What's all this?" he growled out.

"You have been arrested for deadly assault upon one certain Vandamann," observed Marvel.

"It would have been more certain if I'd had the show," retorted the fellow.

"Did you hurt him much?"

"Worse luck, no. The next time!"—the man glared across his knotted fist.

"On top of your last exploit," remarked Marvel, "it may be six months or a year this time. Unless you have left a case of mayhem behind you down at Vandamann's, I can promise you a chance to get out of this mix-up—on conditions."

"What conditions?" muttered the fellow, an evil eye fixed on both of us, suspicious and leery.

"As the Fourteenth Man—"

"What's that?" ejaculated Briggs with a start, and then he shrank back within himself, the barrier up, like a man in a trap.

"As the Fourteenth Man, you of course knew Royal Ludington."

"Suppose I did?"

notes, there would be no hope of liquidating the indebtedness at the bank.

Resilius Marvel held a brief but productive interview with Abel Vandamann the next day. Then he carried to the bank twelve forged notes for \$50,000, and a like amount in cash already extorted from Mrs. Ludington on similar forgeries. The bank therefore, lost nothing, and the Ludingtons were restored to fortune and lifted from the shadow of a great grief.

"There is such a thing as earthly retribution," observed Resilius Marvel to me one day.

A column in a daily newspaper was the basis of the remark. It told of the murder in cold blood of Abel Vandamann. A stiletto had dealt him his death wound, so it might have been a woman. But his strong box was rifled, so it might have been a man. The police never found out, for the woman, Idalia, and the Fourteenth Man had disappeared as completely as though the earth had opened and swallowed them up.

FIRST AID FOR FAINTERS

Policemen of Washington Carry Tubes of Spirits of Ammonia to Revive Those Who Fall.

Every member of the Washington police force carries when on duty in crowds a pill box full of tiny glass tubes of aromatic spirits of ammonia, according to the Popular Science Monthly. These are for reviving persons who faint in the street.

The tubes are about an inch long and slightly more than an eighth of an inch in diameter. Each has a wrapping of absorbent cotton and over this a silk gauze covering.

Slight pressure between the fingers is sufficient to break the tube. The ammonia is promptly absorbed by the cotton about it, which also serves to prevent the sharp particles of glass from doing any harm. Held beneath the nose of the person who has fainted the fumes of the ammonia soon revive her.

The tubes are stored in all the patrol boxes about the city and are carried in patrol wagons and police ambulances.

Now Make Dried Soup.

One of the beneficial effects of the recent scare over a threatened shortage of tin cans was an extended investigation into other possible methods of preserving food. The canned soup manufacturers were among the most earnest seekers, for they were threatened with having their tin supply cut off at an early date. They have worked out a process for putting up a dried soup in powdered form in containers of heavy wax paper. Similar systems of drying and packing vegetables are already in use in Europe, but the soup idea represents American enterprise.

Apparently, it will not come on the market, because tin cans are going to be more plentiful than was anticipated.

Getting By the Editor.

Getting by the editor is the most fascinating of indoor sports, says a writer in the Atlantic. When I was a journalist in the Freudian sense (that is, as an unfulfilled wish), my chum and I devised a way to get money for all our articles. Each agreed when he sent out a "story" to bet the other the price of the "story" that it wouldn't be accepted. That little arrangement took the sting out of a rejection completely; and when you lost your pay, you had the glory of the acceptance. Why and how the scheme broke down, I shall not divulge.

Preserving Worn Surfaces.

There are sometimes places on the exterior of a house where the paint gets worn off and which cannot be retouched without making a "botch job" of it owing to the difficulty of mixing the new paint to match the adjoining color which has faded. To preserve the wood in such spots until the house can be repainted, apply two coats of linseed oil with a rag. This will improve the appearance also. — Popular Science Monthly.

Keep Cheerful.

Be cheerful in the struggle to measure up your ideal. Fight your faults with sunshine. Self-improvement is the big business of life, it is true, but you will succeed all the better if you mix song and laughter with your efforts. If you are really trying to be good, you are bound to be successful, and that is a reason for going at it with bright faces and light hearts.—Exchange.

Game in Mexico.

Mexico cannot be said to offer a field for hunters of big game, and the term, "a sportsman's paradise," which is sometimes applied to it, is an exaggeration. Among animals may be enumerated the peccaries or javalines, deer, rabbits, hares. The reptiles include alligators, turtles and iguanas. Whales, seals and sea lions are encountered on the Pacific coast.—New York Telegram.

No Need of Explanation.

Mother had gone out for a few minutes, and when she returned a portion of the dinner was slightly burned. In dismay she said to her husband: "It is too bad it happened, but it will have to be served anyway. I'll explain to them and apologize." Jennie overheard and remarked soothingly: "Don't feel bad about it, mother. You won't have to explain to them—they can taste it! burn themselves."

Could Do His Part.

Frederick the Great heard of a Silesian clergyman who had a reputation of communicating with the spirits.

He sent for him and received him with the following question: "Can you call up ghosts?"

"At your pleasure, your majesty," replied the clergyman, "but they won't come."

No Alleviation.

"Miss Cackle says she is going to sing her swan song at this concert."

"Lumph! That won't make it any easier for this audience."

NOT ONE SLACKER

Part Played by One Yankee Woman in Revolution.

Margaret Corbin Took Her Husband's Place at the Guns in Battle of Fort Washington and Fell Wounded.

Margaret Corbin, who was born in Franklin county, Pennsylvania, November 12, 1751, was the only daughter of Robert Cockran, who was killed by the Indians in 1756. Margaret's mother, for whom the daughter was named, was taken into captivity at the same time. Margaret was now five years old and escaped her parents' fate because she and her brother were visiting an uncle, who raised Margaret.

In 1772 Margaret married John Corbin of Virginia. Corbin enlisted in the First company, Pennsylvania artillery, and his wife, having no children, followed her husband to war, serving as a nurse and aid in camp life.

When John Corbin was killed at the battle of Fort Washington, November 16, 1776, Margaret took his place at the gun, until struck down with three grapeshot, which severed an arm and tore away part of her breast.

Mary Pitcher's husband, Hays, was a gunner in the same regiment, and it is safe to assume that Margaret Corbin's heroism at Fort Washington inspired Molly Pitcher's act at Monmouth.

At the surrender Margaret was enrolled as a member of the "Invalid Regiment." Her wounds at Fort Washington were such that they were ultimately the cause of her death in 1800.

On account of her wounds the supreme council of Philadelphia on June 29, 1776, granted her \$30 and recommended her to the board of war for a regular pension. The resolution of congress, July 6, 1779, is on record in which honorable mention is made of the services of Margaret Corbin.

"Resolved," That Margaret Corbin, wounded and disabled at the attack of Fort Washington, while she heroically filled the post of her husband who was killed by her side, serving a piece of artillery, do receive during her natural life or continuance of said disability, one-half the monthly pay drawn by a soldier in service of these States; and that she now receive out of the public stores one suit of clothes or the value thereof in money."

Margaret Corbin was the first woman pensioned by our government for heroic deeds.

Wanted to Cinch His Job.

"I should like a day's shore leave to attend to some personal business, if you please, sir," said a junior lieutenant, saluting to Capt. James G. Ballinger of the Naval Coast Defense reserve recently.

"Your private worries are of minor importance now, as you are in the navy—however, fill out an application," replied the captain.

"I worked 17 years to get the job I now hold," said the lieutenant. "It means a good deal to me, as I want to get things straightened out before going to sea. I would like to have the job again in case I come back after the war, as it is a fair one. If you say so, sir, I will withdraw the request."

He was tucking away when Captain Ballinger asked:

"What's your name and job?"

"William K. Vanderbilt, Jr., vice president of the New York Central railroad."

In due course of time his one day's shore leave was granted. Lieutenant Vanderbilt having filled out the application.

Raise Turkeys on Ranches.

Exclusive turkey ranches are found in the unsettled foothill regions of California and in parts of Arizona and other Western states, where a thousand or more turkeys are raised each season.

The establishments are located where the range is unlimited and the natural food of the turkey, such as grasshoppers and other insects, green vegetables and the seeds of various weeds and grasses, is abundant. Advantage also is taken on these ranches of the turkey's relish for acorns, and where these are plentiful but little grain need be used for fattening in the fall.

The large flocks of turkeys are managed much like herds of sheep, being taken out to the range early in the morning and brought home to roost at night, says an exchange. They are herded during the day by men either on foot or on horseback, and by dogs especially trained for the work.

Levity.

Levity is mental relaxation sanctioned by good judgment, but controlled by it, too. There is certainly a flaw somewhere in the mental makeup of a man whose humor is habitually prurient, or who burlesques anything which may be good, simple-minded, but devout people hold sacred. Habit is the clothing of judgment—the fixedness of choice—and bad habits never associate with good judgment. A Christian gentleman may be a great fool, a dullard and an intellectual nonentity. But his life, his habits and his actions are far better evidences of level-headed judgment than the brilliant and erratic courses of philosophers and epicureans whose wisdom has turned to the very folly of iniquity.—Catholic Citizen.

As to Proper Behavior.

"Streets and sidewalks are public property. Citizens have the right to walk on them, whether they wear skirts, pantaloons or bathing suits, as long as their behavior is proper. There is no ordinance specifying the amount of clothing a person shall wear in the street." Is the wisdom quoted from the lips of Judge Howard Hayes when passing upon the arrest of a young woman who promenade in her bathing suit. We agree with the judge. The question is one of behavior. But it is fair to ask whether promenade the streets without any clothing would be proper behavior.—Chicago Post.



"SHE WOULD NOT COME," WAS SPOKEN FINALLY— "SHE WILL NOT COME."

station in the residence portion of the city. I followed after my friend at his bidding as he went to the office of the captain.

Marvel named a date—it was the day of the funeral of Royal Ludington. He gave a name. It was Edward Briggs, the man arrested at the Ludington home that same night. The official consulted the record book. He read its details ending with the sixty days' sentence of the prisoner.

"Photographed?" inquired my friend.

"So noted—No. 8796."

"That is all—thanks," nodded Marvel, and within ten minutes we were at the identification bureau.

"The Fourteenth Man—Edward Briggs," he observed, as No. 8796 was produced, and he held it beside the flashlight photograph of the Vandamann function. There was no doubt as to the conclusion he had arrived at. The faces were identical. I was wondering what all this was going to lead to while the bureau official was explaining that although only a misdemeanor had been charged against the prisoner, it had been thought best to take his picture for possible past and future reference.

Marvel went over to a phone and called up the house of correction. I had done some brief calculating in my mind. Edward Briggs had yet ten days of his sentence to serve, so we were in time, if that meant anything, I decided. We were not in time, I knew instantly, as my friend hung up the receiver with the words:

"Not there—pardoned out."

Our next visit was to the mayor's office. Marvel knew all the ropes. There was no indecision or waste of time in his procedure. There was no reluctance on the part of the mayor's secretary in giving him access to all the records of the office.

I was close enough to the desk of the secretary to catch what was said. Edward Briggs had been sent to the house of correction on the day he appeared in court. On the one ensuing, he was pardoned out on the recommendation of Alderman Miles Ryner. Ah, here it was, observed the clerk—letter to the mayor from the councilman in question. Request that a pardon be granted as the criminal charge of housebreaking had not been pressed; introduces Mr. Abel Vandamann, a valued constituent, who would vouch for the general good character of Ed-