

# WHEN THE BANK CRASH CAME.

By JAMES S. EVANS.

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Thomas Jefferson Bradley Herndon was born with a silver spoon in his mouth. His father was a prosperous business man and Thomas attended the best of schools and colleges. He had clothes enough to fill a box car, a valet, a stable of horses for private purposes only, an unlimited bank account and a chest that measured 42 inches, long before he had arrived at the age of majority.

He became an athlete at college and when he returned home he was the pride of the town. He tried law, got tired; took up medicine, became weary; wrestled with the teller's desk in his father's bank where, by his carelessness, the cash was short every night; abandoned the bank and took a whirl at farming; gave that up and then fell head-over-heels in love with Grace McKee, one of the belles of Ohio. Miss McKee was not wealthy. Her father was a lawyer who got just enough money out of his practice to settle accounts with the butcher and baker. But the family could trace its blood back to the kings of Scotland, and Miss McKee showed in every movement of body, in every flash of her blue eyes, that she was of royal lineage. The family stood aloof from its neighbors and that is one of the reasons old man McKee got so little practice.

Thomas Jefferson Bradley Herndon met Miss McKee at a ball one evening and he did not sleep for two nights afterward. He sent her a bouquet of flowers the next day, tried to see her the next, wrote her foolish verses and walked by her house twenty times every night after dinner; called on the old man at his office, where he was uncivilly treated and then went outside and began drinking high-balls until he finally shot up straight in the air. When he came down he went to a hospital out of town, got sober and then returned home with the name of Grace McKee ringing in his ears.

Eventually he got a friend to take him to her house where she received them in a little parlor where a log fire burned brightly in the wide grate. She was dressed in a tain, muslin sort of an affair, cut low enough to show the white skin below her neck. On her corage she wore a bunch of violets; in her hair was a rose as red as her lips. Her manner was somewhat strained and repressed, and it soon became apparent to Herndon that she did not like him. They talked on common place subjects for awhile; then she went to the piano and played while Herndon sang. His voice was good and presently she joined hers with his, which was a glorious, rich contralto. Before Herndon had bid her good-night he was in better favor than when he was first received. But at that Miss McKee did not invite him to return.

Once or twice afterward Herndon met her at social functions to be treated with respect, and nothing more. He battered at her gates of dignified indifference with all the implements of a devoted lover. It was clear to those that slyly watched the affair that Herndon might as well attempt to make a cannon ball out of a straw hat as to win any sort of admiration from the idol of his heart.

One night he said to Jim Batley, his chum: "I am going away to-morrow; to Europe. When I'll return, I don't know. I can not remain here loving this girl with the entire strength of my heart, to be treated with the indifference that I receive. Why, hang it, man, I'll go crazy in another month!"

"Crazy in another month?" replied Batley. "Humph! Two-thirds of the inmates of the asylum for the insane at Columbus are philosophers compared to you now. Really, your case deserves sympathy. You've been going around here for the past month without enough gray matter in your head to grease a pair of shoestrings. It's time you were going somewhere; and, when you get on the other side, stay until you have forgotten her."

"Oh, you needn't worry," replied Herndon. "When I come back I'll be as free from her as a billiard ball is of hair. But it's going to be hard. This thing you call love, what is it? Why God gave us that passion, I cannot understand. Still, it is an inexorable law that long before man has

drunkards. Bah! It's a disease, worse than yellow fever or the black cholera. Once it has seized you, it clings and stifles every ambition. It gnaws at one's very vitals; it's worse than swallowing powdered glass; and, if I should ever recover from this attack I'll avoid women as I would a pestilence."

He hesitated for awhile and then continued: "Do you know what I think? No, and I don't suppose you give a continental. But I'll tell you just the same. You know my daddy isn't what you'd call one of the F. F. V.'s. He has about as much style as a corn cob pipe; short on society's ways, but long on raking in the almighty dollar. He's rich; he could



"To Marry You Is Out of the Question."

buy a county and then have change left. And that is the reason of Miss McKee's aversion to my society. Now, if I had a family tree it would be different; if a name, a family crest, I'll bet I could ride up to her house with an old hat that had seen service before the war, a pair of breeches thrice turned, boots that had been used for candle cases, an old sword with a broken hilt, my horse hipped with a mothy saddle, possessed of the sprain, troubled with the glanders, raved with the "yellows," short of breath because of the hives, stark spoiled with the staggers, full of wind-galls, begnawn with the bots, swayed in the back, near-legged before and a head-stall of sheep's leather, one girth six times patched with a woman's crupper of velour containing my initials and crest, why, I'd bet seven dollars that she would run to the gate to meet me. It's this blamed, silly, stiff-necked family pride that holds her in restraint. That might be all right for Virginia or Brandon, Miss., but these characteristics have no place in Ohio, the state, sir, that has given to the country its noblest men, its bravest soldiers, its four presidents and its—"

"Oh, cut that out," replied Batley, hastily. "And go to bed, or take a drink, or shoot craps or kick the cat, or do something. You talk like a glass of water. If you keep on with your ravings I'll be constrained to send for the doctor."

Two hours later Herndon was in bed. But he did not sleep. At 6 o'clock he was up; at 7 his trunks were packed; at 12 he took a train for New York and sailed for London. On the decks at night he paced to and fro muttering to himself: "Anywhere, anywhere, to get out of her sight." Once in England, he plunged in all sorts of gaiety; he went to Nice and lost more money than his father had made the year previous; at Paris he spent the nights in high revelry; in Madrid he went to bullfights and in South Africa he went into the gold mines. Nothing satisfied him and again he went traveling. Two years later, when he was satisfied in his mind that Miss Grace McKee of Bladon Springs, Ohio, might marry a Stowash Indian for all he cared, he took a steamer and sailed for home.

When he met his father it did not take that gentleman fifteen minutes to tell him that he was a bankrupt and that he was liable to go to the wall any moment. He had invested his all in copper stock only to see the market slide down hill with swiftness so cruel and so strong that all of his money had been used in margins, hoping for a brighter day. Instead of getting better, the market had gone wild and he was at the end of his resources.

The young man went out of his father's office greatly sorrowed. True, he did not have a thing, possessed not a single professional accomplishment that was convertible into cash. But he was strong, he said to himself; he could do something; his father should not want in his old age if he could prevent it. So thinking, he went to one of the most prominent law firms in the city and offered his services as a clerk. A clerk? No one knew of the elder Herndon's financial straits except his creditors in New York. Why, they would be glad to take the young man in as a partner. And so, the following morning another name was added to the influential firm of Caruthers & Lee, attorneys at law.

A month elapsed after his return before young Herndon saw Miss McKee. She was at the residence of Mr. Caruthers, the occasion being the debut of Miss Caruthers.

"I am delighted to see you home again," she said, with cordial frankness. "Really I have missed you. We have discussed you quite often, and I

have never forgotten your excellent voice."

Her smile, the cordial grasp of her hand, the honest look of her clear eyes, went through him like a volt of electricity. In twenty minutes he was as deeply enamored as he was the night he left for Europe two years before. That night, while tossing between the sheets, he cursed himself until he was black in the face; he should have remained in Africa; if not that he should have married—married if he had to take even a Sioux squaw. Then he would have been at least free from Miss McKee. Now the disease was on him again with full force, and he could not leave again, run away from her as he had done before, for the crash in his father's affairs was expected at any minute. But before the morning he had made resolutions; he would steel himself against her; he would avoid her; he would learn to hate her. All of which resolves were broken within fourteen hours, for at 8 o'clock that evening he was violently ringing the bell at her father's door.

He proceeded with his case as if he were a lawyer at the bar. He told her of his love; why he had gone away; his determination not to see her again; the sufferings he had experienced. "I have loved you with a passion that knows no understanding. For why, I do not understand nor do I try to understand. We have seen little of each other and I am, I know, presumptuous in speaking to you as I am doing. I have followed you, unobserved by you, with dotting persistence; have engrossed opportunities to meet you; have pursued you as love has pursued me, which has been on the wing of all occasions. The result? Scant courtesy. I have had nothing from you unless it be experience—a jewel that I have purchased at an infinite rate, and that has taught me to say this:

"Love, like a shadow flies when substance love pursues. Pursuing that that flies, and flying what pursues."

"You have done so securely upon the excellency of your honored family's name that I have braved myself that my soul should now present itself."

While Herndon spoke Miss McKee stood with bowed head. When she looked at him her eyes were dim with tears. She struggled with herself for a moment before replying: "You do me great honor, Mr. Herndon. This confession was not unexpected. By a woman's intuition I have known that you love me. But to marry you is out of the question. At first I imagined you uncouth; that riches had made you vulgar; that associations had caused you to forget the finer sensibilities, qualities that are essential to a gentleman. But I know better now. I sincerely and honestly prize your friendship. Ours is a poor family; yours at the top of fortune's wheel. I have heard of the many generous and noble deeds you have done; I know your worth as a man, and were our stations equal I should hesitate before sending you away. But as it is you must go. Please leave me."

When Herndon reached his father's residence, he saw that a number of men were in the study. When his father came out his face was blanched. As he went upstairs to his room tears were flowing freely from his eyes while he muttered to himself, "all gone; all gone; my God, my God!"

The morning newspapers were filled with news of the crash and long before noon arrived the failure of Herndon had been flashed to the world.

In the midst of his duties that afternoon, young Herndon received a note. After reading it he called a messenger. "Take this," said he, "to Mr. McKee's residence as fast as you can get it there." Then he turned to the telephone and called his mother. "See," he said, "that all the roses in the garden are divided between father's room and the dining-room to-night by 8 o'clock, and tell him to be brave. I have discovered that a piece of paper he holds as valueless is worth its face value, \$70,000. And, by the way," he continued, "you will please have an extra plate on the dining table. Your future daughter-in-law will likely dine with us this evening."

## Why He Changed His Avocation.

Ever since his youth Richard Le Gallienne has worn his hair long. When he was trying to qualify himself as an accountant in a Liverpool office his hair was several inches longer than that of his fellow clerks. This looked like frivolity to the austere employers, who sent for him one day. The four elderly men sat in solemn state when Le Gallienne entered the private office. One of them, a stern Scotchman, said: "Mr. Le Gallienne, the firm has decided that you have not the necessary funds to pay for a haircut and we have concluded to advance you the sum of three pence for that purpose." This incident is said to have precipitated the young poet's determination to abandon commercial life.

## Breakfast Food.

The Eskimo stood before his wife, wrapped in her furs, with a look of despair on his face.

"The blubber is gone, we've eaten the last dog and my boots are too thin to make soup of," said the citizen of the far north. "Starvation stares us in the face."

But Mrs. Eskimo smiled serenely. "Not yet," she answered. "I have been reading the advertisements in the magazines and know the value of patent breakfast foods."

The husband looked puzzled. "We will have a nice dish of flake, snow for breakfast!" concluded his loving wife triumphantly.

# The Headless Horseman Fort Meade.



WITH DARE-DEVIL BRAVERY, HE WENT IN PURSUIT.

"Twelve o'clock and all is well," came the midnight answer of the first sentry on guard duty. The same reply came from two, three and four. Before the trooper designated as No. 5 had time to reply the one who answered to No. 4 had drawn his Colt's revolver and in quick succession had fired six shots into the body of a headless horseman who had suddenly made his appearance in a furious but noiseless dash through the hay corral which he was guarding. The shots were followed by four more from his carbine. There was a commotion at the garrison. The officer of the day rode up for an explanation, and in a moment or two laughingly swung his horse to a canter and returned to the post.

The trooper's explanation of the strange occurrence is as follows: "It was one of the prettiest nights I ever saw on guard. The moon was high and full. Just as I finished calling out 'Twelve o'clock and all is well,' my broncho came to a sudden stop, extended his forelegs, pricked up his ears, and gazed at—well, it startled me as much as it did the horse. Within fifty yards was a white horse with a headless rider, dashing through the corral. The lightning thought came to me that the boys were playing a joke. Joke or no joke, I pulled my revolver and put six chunks of lead in the trunk of that horseman. At that distance I wouldn't take odds from the best shot in the regiment. Whether I hit the man or not, even after I had brought the carbine into play, he dashed along with the same reckless stride that startled me when I first saw him, and disappeared in the woods to the south of the fort. Nobody can make me believe that I was mistaken. He sat as erect on that white horse as any man in our troop. Everything was there but his head; the sergeant's chevrons on his arms were as plain as day. Of course, the firing brought the officer of the guard, and when I told him what I had seen he simply smiled and returned to the post. I knew that I had seen a headless horseman, but didn't say a word about it the next morning. I waited for the boys to begin their 'kidding.' Then I found that I was

not the only man who had seen the phantom. It seems that since the early 70s he has appeared regularly at the hay corral whenever the moon is full and high."

A peculiar point about the soldier's experience, notwithstanding the fact that he was threatened with court martial for arousing the guard without evident cause, was the evident seriousness and belief with which his fellow troopers accepted the story. Many of them, while doing sentry duty at post No. 4, just at midnight when the moon was full and high, had seen the headless trooper on the white horse.

The story is told as gospel truth at Fort Meade, dying men tell it as the truth—that the headless trooper who visits the hay corral on the nights of the full moon is the ghost of Sergeant Sullivan, the bravest and most daring Irishman who ever helped to suppress an Indian outbreak. It was just before the memorable massacre of the gallant Custer and his men, Fort Meade was then a frontier post, and the Sioux were raising Cain. Only half of the garrison dared to sleep at a time—the other half watched for redskins. Sergeant Sullivan was on duty at the hay corral. It was known that the strip of woods to the south of the fort was alive with Indians, full of drink and devilry, welcoming an opportunity to burn the fort and slaughter the handful of Uncle Sam's boys in the garrison; consequently the extra precautions in the guard.

"Twelve o'clock and all is well," rang out the midnight call of the first sentry; then came the replies from sentries two, three and four. Before No. 5 had time to reply Sergeant Sullivan, who was sentry No. 4, had drawn his Colt's revolver and had started a rapid fire at an ugly Sioux whom he saw skulking on his pony at the distant end of the hay corral. With daredevil bravery he went in pursuit of the Indian, and the latter started for the strip of woods. Sullivan meant to make it a race for the life of the Indian. He did not stop to think what was in store for himself. The Indian and the trooper reached the end of the woods the length of a broncho apart. The gar-

ison, aroused, saw Sullivan disappear. There was less than a minute of awful suspense, then a wild, exultant, fiendish chorus of yells came from the spot, in the midst of which Sullivan and his horse reappeared on a wild dash across the prairie. The brave sergeant sat upright in his saddle—headless. He soon disappeared under the clouds that skirted the moonlighted horizon, never to appear again except in the apparition that rushes through the hay corral at midnight when the moon is full.

The life of many a Sioux paid the penalty for the horrible deed that brought the phantom trooper to Fort Meade.

## Robert Barr as a Boomer.

Robert Barr, the author, formerly of Detroit, has purchased the London Idler, and in advertising the fact says:

"I have bought the Idler, and I hope everyone else in England will do the same. It will cost you a simple six pence; I paid a great deal more."

"I have no prejudice against a great name, indeed, if I wished to flaunt a resplendent reputation on the pages of the Idler, all I should have to do would be to write the whole magazine myself. But I am a cautious editor. When formerly connected with this magazine I was under the painful necessity of rejecting three of my own essays in fiction. They were not up to the mark. R. B. the author cannot delude R. B. the editor. At present I am using his literary talents for the writing of my circulars and if he shows capacity I may print one of his articles in the magazine."

## Terse Rebuke for Cowherd.

Since the woman out at Salt Lake City wrote Representative Cowherd of Missouri, inquiring if there were not a law bestowing prizes upon women that give birth to two sets of twins, he has had a letter from a former constituent, now at St. Elizabeth's asylum. This former constituent was injured in Kansas City some months ago, and Mr. Cowherd, out of the kindness of his heart, called to see him at the hospital. When the poor fellow eventually landed in St. Elizabeth's, this city, he wrote Mr. Cowherd requesting him to call. The Kansas City statesman has many duties, and replied that he was unable to go over there for the present. "God may forget you, but he will never forgive you," was the terse answer that came by the return mail.—Washington Post.

## A Democratic King.

The death of Dr. Temple, archbishop of Canterbury, recalls the manner in which Archbishop Sutton, who was at Lambeth place when Dr. Temple was born, received his appointment from George III. One night after the death of Archbishop Moore Dr. Sutton was entertaining some friends at the Windsor deanery. There was a knock at the door and the butler announced that a gentleman outside who would not come in was anxious to see the bishop. Impatient at being disturbed, Dr. Sutton hurried to the door to find the king. "How d'ye do, my lord," said King George; "I've come to tell you that you're archbishop of Canterbury. D'ye accept? Eh? Eh?" The bishop bowed, and "All right," said the king. "You've got a party—I see all their hats there. Go back to them. Good night!"

## By an Ancient Philosopher.

Virtue alone is true nobility, therefore the most virtuous are the most noble. A virtuous friend should be esteemed above a vicious relation; for the ties of virtue are more binding than those of blood, and every good person is nearer related to another good person than he can possibly be to any of his immoral relations.—Aristotle.

## EUROPEAN CREMATION IN SIAM



The First European Cremation in Siam; the Funeral Pyre.

Dr. Peter Gowan, physician to the king of Siam, who died recently, was cremated according to the rites of the Buddhist religion. Dr. Gowan before his death expressed the wish that his body should be cremated. The ceremony attending the cremation was most imposing. The king, as a mark of signal respect for the memory of his late physician, sent a gilded state car, drawn by two black horses, on which the coffin was placed. On arriving at the temple the body was placed on the top of a pyre surrounded by the most floral tributes from the la-

ties of the royal palace, while beneath were wreaths placed both by European and Siamese friends. The chief of the temple then delivered a sermon (in the Siamese language), eulogizing the meritorious services rendered by the deceased. At the conclusion of the Buddhist service, one of the king's brothers, specially deputed on behalf of his majesty, then proceeded to light the pyre, after which most of the company present, European and Siamese, placed sandal sticks and flowers on the pyre. A grand display of fireworks ended the mournful proceedings.



Her Manner Was Somewhat Strained and Repressed.