



THE DELUGE

By DAVID GRAHAM PHILLIPS, Author of "THE CASE," etc

CHAPTER III.—Continued.

"Well fix it up later, Blacklock," said he.

"I'll take care of that," said I, quite easy in mind.



"YOU'RE BOUND TO WIN AND I'LL SEE THAT YOU DON'T LOSE."

He was a tallish, slim man, carefully dressed, with a bored, weary look and a slow, bored way of talking.

He glanced round, and when he saw me, looked as if I were a policeman who had caught him in the act.

"Howdy, Sam?" said I. "It's been so long since I've seen you that I couldn't resist the temptation to interrupt."

Miss Ellersly bit her lip and colored, but I noticed also that her eyes were dancing.

Sam introduced the Englishman to me—Lord Somebody-or-other, I forget what, as I never saw him again.

He was the head of the Textile trust, which had been built by his brother-in-law and had fallen to him in the confusion following his brother-in-law's death.

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Our Washington Letter

Interesting Gossip Gathered at the National Capital—To Stop Marriage of Blind Persons—Weak Spots in Bank Examinations Pointed Out.

WASHINGTON.—Government control of the marriage of persons deprived of one or more of their senses is the latest administration idea.

Members of the committee are: Dr. Alexander Graham Bell, Washington; Dr. David Starr Jordan, president of Leland Stanford University; Maj. Charles Woodruff, M. D., U. S. A.; Dr. Charles B. Henderson, University of Chicago; C. W. Ward, New York, and Rev. J. E. Gilbert, Washington.

The committee will submit a report at a meeting of the American Breeder's association in Columbus, O., January 15.

Chief Justice Fuller held a copy of the brief in his hand, and when the word was reached interrupted Mr. Hoyt with a question as to whether the extract was intended to be a quotation from Justice Bradley's official opinion.

The examiner and directors looked at the man in amazement. "It is very simple," said he. "If you will wait a minute I will go into the cellar and get some papers."

Until the dishonest bookkeeping was disclosed the affairs of the bank appeared all right. There was no way in which the examiner could tell that loose pages had been taken from the ledger—unless, indeed, he were gifted with some Sherlock Holmes instinct beyond the ordinary equipment of the accountant.

In other words, the national or the state bank examiner is not a Sherlock Holmes. In most cases he judges a bank's condition by surface conditions.

There are 78 bank examiners to examine 7,966 national banks. Last year these examiners made a total of 11,716 examinations.

The examiner does not take over the securities, check up the amount of loans and discounts, see what proportion they bear to the capital and assets, and generally to make sure that the books of the bank do not show anything contrary to the national banking act.

The government can and should by all means improve the service by paying examiners by the day and greatly increasing their number, so that a man should have time and take time to go into matters as thoroughly as is necessary to get at the real condition of the bank.

The weakest feature of the present system of examination is that the examiners are paid by fees instead of salaries. I believe every comptroller of the currency in recent years has recommended a change in this system.

The president is favored by the success of the "People's Lobby," for the purpose of organizing which several well-known investigators and writers met here recently.

The master gasped, and has since had a dread of that boy.

Rhodes Was No Bookkeeper. Unlike Alfred Beit, Cecil Rhodes had small patience with arithmetical details.

"The people's lobby" will have nothing to do with the "First Christian Lobby" headed by Rev. Wilbur F. Crafts, and which in its fight against saloons and liquor interests used the postal frank of senators and representatives until the post office department discovered the fact and stopped this abuse of the franking privilege.

COUGHS AND COLDS ARE COMMON IN NOVEMBER



Will Introduce Pension System.

Through the munificence of the widow of a New York capitalist, the means has been supplied for the establishing of a magazine printed in blind point type.

With a smooth iron and Defiance Starch, you can launder your shirt-waist just as well at home as the steam laundry can; it will have the proper stiffness and finish, there will be less wear and tear of the goods, and it will be a positive pleasure to use a Starch that does not stick to the iron.

A stock dealer, buying horses in Colorado, had been directed to the ranch of Old Bill Sands. Wishing to learn something of Old Bill's business methods before entering into negotiations, he made some inquiries at a near-by ranch.

Wall, stranger," replied the rancher, "I don't think Old Bill would go plumb to hell for a nickel; but he'd keep fishing around the edges for it until he fell in."—Lippincott's.

HOW DEBILITY SHOWS

And Why Dr. Williams' Pink Pills Are a Specific for Dangerous Physical Decline.

The symptoms of general debility vary according to the cause. The weakness is always present, a tendency to perspire and fatigue easily, ringing in the ears, sometimes black spots passing before the eyes, weak back, vertigo, wakefulness caused by inability to stop thinking, and unrefreshing sleep.

Miss Lula M. Metzger, a stenographer living at 71 Mill street, Watertown, N. Y., suffered for over a year from general debility.

The pills are sold by all druggists, or will be sent postpaid, on receipt of price, 50 cents per box, six boxes \$2.50, by the Dr. Williams' Medicine Co., Schenectady, N. Y. Send for free trial book.

NEW WHEAT LANDS IN THE CANADIAN WEST

5,000 additional miles of railway this year have opened up a largely increased territory to the progressive farmers of Western Canada.

THE COUNTRY HAS NO SUPERIOR. Coal, wood and water in abundance; churches and schools convenient; markets easy of access; taxes low; climate the best in the northern temperate zone. Law and order prevail everywhere.

W. V. BENNETT, 801 New York Life Building, Omaha, Nebraska.

SIMPLIFIED SPELLING GETS A REBUFF.



"Roosevelt spelling" was up before the supreme court of the United States the other day, and in an encounter with the traditions of that ancient body it did not come off the victor.

The case under consideration was that of Dalcor against the United States, and Solicitor General Hoyt was engaged in presenting the government's side.

The court has not adopted the simplified spelling system.

BANK EXAMINATIONS ARE NOT THOROUGH.

Do bank examiners examine? Is their examination worth anything? Is the public protected against loss by their work?

Such questions as these are inevitably suggested to the average man by disclosures like those in Chicago recently, in connection with the failure of the Milwaukee Avenue State bank, in connection with the Philadelphia failure, and the Pittsburgh bank thefts.

The examiner and directors looked at the man in amazement. "It is very simple," said he. "If you will wait a minute I will go into the cellar and get some papers."

Presently the cashier returned with some loose sheets which had been removed from the ledger. They contained the record of deposits. Most of them were of money which had been put in for saving, and to draw interest, but it was one of the bank's liabilities, and it put a very different aspect on the matter.

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Boy Scored One on Teacher

Hereafter the latter Will Likely Be More Precise in His Language.

Many a schoolmaster discovers to his cost the need of the utmost precision in language in speaking to his pupils and questioning them day by day.

The lesson in geography in a certain class dealt with the islands off the southeast of Asia, and reference was being made to the Philippines and the adjacent groups.

What on earth are you talking about?" exclaimed the master, as soon as he could recover from the astonishment created by the inhabitants of the Sulu islands, and you ought to know that these are Malays by race and Mohametsans by religion.

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