By DAVID GRAHAM PHILLIPS, Author of "THE COST etc. (COPYRIGHT 1905 by the BOBBS-MERRILL COMPANY)

CHAPTER III.-Continued.

"All right," said I. And from that that silenced me. I suddenly realized nowadays." that I wasn't making as good an impression as I had been flattering my-

When a man has money and is willing to spend it, he can readily fool own account?" himself into imagining he gets on grandly with women. But I had better grounds than that for thinking myself not unattractive to them, as a rule. Women had liked me when I ter turn them over to me." had nothing; women had liked me when they didn't know who I was. I felt that this woman did not like me. And yet, by the way she looked at me in spite of her efforts not to do so, I could tell that I had some sort of unusual interest for her. Why didn't she like me? She made me feel the reason. I didn't belong to her ed her. She disliked me a good deal; she feared me a little. She would have felt safer if she had been gratifying her curiosity, gazing in at me through the bars of a cage.

Sam-not without hesitation, as I recalled afterward-left me with her, when I sent him to bring her brougham up to the Broadway entrance. As she and I were standing there alone, waiting in silence, I turned on her suddenly, and blurted out: "You don't like me.

She reddened a little, smiled slight-"What a quaint remark!" said

I looked straight at her. "But you

Our eyes met. Her chin came out a little, her eyebrows lifted. Then, in scorn of herself as well as of me, she locked herself in behind a frozen haughtiness that ignored me. here is the carriage," she said. I followed her to the curb; she just touched my hand, just nodded her fascinating little head.

"See you Saturday, old man," called her brother friendlily. My lowering face had alarmed him

"That party is off," said I, curtly. And I lifted my hat and strode away. As I had formed the habit of dismissing the disagreeable, I soon put her out of my mind. But she took with her my joy in the taste of things. I couldn't get back my former keen satisfaction in all I had done and was doing. The luxury, the tangible evidences of my achievement, no longer gave me pleasure; they seemed to add to my irritation.

I worked myself up, or rather, down, to such a mood that when my office boy told me Mr. Langdon would like me to come to his office as soon as it was convenient, I snapped out: "The hell he does! Tell Mr. Langdon I'll be glad to see him here whenever he calls." That was stupidity, a premature assertion of my right to be treated as an equal. I had always gone to Langdon, and to any other of the rulers of finance, whenever I had got a summons. For, while I was rich and powerful, I held both wealth and power, in a sense, on sufferance; I knew that, so long as I had no absolute control of any great department of industry, these rulers could destroy me should they decide that they needed my holdings or were not satisfied with my use of my power. I was surprised when Langdon appeared in my office a few minntes later.

He was a tallish, slim man, carefully dressed, with a bored, weary in the midst of the splendid, terraced stead of \$10,000, if he won-for I had ing. I had always said that if I had not been myself I should have wished to be Langdon.

His expression, as he came into my office, was one of cynical amusement, as if he were saying to himself: "Our friend Blacklock has caught the swollen head at last." Not a suggestion of ill humor, of resentment at my impertinence-for, in the circumstances, I had been guilty of an impertinence. Just languid, amused patience with the frailty of a friend. "I see," said he, "that you have got Textile up to

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. As he was just then needing some money for his share in the National Coal undertaking, he had directed me to push Textile up toward par and unload him of two or three hundred thousand shares-he, of course, to repurchase the shares after he bad taken profits and Textile had dropped back to its normal 50.

"I'll have it up to 98 by the middle of next month," said I. "And there I think we'd better stop."

"Stop at about 90," said he. "That will give me all I find I'll need for this Coal business. I don't want to be bothered with hunting up an invest. me up. ment."

to within a point or two of par," I de to hear no more of the matter. clared. "In my public letter I've been saying it would go above 95, and I if you do your best, I'll get in all right. tain class dealt with the islands off habitants of the Sulu archipelago, and never deceive my public."

always amused him. "As you please," he said, with a shrug. Then I saw a serious look-just a fleeting flash of glance-a little fright in it. warning-behind his smiling mask: and he added carelessly: "Be careful ing into it, Sam. I never take a jump about your own personal play. I till I've measured it." doubt if Textile can be put any

It must have been my mood that prevented those words from making the impression on me they should to speak frankly." have made. Instead of appreciating at once and at its full value this char-

| inattentive I was by saying: "Some-"We'll fix it up later, Blacklock," thing doing? Something new?" But he had already gone further that." than his notion of friendship war-

> My mind had been all this time on those Manasquale mining properties. will you attend to the matter at the and I compelled her to see it and to

> 'Yes," he said. He hesitated, and again he gave me a look whose mean- hanging his head. ing came to me only when it was too I didn't understand his queer ac- to win. I've had my boys out on the

world. My ways and my looks offend- my doorway. "Wherever I am, I wish as to take. I were somewhere else. Whatever He didn't call for his profits, but

"I'll take care of that," said I, quite easy in mind. "Mowbray Langdon's president, isn't he? Well, he's my who had caught him in the act closest friend." I spoke quite hon- "Howdy, Sam?" said I. "It's been estly. It shows how simple-minded I so long since I've seen you that I once noted the important circum- terrupt. Hope your friend'll excuse stance that this "closest friend" had, me. Howdy do, Miss Ellersly?" And never invited me to his house, or any- I put out my hand. where where I'd meet his up-town associates at introducing distance.

Sam looked surprised. "Oh, in that as if she were seeing, not somebody, case," he said, "I'll see what can be but some thing she didn't care to see, done." But his tone was not quite cor- or were seeing nothing at all. I liked dial enough to satisfy me. that look; I liked the woman who

To stimulate him and to give him had it in her to give it. She made an earnest of what I intended to do me feel that she was difficult and for him, when our little social deal therefore worth while, and that's had been put through, I showed him what all we human beings are in busihow he could win \$10,000 in the next ness for-to make each other feel three days. "And you needn't bother that we're worth while. about putting up margins," said I, as "Just a moment," said Sam, red as I often had before. "I'll take care of a cranberry and stuttering. And he

minute I was almost silent. It was ranted. So he replied: "Oh, no. out; but he came back within an hour, Anita and the other fellow began to something in her tone and manner Simply that everything's uncertain and, in a strained sort of way, accept- turn away.

"That's sensible," said I. "When in that fashion. I wanted to see her,

"I think, Blacklock, you'd bet- tions then. Though I was an expert rails every morning at the trials of all in finance, I hadn't yet made a study the other possibilities. None of 'em's "I can't," I answered. "I gave my of that other game—the game of in it with Mowghli." "gentleman." And I didn't know "Mowghli!" said the young ladyhow seriously the frauds and fakirs she had begun to turn toward me as Apparently the matter didn't inter- who play it take it and themselves. soon as I spoke the magic word "tip." est him. He began to talk of the per- I attributed his confusion to a ridicu- There may be men who can resist formances of my little two-year-old lous mock modesty he had about act that word "tip" at the race track, but Beachcomber; and after 20 minutes cepting favors; it struck me as being there never was a woman. or so, he drifted away. "I envy you particularly silly on this occasion, beyour enthusiasm," he said, pausing in cause for once he was to give as well

I'm doing, I wish I were doing some wrote asking me to mail him the thing else. Where do you get all this check for them. I did so, putting in head of my stables. He's trying to thing else. Where do you get all this check for them. I did so, putched in the fight? What the devil are you fighting for?"

the envelop with it a little fog to his memory on the club matter. I to show up at Newport and take a I thought over my situation steadily month; and though I searched and for several days. I went down to my sent, I couldn't get his trail. On opencountry place. I looked everywhere ing day at Morris Park, I was going among all my belongings, searching, along the passage behind the boxes ing me a nasty, glassy stare, got as searching, restless, impatient. At last in the grand stand, on my way to the red as was Sammy. Then I noticed I knew what ailed me-what the lack paddock. I wanted to see my horse was that yawned so gloomily from that was about to run for the Sal- but chuckled with delight. However,



pansy beds my gardeners had just set put quite a bunch down. out: I stopped short and slapped my right sort of woman-a wife!"

IV.

BILITY." in line and in touch with "respecta- there. elers Club.'

a blank look.

"The Travelers," said I. "It's about the best of the big clubs, isn't it? the dead line between amateur And it has as members most of the "sport" and professional. I leaned men I do business with and most of over and tapped Sammy on the shoulthose I want to get into touch with." der. He laughed. "It can't be done."

"Why not?" I asked. "Oh-I don't know. You see-the fact is-well, they're a lot of old bother with that push, Matt. Take my advice. Do business with them, but avoid them socially."

"I want to go in there," I insisted. "I have my own reasons. You put

"I tell you, it'd be no use," he re I shook my head. "I must put it up plied, in a tone that implied he wished pupils and questioning them day by Mohametans by religion."

> "You put me up," I repeated. "And mittee on membership."

At this he gave me a queer, sharp I laughed. "You see, I've been look-

"You'do better wait a few years,

turned red.

"Well, you've got a lot of enemiesa lot of fellows who've lost money in tortoises or turtles of different sorts, perately, "Here, you understand acteristic and amazingly friendly sig- deals you've engineered. And they'd though these cannot really be called things; for heaven's sake tell me how nal of caution, I showed how stupidly say all sorts of things."

made a motion to come out of the box He stammered a refusal and went and join me. At the same time Miss ed my tip and offer. But I was not the man to be cheated

I now said: "Has Roebuck told you Travelers? I want to be warned so feel it. "Don't let me take you from that I had to buy those mines on my I can pull my own set of wires in con- your friends," said I to Sammy. "Per-

"I'll let you know," he answered, and me down to look at my horse.



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

everything I had once thought beauti- | magundi Sweepstakes, and to tell my ful, had once found sufficient. I was jockey that I'd give him \$15,000, in-

In one of the boxes I spied my shy judged in the same way. I see I've thigh. "A woman!" I exclaimed friend, Sammy. He was looking bet got a lot to learn." Then I suddenly "That's what I need. A woman—the ter than I had ever seen him. Less remembered the Travelers Club, and 'That's what I need. A woman-the ter than I had ever seen him. Less heavy-eyed, less pallid and pasty, less like a man who had been shirking bed and keeping up on cocktails and cold talking with a lady and a gentleman. To handle this new business proper- As soon as I saw that lady, I knew

bility." When Sam Ellersly came in Luckily I was alone; ever since that for his "rations," I said: "Sam, I lunch I had been cutting loose from want you to put me up at the Trav- the old crowd-from all its women, and from all its men except two or "The Travelers!" echoed he, with three real friends who were good felhaving made the mistake of crossing seconder not later than noon."

asked him what he'd done about it. "I-I've been-thinking it over." said be. "Are you sure you want to

A CANDIDATE FOR "RESPECTA- baths. He was at the rear of the box, run the risk of an ugly cropper, Matt?" I turned him round so that we were ly I must put myself in position to what it was that had been hiding at facing each other. "Do you want to look the whole field over. I must get the bottom of my mind and rankling do me that favor, or don't you?" I

demanded. "I'll do whatever you say," he replied. "I'm thinking only of your in-

terests." "Let me take care of them," said I. "You put me up at that club to-morlows straight through, in spite of their row. I'll send you the name of a

"Up goes your name," he said. "But don't blame me for the conse-

(To be Continued.)

fact is—well, they're a lot of old fogies up there. You don't want to Boy Scored One on Teacher

Hereafter the latter Will Likely Be | What on earth are you talking More Precise in His Language.

Many a schoolmaster discovers to ment created by the inhabitants of the his cost the need of the utmost pre- Sulu insands, and you ought to know cision in language in speaking to his that these are Malays by race and

day.

and the adjacent groups. "What are the inhabitants of the islands."

master. "There is no specific name for them," answered one of the sharpest of the boys. "They may, however, be fish, but-"

about?" exclaimed the master, as soon as he could recover from the astonish-

"I beg your pardon, sir,, retorted The lesson in geography in a cer- the lad. "You asked me about the in-I've got lots of friends there. And the southeast of Asia, and reference I believe I am not mistaken in think-He smiled-my notion of honesty you've got three relatives in the com- was being made to the Philippines ing that an archipelago is merely a sea or body of water interspersed with

Sulu archipelago called?" asked the The master gasped, and has since had a dread of that boy.

Unlike Alfred Beit, Cecil Rhodes until-" he began, then stopped and classified under the one general name had small patience with arithmetical of fish. Among these fish, sharks, details. Once this characteristic in-"Until what?" said I. "I want you flying fish, and others of various kinds volved him in a difficulty. Pitching may be mentioned. Then there are a balance sheet into the pile of pasorts, though these cannot really be pers before Beit, he exclaimed des-

He glanced round, and when he saw me, looked as if I were a policeman Our Washington Letter

was in certain ways that I had never couldn't resist the temptation to in- Interesting Gossip Gathered at the National Capital—To Stop Marriage of Blind Persons-Weak Spots in Bank Examinations Pointed Cut.



She took it reluctantly. She was

giving me a very unpleasant look-

haps they'd like to come with you

I can give you a good tip-he's bound

"Mowghli!" said Miss Ellersly.

"My trainer gave it," said I. "I've

got a second son of one of those

At this the fellow who was fourth

in our party, and who had been giv-

that he was an Englishman, and I all

I-said: "No offense intended," and

clapped him on the shoulder with a

friendly smile. "He's a good fellow,

my man Monson, and knows a lot

Miss Ellersly bit her lip and col-

ored, but I noticed also that her eyes

Sam introduced the Englishman to

me-Lord Somebody-or-other, I forget

what, as I never saw him again. I

turned like a bulldog from a toy ter-

rier and was at Miss Ellersly again.

"Let me put a little something on

Mowghli for you," said I, "You're bound to win-and I'll see that you

don't lose. I know how you ladies

That was a bit stiff, as I know well

enough now. Indeed, my instinct

would have told me better then, if I

hadn't been so used to the sort of

women that jump at such an offer,

and if I hadn't been casting about so

desperately and in such confusion for

some way to please her. At any rate,

, hardly deserved her sudden frozen

look. "I beg pardon," I stammered,

and I think my look at her must have

The others in the box were staring

"Won't you come?" I said to his sis-

Trust the right sort of woman to

see the right sort of thing in a man

through any and all kinds of barriers

of caste and manners and breeding.

Her voice was much softer as she

said: "I think I must stay here.

As soon as Sam and I were alone,

"Oh, that's all right," he answered,

"Motive-hell!" cried I in my anger

I apologized. "I hope you'll tell your

sister I'm sorry for that break." said I

easy again, now that we were away

from the others. "You meant well-

at myself. "Nobody but a man's God

knows his motives; he doesn't even

know them himself. I judge others

by what they do, and I expect to be

ter. I shouldn't have been able to keep

my state of mind out of my voice, if

round at us. "Come on," cried Sam,

been very humble-for me.

dragging at my arm, "let's go."

I had tried. And I didn't try.

Thank you, just the same."

and motive's the thing."

"What a quaint name!"

shy at an heiress."

about horses.'

were dancing.

hate to lose."

WASHINGTON .- Government control of the marriage of persons deprived of one or more of their senses is the latest administration idea. By his appointment of a committee on eugenics Assistant Secretary of Agriculture W. M. Hayes has taken a step which, it is expected, will result in a great improvement in the human race through more favorable conditions in the relationship of

It is the object of this committee to devise 2 way to prevent the marriage of two blind persons, should it be determined that their union would result in a transmission of their deficiency.

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, Wash-

Eugencies is defined as "the science of generative or procreative development; the doctrine of progress or evolution, especially in the human race,

through improved conditions in the relations of the sexes. The committee will submit a report at a meeting of the American Breeders' association in Columbus, O., January 15. The committee, Assistant Secretary Hayes says, will "investigate and report on heredity in the human race; devise methods of recording the values of the blood of individuals, families, peoples, and races; emphasize the value of superior blood, and suggest methods of improving the heredity of the family, the people, or the race.'

SIMPLIFIED SPELLING GETS A REBUFF.



"Roosevelt spelling" was up before the su preme 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 Dalcour against the United States, and Solicitor General Hoyt was engaged in presenting the government's side. In the course of his argument he had occasion to refer to a long quotation in his brief from a decision of the court rendered some years ago by Justice Bradley, in which the word

"through" was spelled "thru." 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.

"In all except the spelling," replied Mr. Hoyt "Ah," significantly responded the chief justice with an interrogative inflexion that caused a general smile through the court room. The solicitor general explained that the department of justice, like all other departments of the government, had attempted to follow the new order of spelling, and he added that, while he considered it proper to pursue this course in the original text of the department's briefs, he did not feel that the department was justified in changing the orthography of judicial opinions He said that in the future such changes would be guarded against.

BANK EXAMINATIONS ARE NOT THOROUGH.

The court has not adopted the simplified spelling system.

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 Pittsburg bank thefts.

"No bank inspection will protect the public against downright dishonesty on the part of the

bank's officers.' This may be taken as the official and final statement of the comptroller's office. Banking always has been and always will be a business in which the head of the bank must be trusted and trustworthy. It has been shown repeatedly that collusion

between two officials in a bank (or sometimes merely the dishonesty of one official) will deceive the best bank examine in the employ of the government.

A good illustration of this fact took place in the failure of a bank not ranch of Old Bill Sands. Wishing to long ago at Redbank, N. J. One of the best examiners on the comptroller's force was sent to look into the affairs of the institution. He spent several methods before entering into negotiadays going over the securities and books, and then called the directors to tions, he made some inquiries at a gether and reported that the bank was perfectly sound, and that he would near-by ranch. recommend that it go on.

At this moment the cashier of the bank came in. "You are entirely mistaken, gentlemen," said the cashier. 'This bank is

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 Jedger. 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

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 se pages had been taken from the ledger-unless, indeed, he were gifted with some Sherlock Holmes instinct beyond the ordinary equipment of the

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. Only when rumors of something wrong have come to him does he try to insert the probe below the surface. And even then he has small chance of outwit ting the sharp and crooked bank officials who are on the ground and who have had every chance to cover their tracks.

HUNDREDS OF BANKS TO EACH MAN.



There are 78 bank examiners to examine 7,966 national banks. Last year these examiners made a total of 11,716 examinations. Anybody the latter case there is generally a loss of will see from these figures that an examiner does

not linger long over any one bank. What the examiner does is to look 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 examination is, in fact, more a check on the officers' way of doing business than a precaution against actual

dishonesty. National banks are not supposed to be examined oftener than twice a year. And then all that is necessary, in most cases, is that the rec ords may appear all right. Among the assets may appear certain notes which are forgeries, but

the bank examiner does not take each signature to be less effective than it should be. It has one great weakness—namely, the fee system. 'Comptroller Ridgely says of this: "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 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 men ought to be paid bility but many severe nervous disorders good salaries; large enough to attract and hold good men. It is one of the difficulties of the present service that it is hard to keep good men.'

PEOPLE'S LOBBY FAVORED BY THE PRESIDENT.

The president is deeply interested in the success of the "People's Lobby," for the purpose of organizing which several well-known investigators and writers met here recently. The most important meeting for the purpose of giving direction to this movement of safeguarding the interests of the public against the malevolent influence of special interests was delayed until John Bronson Reynolds, co-author of the Neill-Reynolds report on Chicago packing-house conditions, could get the ideas of the president on the subject and convev them to the organizers.

The important matter is the selection of a Washington head of the lobby. Frank H. Hitchcock, first assistant postmasor general, has been suggested in this connection, and it is understo that President Roosevelt thinks that he would be an excellent person to stand sentinel for the common good and unearth bad legislation and prevent the emasculation of good legislation. Should Mr. Hitchcock leave his present position for the rather idealistic duty which the people's lobby will

create he will receive a larger salary than he now gets. The "people's lobby" will have nothing to do with the "First Christian Lobby," headed by Rev. Wilbur F. Grafts, and which in its fight against saloons and liquor interests used the postal franks of senators and representatives until the post office department discovered the fact and stopped this abuse of the franking privilege.



A pension plan for aged and disabled employes will soon be introduced by the Boston and Maine rail-

Magazine For the Blind. 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 shirtwaist 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

Not Complimentary.

A stockdealer, buying horses in Colorado, had been directed to the learn something of Old Bill's business

"What sort of business man is Bill

Sands?" he asked. "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 Declines.

The symptoms of general debility vary according to the cause but 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. The cause of the trouble may be some drain on the system or it may be mental or physical overwork, sometimes insufficient nutriappetite and a coated tongue as well as general languor and debility.

Miss Lula M. Metzger, a stenographer living at 71 Mill street, Watertown, N.Y., suffered for over a year from general debility. "It was caused by overstudy," she says, "and I had no ambition, didn't want to go anywhere, my food didn't taste good, I was run down, lifeless and listless. I took medicines but they failed to help me. Finally friends recommended Dr. Williams' Pink Pills to my mother and she got some for me. I took them for some time and was entirely cured and have had no return of the

Dr. Williams' Pink Pills cure debility because they actually make new, red, rich blood, and as the blood carries nourishment to all the organs and tissues of the body, nerves as well as muscles, the new blood stimulates the organs to do the work that nature expects of them and normal health follows. Not only is this treatment sufficient to cure de-

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 diet book.

NEW WHEAT LANDS IN



JOO additional miles of railway this year have opened up a largely increased territory to the progressive farmers of Western Canada and the Government of the Dominion Continues to ever the state of the desired territory to the progressive farmers of Western Canada and the Government of the Dominion Continues to ever the state of ion continues to give ONE HUNDRED AND

and schools convenient; markets easy of access; taxes low; climate the best in the northern temperate zone. Law and order prevails everywhere. For advice and information address the SUPERINTENDENT OF IMMIGRATION. Ottawa. Cauada, or any authorized Canadian Government Agent.

W. V. BENNETT, 801 New York Life Bui