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BANK INVESTIGATOR

E. P. MOXEY NEMESIS OF DISHONEST FINANCIERS.

Finds Study of Loans and Discounts Infallible Means of Detecting Crookedness—Examined Books of Walsh and Morse.

Philadelphia.—The name of the man who makes the torpedo that sinks a battleship seldom goes down in history with that of the man in command of the ship that fired it. Yet the trade of the maker may be no less interesting than that of the man in gold braid and brass buttons.

Charles J. Bonaparte, attorney general of the United States, and William B. Ridgely, comptroller of the currency, jointly gave the orders for the construction of the evidential torpedoes that wrecked the first-class cruiser, the Charles W. Morse of New York, and its sister ship, the John R. Walsh of Chicago.

Edward P. Moxey made the torpedoes. He is precisely the sort of man one would expect to find in other business. One associates the occupation of catching great criminals with a certain sternness, a certain gruffness, and, perhaps, a certain ruggedness of physique. Mr. Moxey possesses none of these attributes. At the age of 50 it seems to have become plain to him that one might as well laugh in the midst of the hardest day's work. So he laughs—with his whole face and eyes. And the smallest man he ever sent to the penitentiary would not be afraid to meet him alone in a dark alley. For while he is moderately tall, he is immoderately thin; and his iron-gray whiskers and hair show that his muscular powers long since passed their zenith of development.

By appointment Mr. Moxey is a national bank examiner, but he does nothing except investigate banks that have failed under suspicious circumstances. And catching a banker who has robbed his own bank is in some respects like catching a burglar who has robbed it—each has only a limited number of ways of committing the crime. In the case of the burglar the policeman on the beat looks first at the doors and windows as being the most probable means of gaining access to the vault. And for a like reason, Mr. Moxey looks first at the loans and discounts.

"If the books and papers of a crooked banker have not been destroyed," says Mr. Moxey, "they are bound to show him up. They may be falsified, and they may be cunningly complicated and mixed up, but they can be unraveled. It is all a matter of time. The record of crime is there—no man can keep the affairs of a bank in his head. All that is necessary is to find the knots and untie them. Why, I investigated a bank a little while ago in which three little pencil dots—almost imperceptible—placed before certain items, both in the debit and credit accounts, gave me the key to the whole affair. I discovered that items thus marked were to be disregarded, not added to the totals."

But the investigation of a crooked bank seldom ends with the scrutinizing of the concern's records. The crooked banker, so Mr. Moxey has observed, has a way of becoming dominantly identified with many other interests. This is why he acquires a string of banks—to bring in the money that he wants to use for something else. In working up the case against John R. Walsh of Chicago, Mr. Moxey examined the books of 18 corporations.

Mr. Moxey does not regard Morse as a great criminal, except in the sense that he committed his crimes on a big scale. He says he showed no unusual cleverness in what he did, and his devices for covering up his crookedness were the same old tricks that are usually employed.

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EDWARD P. MOXEY

is narrow, and at one point, on an exceedingly narrow ledge, it is necessary to climb around what is known as "Danger Rock," which affords but a scant place to hold to in so doing.

Emily Boynton was accompanied on her ascent of the peak by her father, editor of the Longmont Ledger, and her sister. All of them are experienced climbers, and claim that there is no danger to the climber who possesses steady nerves. On another occasion Emily accompanied her father on a trip to the Chasm lakes.

To the dismay of her mother, little Miss Boynton insists upon wearing the overalls, in which she does her climbing, much of the time around her home. As she runs about, often with her hands thrust into the pockets of the overalls, her mother's protests invariably meet with the response that they are so much more comfortable than skirts.

When not busy exploring some barely accessible mountain top or off on an excursion with her father, Miss Boynton is the model pupil in the school at Longmont. Of physical geography and geology she has a surprising fund of knowledge, for she has secured much of her information at first hand while climbing about the hills and mountains.

TO COMPLETE ALLISON'S TERM.

Gov. Cummins of Iowa Elected to United States Senate.

Des Moines, Ia.—Albert Baird Cummins, who has been elected United States senator to fill the unexpired term of the late Senator William B. Allison, has served three successive

terms as governor of Iowa. He was born in Pennsylvania in 1850. He studied surveying and became chief engineer of the Cincinnati, Richmond & Fort Wayne railroad. Early in the '70s he moved to Chicago and studied law in the offices of McClellan & Hodges, being admitted to the bar in 1874 and practicing in Chicago until 1878, when he removed to Des Moines, where ten years later he was elected to the legislature. He was a member of the Republican national committee from 1896 to 1900.

The election of Gov. Cummins to the senate closes a fight which began 15 years ago with his announcement on November 24, 1893, that he would be a candidate for the senatorship to succeed James F. Wilson. In that contest he received only 13 votes. He was a candidate again in 1900 and was defeated by John H. Great by four votes. He then became governor, and after seven years in the executive office goes to the senate without opposition.

"Wild Man" Who Laughs. Stamford, Conn.—Noroston, the residence place of some of New York's wealthiest business men, has a mystery in the person of a "Wild Man of the Woods." Sometimes his face is masked; sometimes it is not. He lurks behind trees and, at night when a pedestrian comes along, steps quickly up to his side, peeps into his face, laughs and runs away.

A group of young men headed by John Bartin found the wild man in a dense thicket in Schofield's woods and tried to surround him, but he took to his heels and escaped. They describe him as of middle age, tall and athletic. The women and children of the village are so frightened they will not venture out after dark.

GIRL CLIMBS HIGH MOUNTAIN.

Colorado Maid Ascends Long's Peak, the American Matterhorn.

Attired in overalls instead of skirts, pretty Emily Boynton of Longmont, Col., aged 13, has climbed the dizzy heights of Long's Peak—the American Matterhorn. The feat is regarded as a notable one, inasmuch as several men and women have lost their lives in the ascent. One of the latest victims was a young college man who slipped into a crevice, and his body was never recovered. In another instance a Boston woman lost her way on the trail and froze to death in a snow storm.

The altitude of Long's Peak is 14,271 feet. The real climb is the last 5,000 feet. Above the Chasm lakes the trail



Miss Emily Boynton.

is narrow, and at one point, on an exceedingly narrow ledge, it is necessary to climb around what is known as "Danger Rock," which affords but a scant place to hold to in so doing.

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Kathleen, the Embassadress

By Alan Sanders

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"Come in!" My office door opened very gently, and a little face I knew well peeped round. In sheer astonishment I dropped my pen.

"Kathleen!" I said. "How in the world did you get down here? You're not by yourself, surely?"

"Oh, no; course, nurse's with me," and the blue eyes smiled at me so sweetly; "but she's gone shopping. I'm not to go till she comes for me."

"But what will mother and auntie say? They'll think you're lost."

"I'm too grown-up to get lost," she said, with a dignified little air. I could not help smiling.

"Now, you little rogue," I said, "when I've helped you off with that pretty blue coat and hat I shall expect to be told why you've honored me with a visit to the city in business hours."

She settled herself sedately in a chair opposite to me, quite unconscious of the pretty picture she made with her mass of fair hair and sweet little face.

"It's a most 'portant visit," she said. "I've come to ask you to my party next We'n'sday."

"Indeed? I shall be delighted to come. So that's what brought you down here, is it?"

I had heard great tales about this party, but not from Kathleen. This was evidently her surprise for me.

"Shall I be expected to do anything in particular?" I asked.

"You'll have to make believe all the time, like you always do at our house."

This was certainly a candid statement. I wondered if the rest of the family shared the same view. I hoped not, because I was as a rule



"Then Mummie Was Wrong," She Said Triumphant.

particularly serious after Kathleen had gone to bed.

"Auntie Merva will be there, of course," I ventured to suggest.

"Course she will," replied Kathleen. Then she made a tour of the room, came back and resumed her seat, and asked me seriously: "Is this where you play all by yourself in the daytime?"

"Well, yes, I suppose I do."

"Do you keep your toys in those big tin boxes?"

"Well, they're not toys like those in your nursery."

"Do you sit here all by yourself, then?"

I nodded.

"And never feel lonely?"

"Sometimes," I said, smiling in spite of myself at the serious little face.

"I heard mummie tell daddy one day you were a lonely man."

"Oh!" I was certainly hearing some home truths.

"But you won't be lonely when you come to my party, will you?"

"No, dear. I like to come as often as I can to your house," and I spoke the truth.

By this time Kathleen's nurse had returned—I expect she had been waiting outside all the time—and with strict injunctions "not to forget the party next We'n'sday," my little visitor kissed me good-by, and I tried to settle down to work again.

But a pair of blue eyes would keep dancing in front of me on my blotting-pad. Sometimes I thought they were Kathleen's, and sometimes I thought they were—some one else's. Kathleen's eyes and her Aunt Merva's were strangely alike. I had noticed it before.

The room seemed quite cheerless now that she had gone.

In the intervening days the postman left strange notes for me. Sometimes the missives were stuck together with jubbles, but I had no difficulty in deciphering the signs. They read: "Don't forget the party next We'n'sday." As to the crosses—well, the most ignorant person knows what those mean in a letter.

"We'n'sday" came at last, and, of course, I went to the party. It was a great success. The house was turned upside down by a merry crowd of little folks who kept the fun going until long after they ought to have been in bed.

Kathleen queened it all very prettily, and after the last little guest had departed and the blue eyes could scarcely keep open, she persisted that she wasn't a little bit tired, "on'y hungry." That was a subterfuge she was always guilty of at bedtime.

Next day I saw Kathleen in the park, and we discussed the party.

"You were a funny man," she said. "I was glad to know that I had given satisfaction in this direction."

"Did you learn all those stories from pitsher books, or were they just make-believe?"

"Both," I said.

"And you didn't cry when you had to go home like little Charlie did, did you?"

"And you liked me the best of all the little girls there?"

"Of course, I did."

"Quite sure?" she said, coaxingly.

"Quite sure," I repeated.

"Then mummie was wrong," she said, triumphantly.

"How's that?" I asked.

"Well when mummie and Aunt Merva came to say 'Good night,' I heard auntie say how fond you were of me, and mummie said: 'Yes, and I know some one else he's very fond of, too, or would be if she'd let him,' and auntie went quite funny, and said: 'Don't be ridiculous, Daisy—Daisy's what daddy calls mummie—but mummie only laughed and said: 'I don't think you're always kind to him.'"

Kathleen stopped to take breath after this long recital, and then went on: "So after mummie went down stairs, and auntie brought me a sweetie 'fore I fell 'sleep, I asked if it was true if you liked some little girl better'n me. Auntie said 'No,' and then I asked her if she wasn't always kind to you. Auntie said: 'Praps not, sometimes.' Then I said she ought to love you like I did, 'cos you were lonely and had no nice little girl of your own like my daddy had. Then she stooped down to kiss me, and her cheek was quite wet, just as if she'd been crying. I've never seen Auntie Merva cry before."

There was a serious look in Kathleen's blue eyes.

"What made Auntie Merva cry, do you think?" she asked, quite distressed.

"I think I can guess," I said, and with a full heart I kissed the little upturned face.

Kathleen had told me something I wanted to know—something that I have been grateful to her for telling me, all my life.

Dryness of City Air.

It might be supposed that the heat of large towns would hasten evaporation and make their air moister, but recent observations abroad indicate the reverse. In northern Germany city air exceeds country air in relative humidity by six to nine per cent, according to season. This diminution in moisture is most marked in the evening and is more evident in summer than in winter, so that it can hardly be due to fires or to the condensation by smoke or vapors. The primary cause would appear to be the general drainage of the ground in cities. In the hot summer of 1904 country and town moisture were practically equal, a result probably due to the excessive drying of the soil in both city and country by the long drought.

Meant to Cheat the Dogs.

In a certain part of Scotland, according to Dean Ramsey, the shepherds used to take their collies with them to church. The dogs behaved well during the sermon, but began to be restless during the last psalm, and saluted the final blessing with joyful barks. In one church the congregation resolved to stop this unseemly detail, so when a strange minister was about to pronounce a blessing, all remained seated instead of rising as he expected. He hesitated and paused, till an old shepherd cried: "Say awa', we're a' sittin' to cheat the dows!"

A Cruel Jest.

"Anyway," remarked Noah, as the ark began to float, "the folks that were threatened by forest fires ought to be thankful!"

FOOD PRODUCTION IS LARGE

United States Leads the World in the Fertility of Its Soil.

From the official and trade reports of various countries a writer has recently compiled statistics from which he draws the deduction that the United States produces annually larger quantities of nearly all the staple agricultural articles than any other country, and in many instances more than all others combined.

According to the writer, the United States produces per year more corn than all other countries—2,927,000,000 bushels out of 3,888,000,000; more wheat than any other country in the world—634,000,000 out of 3,180,000,000 bushels; more wheat flour than all other countries combined—15,000,000 out of 26,000,000 bushels; more oats than any other country—754,000,000 out of 3,582,000,000 bushels; more cotton than all other lands—13,000,000 out of 20,000,000 bales; and more flaxseed than any other country—25,000,000 out of 87,000,000 bushels.

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