The KING of DIAMONDS.

By Louis Tracy,
Author of "Wings of the Morning," "The Pillar of Light," Etc.

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"You certainly are the most extraordinary boy I have ever encountered."

Then Philip laughed merrily.

"I don't think, sir, that I am so much an extraordinary boy as a boy who has been pitchforked into an extraordinary position. I hope most sincerely that you will do what I ask. If I may say so without presumption, it will be a good thing for you. I suppose a man who looks after millions of money is entitled to a vastly bigger income than one who sits hours in a police court dealing with offenses against the law."

"Such has certainly been my experience," said the magistrate, who appreciated the nice manner in which Philip hinted at a good fat salary for controlling the estate of the King of Diamonds.

"Then you agree!" cried Philip joyously.

"Not so fast, my youthful friend. Even a police magistrate must bow to his wife. Mrs. Abingdon would never forgive me if I took such an important step without consulting her. Will you remain to dinner?"

Then Philip knew that he had gained his point. Nothing was said before the servants, but when they were cozily ensconced in the library before a pleasant fire he was asked to relate again his entrancing history for Mrs. Abingdon's benefit.

That good lady was overwhelmed. She, like everybody else, had read the newspapers and, of course, had the additional benefit of her husband's views on the subject of the unkempt boy with his small parcel of valuable gems.

But the presence of Philip under their roof, the glamour of the tale as it fell from his lips, cast a spell over her. She was a kindly soul, too, and tears gathered in her eyes at some portions of the recital.

"What a pity it is that your mother died," she murmured when he had ended.

The words endeared her to Philip instantly. A worldly, grasping woman would have thought of nothing save the vista of wealth opened up for her husband and herself. Not so Mrs. Abingdon. If anything, she was somewhat afraid of the responsibilities proposed to be undertaken by her spouse, to whom she was devoted.

The magistrate did not promise definitely that night to accept the position offered to him. He would think over the matter. He could retire on a pension at any time. This he would now do without delay, and Philip could certainly count on his friendship and advice, while his house would always be open to him.

Meanwhile he would give one word of advice—intrust no human being with the power to sign any binding document without his (Philip's) consent. Then it would be difficult for any one to deal unscrupulously with him.

The boy went away at a late hour. He left behind him an exceedingly perplexed couple, but he felt that when Mr. Abingdon had time to assimilate the facts and realize the great scope of the work before him there was little doubt he would gladly associate himself with it.

At the hotel a telegram awaited him:

Have realized for fifty-two thousand. Returning Monday. ISAACSTEIN.

Here was the final proof, if proof were wanting, Philip was a millionaire many times over.

CHAPTER XIII.

A TALL, strongly built man, aged about forty-five, but looking older by reason of his grizzled hair and a face seamed with hardship, a man whose prominent eyes imparted an air of alert intelligence to an otherwise heavy and brutal countenance disfigured by a broken nose, stood on the north side of the Mile End road and looked fixedly across the street at a fine building which dwarfed the mean houses on either hand.

He had no need to ask what it was. Carved in stone over the handsome arch which led to an interior covered court was its title, "The Mary Anson Home For Destitute Boys." A date followed, a date ten years old.

The observer was puzzled. He gazed up and down the wide thoroughfare with the manner of one who asked himself:

"Now, why was that built there?"

A policeman strolled leisurely along the pavement, but to him the man addressed no question. Apparently unconscious of the constable's observant glance, he still continued to scrutinize the great pile of brick and stone which thrust its splendid campanile into the warm sunshine of an April day.

Beneath the name was an inscription: "These are they which passed through great tribulation."

A queer smile did not improve the man's expression as he read the text.

"Tribulation! That's it," he continued. "I've had ten years of it. And it started somewhere about the end of that fine entrance too. I wonder where Sailor is, and that boy. He's a man now, mebbe twenty-six or so, if he's alive. Oh, I hope he's alive! I hope he's rich and healthy and engaged or married to a nice young woman! If I've managed to live in purgatory for ten long years, a youngster like him should be able to pull through with youth and strength and a bagful of diamonds."

Without turning his head he became aware that the policeman had halted at some little distance.

"Of course I've got the mark on me," said the man savagely to himself. "He's spotted me all right. Well, I'll let him see I don't care for him or any of his breed. I never did care, and it's too late to begin now."

He crossed the road, passed between two fine iron gates standing hospitably open and paused at the door of the porter's lodge, where a stalwart commissionnaire met him.

"Have you called to see one of the boys?" said the official cheerfully.

"No; I'm a stranger. It's a good many years since I was in these parts before. In those days there used to be a mews here and some warehouses at the back, with a few old shops"—

"Oh, I expect so, but that is long before my time. The Mary Anson home was founded ten years ago, and it took two years to build. It's one of the finest charities in London. Would yen like to look round?"

"Is that allowed?"

"Certainly. Everybody is welcome. If you go in by that side door there, you'll find an old man who has nothing to do but take visitors to the chief departments. Bless your heart, we lose half our boarders that way. People come here, see the excellences of the training we give and offer situations to boys who are old enough."

The man appeared to be surprised by the commissionnaire's affability. He did not know that civility and kindness were essential there if any employee would retain an excellent post.

He passed on, measuring the tessellated court with a backward sweep of the eye. In the sunlit street beyond the arch stood the policeman. The visitor grinned again, an unamiable and sulky grin, and vanished.

The policeman crossed over.

"What is that chap after?" he inquired.

"Nothing special," was the answer. "Last time he was here the place was a mews, he said."

"Unless I am greatly mistaken, he has a ticket in his pocket."

"You don't say! Do you know him?"

"No. I'll look him up in the album in the station when I go off duty."

"Well, he can't do any harm here. O'Brien takes visitors over a regular round, and, in any case, the man seemed to be honest enough in his curiosity."

"You never can tell. They're up to all sorts of dodges."

"Thanks very much. I'll ring for O'Brien's relief and tell him to keep an eye on them, as the old man is blind as a bat."

Meanwhile the stranger was being conducted up a wide staircase by a somewhat tottering guide, who wore on the breast of his uniform the Crimean and Indian mutiny medals.

As he hobbled in front he told, with a strong Irish brogue, the familiar story of the Mary Anson home—how it fed, lodged and clothed 600 boys of British parentage born in the Whitechapel district; how it taught them trades and followed their careers with fostering care; how it never refused a meal or a warm sleeping place to any boy, no matter where he came from or what his nationality, provided he satisfied the superintendent that he was really destitute or needed his small capital for trading purposes next day.

The great central hall where the 600 regular inmates ate their meals, the dormitories, the playgrounds, the drill shed and gymnasium, the workshops, the library, the theater, were all pointed out, but the big man with the staring eyes was not interested one jot in any of these things.

"Who was Mary Anson?" he asked, when the well worn tale was ended, "and how did she come to build such a fine place here?"

"Ah, ye may well ax that," said old O'Brien. "Sure, she didn't build it at all at all. She was a poor widdy livin' alone-st wid one son, Mr. Philip that is now. She was a born lady, but she 'em down in the worruld and died, forlorn an' forgotten, in a little shanty in Johnson's Mews, as it was called in those days."

"I remember it well."

"Ye do, eh? Mebbe ye know my ould shop, the marine store near the entrance to the court?"

"Yes."

"Arrah, ye don't tell me so. Me eyes are gettin' wake, an' I can't make out yer face. What's yer name?"

"Oh, I'm afraid we didn't know one another. I can't recall your name, though I recollect the shop well enough. But, if Mrs. Anson died so poor, how was her son able to set this great house on its legs?. It must have cost a mint of money."

"Faix, ye're right. Quarter of a million wint afore there was a boy under its roof. And they say it costs £50,000 a year to keep it goin'. But Mr. Philip would find that and more to delight the soul of the mother that's dead. Sure it's aisy for him, in a way. Isn't he the Diamond King!"

"The Diamond King! Why is he called that?"

"D'ye mane to say you nivver— Man alive, what part of creation did ye live in that ye didn't hear tell of Mr. Philip Anson, the boy who discovered an extra spishul diamond mine of his own, no one knows where? Sure, now, what's wrong wid ye?"

For the visitor was softly using words which to O'Brien's dull ears sounded very like a string of curses.

"I'm sorry," growled the other with an effort. "I've been to Africa, an' I get such a spasm now an' then in my liver that I can hardly stand."

"That's no way to cure yourself—profanin' the name of the Almighty," cried O'Brien.

"No. I'm sorry, I tell you. But about this boy"—

"There's no more to see now, if ye plaze. That's the way out."

O'Brien was deeply offended by the language used beneath a roof hallowed by the name of Mary Anson. The sightseer had to go, and quickly. Another commissionnaire, who was observing them from a distance, came up and asked O'Brien what the stranger was talking about.

"Ye nivver heard sich a blaggard," said the old man indignantly. "I was in the middle of tellin' him about Mr. Philip, when he began to curse like ould Nick himself."

In the Mile End road the rawboned person who betrayed such excitement found the policeman awaiting him. He sprang on to a 'bus and purposely glared at the officer in a way to attract his attention. When at a safe distance he put his fingers to his nose. The constable smiled.

"I knew I was right," he said. "I don't need to look twice at that sort of customer."

And he entered the Mary Anson home again to ask the porter what had taken place.

It was an easy matter for Jocky Mason, released from Portland prison on ticket of leave, after serving the major portion of a sentence of fourteen years' penal servitude—the man he assaulted had died, and the ex-convict narrowly escaped being hanged—to ascertain the salient facts of Philip Anson's later career.

It was known to most men. He was biographied briefly in "Who's Who" and had often supplied material for a column of gossip in the newspapers. Every free library held books containing references to him.

It was quite impossible that the source of his great wealth should remain hidden for all time. In one way and another it leaked out, and he became identified with the ragged youth who created a sensation in the dock of the Clerkenwell police station.

But this was years later, and the clever manipulation of Mr. Abingdon, as his estate agent, and of Mr. Isaacstein, as his representative in the diamond trade, completely frustrated all attempts to measure the true extent of the meteor's value.

For now Philip owned a real diamond mine in South Africa, he had a fine estate in Sussex, a house in Park lane, a superb seagoing yacht, a colliery in Yorkshire and vast sums invested in land and railways. The latent value of his gems had been converted into money earning capital.

Mr. Abingdon proved himself to be a very able business man. When the administration of Philip's revenue became too heavy a task for his unaided shoulders, he organized a capital estate office, with well trained lawyers, engineers and accountants to conduct its various departments, while he kept up an active supervision of the whole until Philip quitted his university and was old enough to begin to bear some portion of the burden.

They agreed to differ on this important question. Philip was fond of travel and adventure. With great difficulty his "guardian" kept him out of the army, but compromised the matter by allowing the young millionaire to roam about the odd corners of the world in his yacht for eight months of the year, provided he spent four months of the season in London and Sussex attending to affairs.

In this month of April he was living in his town house. In July he would go to Fairfax Hall, in August to Scotland and a month later would joyfully fly to the Forth, where the Sea Maiden awaited him.

This lady, whose waist measured eighteen feet across and whose length was seventy feet, with a fine spread of canvas and auxiliary steam, was the only siren able to charm him.

He was tall now and strongly built, with something of the naval officer in his handsome, resolute face and well set up figure. As a hobby he had taken out a master mariner's certificate, and he could navigate his own ship in the teeth of an Atlantic gale. He loved to surround himself with friends, mostly Oxford men of his year, but he seldom entertained ladies, either on board the Sea Maiden or in either of his two fine mansions.

He avoided society in its general acceptance, refused all overtures to mix in politics, took a keen delight in using his great wealth to alleviate distress anonymously and earned a deserved reputation as a "bear" among the few match making mammas who managed to make his acquaintance.

In other respects as the boy was so was the man—the same downright character, the same steadfast devotion to his mother's memory, the same relentless adherence to a course already decided on and the same whole hearted reciprocity of friendship.

As he stood in his drawing room before dinner on the evening of the day Jocky Mason revisited the locality, if not the surroundings, of his capture Philip's strong face wore an unwonted expression of annoyance. He walked to and fro from end to end of the beautiful room, pausing each time he reached the window to gaze out over the park.

[TO BE CONTINUED.]

FIFTEEN HUNDRED DEAD

BOKHARA TOWN OVERWHELMED

More Than Half the Inhabitants Are Buried Alive When a Mountain Topples Over.

Tashkend, Russian Turkistan, Oct. 31.—The little town of Karatagh, in the Hussar district of Bokhara, has been overwhelmed and completely destroyed by a landslide that followed the earthquake of Oct. 21. According to the latest reports of the disaster a majority of the inhabitants of Karatagh lost their lives.

Karatagh has about 2,500 dwellers, and there is reason to believe that about 1,500 were buried alive. Among those who survived the disaster are the governor of Karatagh and his mother. Karatagh is remotely situated, and it takes a full week for news to get out from there, but according to one courier who has come through an enormous section of the Karatagh mountain, which practically hung over the town, broke loose and thundered down upon the village.

Gillette Released on Bail.

New York, Nov. 1.—Dr. Walter R. Gillette, ex-vice president of the Mutual Life Insurance company, who was sentenced to six months' imprisonment for perjury before a grand jury, has been released on bail. Justice Dowling has granted a certificate of reasonable doubt, which permits an appeal to be made to a higher court for a new trial.

Business Portion Wiped Out.

Rockford, Ill., Nov. 2.—The business portion of the town of Rockton, sixteen miles from here, was practically wiped out early in the day by a fire that threatened the destruction of the entire place. A number of persons were injured. The loss is placed at several hundred thousand dollars.

Fourth Operation on Mitchell.

LaSalle, Ill., Nov. 4.—John Mitchell, president of the Mine Workers' union, is in a seriously weakened condition following an operation for abcess at St. Mary's hospital during the night. This made the fourth operation performed in the last two weeks.

Earthquake in Missouri.

Cape Girardeau, Mo., Nov. 4.—Two distinct earthquake shocks were felt in this city. The first began at 9:55 o'clock p. m., and lasted six seconds. After an intermission of two seconds the second quake began and lasted two seconds.

No Burley Tobacco Next Year.

Shelbyville, Ky., Nov. 1. — The National Tobacco Growers' association has unanimously adopted resolutions declaring against the raising of a crop of Burley tobacco next year.

The Bee's Feet.

Naturalists say that the feet of the common working bee exhibit the curious combination of a basket, a brush and a pair of pinchers. The brush, the hairs of which are arranged in symmetrical rows, is seen only with a high grade microscope. With this brush of fairy delicacy the bee brushes its velvet robe to remove the pollen dust with which it becomes loaded while sucking up the nectar of flowers. Another delicate apparatus is the spoon shaped appendage that receives the gleanings that the bee wishes to carry to the hive. Finally, by opening the brush and the basket by means of a neat little hinge, the two become a pair of pinchers, which render important service in constructing the cells for the reception of the honey.

HAPPENINGS IN IOWA

Important News of the Week Received by Telegraph and Condensed.

AFFAIRS IN HAWKEYE STATE

Items of Interest Selected for the Benefit of Our Own Readers—Variety of Telegraphic Information.

Des Moines, Ia., Nov. 1.—National Bank Examiner H. M. Bostwick is in charge of the First National bank, of Chariton, Ia., whose cashier, F. C. Crocker, committed suicide rather than face impending trouble. Before killing himself Cashier Crocker addressed a note to Examiner Bostwick, whose visit was expected.

This note explained briefly that the bank had over-loaned, and requested the examiner to take immediate charge. The bank carried about $900,000 in deposits. The other banks of Chariton are entirely unaffected by the closing of the First National. The Bank of Russell, a private institution of Russell, Ia., of which Crocker was president, has also closed its doors temporarily.

Professors Seek Carnegie Pensions.

Iowa City, Ia., Nov. 2.—At the triennial convention of the presidents of state universities of the middle west, the educators considered the securing of Carnegie aid for professors not beneficiaries of the Carnegie Foundation. The matter was referred to a committee which will report to the National Association of University Presidents in Washington in December.

Labor to Co-Operate with Capital.

Des Moines, Ia., Nov. 4.—The executive council, Iowa state Federation of Labor, in session here, adopted resolutions calling upon all members of labor unions to co-operate in every way with banks and business interests during the present financial stringency. The resolution also urges the laboring men to accept no reduction in their wages.

Famous Sporting Character Dead.

Council Bluffs, Ia., Nov. 4.—Daniel Carrigg, widely known to the sporting fraternity throughout the west, is dead here from Bright's disease. He was 50 years old. Twenty years ago Carrigg was proprietor of a big gambling house and was wealthy, but lost most of his fortune through various reverses.

Woodmen Funds in a Closed Bank.

Des Moines, Ia., Nov. 2.—The Modern Woodmen of America had on deposit in the First National bank, of Chariton, Ia., which closed its doors following the suicide of Cashier F. R. Crocker, the sum of $350,000 of the order's funds. It is stated that the order is fully protected by bonds.

Former Official Indicted.

Dubuque, Ia., Nov. 4.—The grand jury has returned an indictment against Arthur McArthur, former superintendent of the city water works, charging embezzlement of $6,400 of the plant's funds. McArthur, who is prominent socially, furnished a $10,000 bond.

Disastrous Wreck in Germany.

Berlin, Nov. 2.—A mixed freight and passenger train was derailed on the Brohl Valley road, near Bingen-on-the-Rhine. Six persons were killed and fourteen dangerously injured. The train was passing over a bridge and a high embankment when the locomotive and a passenger car were derailed and fell to the bottom of the valley. The freight cars, which were loaded with stone, fell upon the passenger car, completely burying its occupants, not one of them escaping uninjured.

Judge Grosscup Arrested.

Chicago, Oct. 31.—E. H. Slover, sheriff of Coles county, came to Chicago and arrested Judge Peter S. Grosscup of the United States circuit court and three others on a charge of manslaughter, contained in indictments returned at Charleston, Ill., as a result of the fatal wreck last summer on the Charleston-Mattoon interurban line. Each of the defendants gave bonds amounting to $5,000, which were approved by the sheriff, and all were released from custody.

Tennessee Town Is "Dry."

Bristol, Tenn., Nov. 1.—The last of the twenty-five saloons which Bristol had only a few months ago has been closed, and thirteen establishments have gone out of existence. The saloons were voted out of Bristol a few months ago. All trains have been crowded with passengers from eastern Tennessee and southern Virginia and hundreds of people have carried away packages of whisky, while daily shipments have crowded express cars.

Boiling It Down.

"I should like to manage this paper for about six months," said the new reporter of a country paper. "The present editor doesn't know his business."

"What's the matter?" he was asked.

"Why, last night I was told off to report a fire in Broad street, and I wrote it up in grand style, making a half column article of it. I began it in this way:

"'Suddenly on the still night air rang the shrill cry of fire, and at the same moment the little licking tongues of flame, whose light, playing along the roof's edge, caught the eye of the midnight watcher, leaped forth, no longer playful, but fierce and angry in their thirst and greed. Like glowing, snaky demons, the lurid links entwined the doomed building. In venomous hisses and spurts the flames shot into the overhanging darkness, while from every window and door poured forth a dense sulphurous smoke, the deadly suffocating breath of an imprisoned fiend.'

"I went on in that style for over half a column," said the new reporter, "and this is what appeared in the paper this morning:

"'A fire broke out in Broad street last night, but was quickly suppressed.' Do you call that journalism?"—London Standard.

Tinned Tongue.

"Are you studying Esperanto, Mr. Idiot?" asked the linguist.

"I am not," said the idiot. "I can talk too much in English if I want to."

"It is a very fine language," said the linguist—"condensed, concise and easily acquired."

"No doubt," said the idiot. "But I don't care for potted tongue."—Broadway Magazine.

A SENSE OF HUMOR.

It Is a Precious Gift and Helps to Lighten Life's Way.

I regard a sense of humor as one of the most precious gifts that can be vouchsafed to a human being. He is not necessarily a better man for having it, but he is a happier one. It renders him indifferent to good or bad fortune. It enables him to enjoy his own discomfiture.

Blessed with this sense he is never unduly elated or cast down. No one can ruffle his temper. No abuse disturbs his equanimity. Bores do not bore him. Humbugs do not humbug him. Solemn airs do not impose on him. Sentimental gush does not influence him. The follies of the moment have no hold on him. Titles and decorations are but childish baubles in his eyes. Prejudice does not warp his judgment. He is never in conceit or out of conceit with himself. He abhors all dogmatism. The world is a stage on which actors strut and fret for his edification and amusement, and he pursues the even current of his way, invulnerable, doing what is right and proper according to his lights, but utterly indifferent whether what he does finds approval or disapproval from others.

If Hamlet had had any sense of humor he would not have been a nuisance to himself and to all surrounding him.—London Truth.

EGIDU OF NINEVEH.

The Most Ancient Banking House of Which We Have Record.

There was a kind of public record office attached to the palace and temple at Nineveh, in which it was customary to deposit important legal and other documents, such as contracts and agreements for the purchase and sale of property, marriage settlements, wills, etc. Among these there were discovered official statements as to the history and transactions of the eminent banking house of Egidu at Nineveh. Assyrian chronology proves that these refer to a date about 2,300 years before the Christian era, when Abraham dwelt at Ur of the Chaldees, as is stated in Genesis. We may therefore claim for this firm the reputation of being the oldest bank in the world at least of which we have any record or are likely to have. The accounts are very voluminous and cover the transactions of five generations of the house from father to son. The firm grew rapidly in importance during this period, during which they attained great wealth, for they succeeded in securing from the king the appointment of collectors of taxes, a position which in the east always leads to fortune. They afterward farmed the revenue for several of the Assyrian provinces with very great gain to the firm.—T. P.'s London Weekly.

Corrected In Rhyme.

Thackeray was much pestered by the autograph hunter, says Hodder in his "Recollections." He disliked above all things to write in an autograph album and often refused those who asked him to do so sometimes rather brusquely.

On one occasion the owner of an album, a young lady, was fortunate. Thackeray took her book to his room in order to look it over. Written on a page he found these lines:

Mount Blanc is the monarch of mountains.
They crowned him long ago,
But who they got to put it on
Nobody seems to know.

Albert Smith.

Under these lines Mr. Thackeray wrote:

A HUMBLE SUGGESTION.

I know that Albert wrote in hurry—
To criticise I scarce presume,
But yet methinks that Lindley Murray
Instead of "who" had written "whom."

W. M. Thackeray.

Pliny's Yarns.

Pliny's yarns about human anatomy were something wonderful. He tells of a race of savage men whose feet are turned backward and of a race known as Monocoli, who have only one leg, but are able to leap with surprising agility. The same people are also called the Sciapodae, because they are in the habit of lying on their backs during the extreme heat and protecting themselves from the sun by the shade of their feet. These people dwell not far from the Troglodytae, to the west of whom again there are a tribe who are without necks and have their eyes in their shoulders.

LONG JOURNEY ON HORSEBACK

Otto Wagner Travels from Battle Creek, Mich., to Memphis Tenn., on His Faithful Animal.

Memphis, Tenn., Nov. 1.—Travel-stained and brown from exposure, but hale and hearty, Otto Wagner pulled into Memphis after doing 1,300 miles on horseback, accomplishing the feat in fifty-two days of continuous traveling. Mr. Wagner started from his home in Battle Creek, Mich., Aug. 29, and of the intervening time, fifty-two days were spent in the saddle, the unaccounted for days being spent in cities along the route.

"I came all the way to Memphis," Mr. Wagner said, "just to see friends whom I met at different times in our city and I chose this unique method of travel in order to see the country."

Mr. Wagner, who is only 21 years old, will remain in Memphis for some days the guest of friends.

DEMURRER OF THE LUMBERMEN

They Say That the "Little Black Book" Is No Violation of Any Law of the United States.

St. Paul, Nov. 1.—Attorney Louis K. Hull appeared before Judge Lochren, of the United States district court, and in behalf of the nineteen lumbermen indicted for the so-called "black book" conspiracy, withdrew separately the pleas of not guilty entered by each of the group on Oct. 10, and filed a joint demurrer on the part of all the defendants to the indictment.

The demurrer states that the facts charged by the grand jury do not constitute an offense against the United States or any law of the United States. If this demurrer is sustained by Judge Lochren this will end the lumber cases in the federal court.

Receiver for Jockey Club.

Kansas City, Mo., Nov. 2.—Upon petition of Edward Corrigan, Chicago, and George Witt, Memphis, principal stockholders, the federal court here appointed James F. Halpin, of Kansas City, receiver for the Kansas City Jockey Club and Fair association. The court ordered the sale of the track, valued at $400,000, and considered one of the finest in the country, and a division of the proceeds among the stockholders. Practically no racing has been held at the track since the enactment of the Missouri anti-pool selling law.

PREVENTION OF PANIC

Subject Now Engrossing the Attention of Financiers and Statesmen.

COSTLY LESSON IS DRIVEN HOME

Position of Trust Companies Held Largely Responsible.

President Urged to Call an Extra Session of Congress—Representative Fowler Advocates a Credit Currency.

New York, Nov. 4.—The conditions which have had to be met in the recent crisis have given a strong impetus to the movement for providing increased bank currency, and is expected to induce early action by congress to authorize new forms of bank note issues. The experience of the country in a period of high prosperity and active business and industry, and with the banking position sound and solvent in coming almost to a deadlock for lack of means to make banking resources quickly available for the needs of the circulation has made a deep impression in inculcating the need of an emergency circulation which can expand quickly in such time of need.

Position of the Trust Companies.

In another direction it is practically certain that measures of correction will be adopted for the trust company position at New York, which is now seen to have proved the weak link in the financial chain. Here again the solvency of institutions did not avail to meet sudden demands of depositors without recourse to the banks for assistance, the assistance thus rendered proving the strain that precipitated the crisis.

Discontent Has Been Voiced.

The Clearing House banks for several years have voiced their discontent with the trust companies' position, which was due to the great growth of these institutions and their undertaking of purely banking functions in the acceptance of large deposits subject to check and to payment on demand without obligations to maintain cash reserves in the proportion enforced on the banks. Efforts of banks to coerce the trust companies in this regard led to the withdrawal several years ago of most of them from the privilege of clearing through the banks.

Extra Session of Congress Urged.

Apropos to this subject of financial stability a Washington dispatch says it has been learned there from undoubted sources that President Roosevelt is now being urged to call an extra session of congress to deal with the financial situation. The request comes from and represents the judgment of the conservative leaders in the financial world, who have represented the present situation as one compelling action of a character which will affirmatively eradicate all ground for suspicion of industrial methods in the United States. On the other hand there are those, it is said, who have told the president that an extra session might do harm by emphasizing in the public mind apprehension of unfavorable conditions that no not exist.

CREDIT CURRENCY THE CURE

Representative Fowler, of New Jersey, Is of That Opinion.

New York, Nov. 4.—That permanent relief from the present monetary stringency can only be had through a system of credit currency adequate to meet the requirements of trade, and redeemable in gold coin, was the opinion expressed by Representative Fowler, of New Jersey, chairman of the banking and currency committee, which will, at the coming session of congress, endeavor to have a law passed providing for credit currency issued by the national banks. In discussing the matter Fowler said that evidence of the essential soundness of underlying business conditions was abundant, in spite of which public confidence has been shaken and credit seriously affected.

He said to the Associated Press: "The cause of the currency stringency is that there is scattered broadcast throughout the country—at the mints, in the wheat, corn and cotton fields, in the pockets of the people or locked up — about $1,300,000,000 of the reserve money of the United States, most of which under a proper condition would be in the banks serving as reserve. * * * If these reserves now scattered broadcast over the land were in the banks where they properly belong there would have been no money panic this fall."

Fowler said that during the past four months $250,000,000 of reserve money has been sent from banks into the country districts, and went on: "If the banks of the country in which the $250,000,000 had been deposited had been authorized to create bank-note credits as well as bank-book credits, and they had proceeded to convert this $250,000,000 of bank-book credits into bank-note credits, the bank would not have been affected in any degree or in any way whatever, and the whole country would have been amply supplied with currency with which to transact all the fall business.

"How could this have been done? Simply by authorizing each bank to issue cashiers' checks payable to bearer, which is a current credit—that is, credit that passes by mere delivery, requiring no indorsement. By this process the $250,000,000 of bank-book credits would have been converted into bank-note credits, and as the reserves required for both forms of credits should be the same there could have been no change whatever in the situation. The bank debt is the same, the amount of the reserve is the same. It has been only a matter of bookkeeping."

"Cleverality."

There is a story that Charlotte Bronte when a girl of sixteen broke out angrily at some one who said she was always talking about clever people, such as Johnson and Sheridan. "Now, you don't know the meaning of clever," she said. "Sheridan might be clever—scamps often are—but Johnson hadn't a spark of 'cleverality' in him." That remark really gives the essence of Johnson and the key to the great qualities of his work, for in his case even more than in most the prose was the man. Whoever wants "cleverality" had best leave Johnson alone. The signal merit of Johnson's writings is that he always means what he says and always says what he means. He may often have talked for victory, but except perhaps in the political pamphlets he always wrote for truth.—London Times.

60 YEARS' EXPERIENCE

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RAILROAD Time Cards

Manchester & Oneida Ry.

TIME TABLE.

Train No. 2 leaves Manchester at 5:15 a. m arrives at Oneida at 5:40 a. m. Connects with west bound C. G. W. No. 5. Returning leaves Oneida at 5:47 a. m arrives at Manchester at 6:15 a. m

Train No. 4, leaves Manchester at 7:15 a. m arrives at Oneida at 7:48 a. m., connects with east bound C. G. W. No 6. Returning leaves Oneida at 7:49 a. m., arrives at Manchester at 8:15 a. m.

Train No. 6, leaves Manchester at 8:55 a. m., arrives at Oneida at 9:20 a. m. Connects with the north bound C. M. & St. P., No. 22. Returning leaves Oneida at 9:22, arrives at Manchester at 9:45 a. m.

Train No. 8, leaves Manchester at 2:00 p. m. arrives at Oneida at 2:30 p. m. connects with C. G W., No. 4, east bound, and No. 9, west bound Returning leaves Oneida at 2:35 p m arrives at Manchester at 3:00 p m

Train No 10, leaves Manchester at 4:45 p. m arrives at Oneida at 5:25 p. m. Connects with south bound C. M. & St. P., No. 21. Returning leaves Oneida at 5:28 p. m., arrives at Manchester 5:45 p. m

J. L. KELSEY,
Gen. Traffic Manager

Through tickets for sale at Manchester to all points in North America.

TRAIN WILL STOP ONLY AT

Belknap's Crossing, Platform at Quaker Mill Switch Franklin Street Crossing, Sly's Crossing, Miller's Crossing, Twin Crossing, Westbrook Crossing.

ILLINOIS CENTRAL R. R.

TIME TABLE.

Main Line Passenger Trains.

WEST BOUND	MAIN LINE	EAST BOUND
No 1* 11:58 pm	..Fast Train..	No 2* 2:03 a m
No401 11:32 pm	Thro Express.	No 402 3:41 a m
No 83 †5:53 p m	....Clipper.	No 848: 55 a m
No 5 † 8:10 a m	..Fast Mail..	No 6† 10:55a m
No 3 3:10 p m	..Day Express.	No 4 3:10 p m
No 21 7:30 a m	Ft Dodge Ex	No 22 7:50 p m
No 93 1:00 p m	Way Freight	No. 94 11:45 a m

CEDAR RAPIDS BRANCH.

North Bound —Arrive—	Set Cedar Rpds an Manchester	South Bound —Leave—
No.822 5:45p.m	...†Passenger...	No.805 9:00 a. m
No 834 8.00a.m	..†Passenger..	No.835 5:00 p. m
No.86011:15 a.m	...†Freight...	No.853 12:45 p.m

All above trains carry passengers.
*Daily.
†Daily Except Sunday.

H. G PIERCE, Station Agt

No. 5 Runs to Omaha, Sioux City and St. Paul
No. 3 Runs to Ft. Dodge only
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Why don't you take a tumble
Use Beacom's Picnic Pills,
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Hesner's Shop is the place to get a QUARE DEAL IN

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All of the old customers who patrolized me when I ran the independent blacksmith shop on the West side, are invited to again give me their work. I am now the proprietor of the shop on Franklin street, formerly owned by George H. Keyes.

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Take Beacom's Picnic Pills,
They will surely do you good
They will stimulate your blood
And make you feel happy as a clam
Try them 25c. All druggists. 8017