

HIS LAST CHRISTMAS GIFT

BY JOHN FOX, JR.

Illustrated by Reinhold Palenske

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The sergeant got the wounded man to his feet and threw one arm around his waist. Then he all but carried him, stumbling along, with both hands clasped across his eyes, down the ravine that looked at night like some pit of hell. For along their path a thousand coals ovens spat forth red tongues that licked northward with the wind, shot red arrows into the choking black smoke that surged by the mountain side, and lit up the faces of the men and the clouds rolling overhead.

"Whar you takin' me?"

"Hospital." The mountaineer stopped suddenly.

"Why, I can't see them ovens!"

"You come on, Jim." Next morning Jim lay on a cot with a sheet drawn to his chin, and a grayish-yellow bandage covering forehead and eyes drawn to the tip of his nose.

When the surgeon lifted that bandage the nurse turned her face aside, and what was under it, or rather what was not under it, shall not be told.

Only out in the operating room the smooth-faced young assistant was curiously counting over some round leaden pellets, and he gave one low whistle when he pushed into a pile a full four-score.

"He said he was a-lookin' through a keyhole," the sergeant reported, "an' somebody let him have it with both barrels—but that don't go, Jim wouldn't be lookin' through no key-hole—had bust the door down."

Nor could the sergeant learn more. He had found the man stumbling down Possum hollow, and up that hollow the men and women of the mining camp did not give one another away.

"It might 'a' been any one of a dozen fellers I know," the sergeant said, for Jim was a feudsmen and had his enemies by the score.

The man on the cot said nothing. Once, to be sure, when he was crossing the border of Etherland, and once only, he muttered: "Yes, she was a cat, no doubt about that. Yes sir, the old girl was a cat." But when he was conscious, that much even he never again would say. He simply lay grim, quiet, uncomplaining, and not even the surgeon, whose step he got quickly to know, could get him to tell who had done the deed.

On the fourth day he showed some cheer.

"Look here, Doc," he said, "when you goin' to take this rag off o' my eyes, I hain't seen a wink since I came in here."

"Oh, pretty soon," said the surgeon, and the nurse turned away again, with drops in her eyes that would never be for his eyes to shed again.

On the sixth day his pulse was fast and his blood was high—and that night the nurse knew precisely what meant the look in the surgeon's face when he motioned her to leave the room. Then he bent to lift the bandage once more.

"Why don't you take 'em all off, Doc? I'd like to see the old girl again. Won't she come to see me?"

"Yes, she'll come, but she can't now—she's sick abed." The man grinned.

"Yes, I know them spells."

"Jim," said the surgeon suddenly, "I'm going to be very busy tomor-



"DOC, AM I GOIN' SHORE? THIS QUESTION THE SURGEON ANSWERED WITH ANOTHER. BENDING LOW—JIM, WHAT MESSAGE SHALL I GIVE YOUR WIFE?"

row, and if you've got any message to send to anybody or anything to say to me, you'd better say it before I go." He spoke carelessly, but with a little too much care.

The sheet moved over the hands clasped across Jim's breast. "Why, Doc, you don't mean to say—" He stopped and drew in one breath slowly.

"Oh, no, but you can't always tell, and I might not get back till late, and I thought you might have something to tell me about"—He paused helplessly, and the man on the cot began moving his lips. The surgeon bent low.

"Why, Doc," he said very slowly, "you—don't—resist—me—mean—bank—say—the—old—old—his—voice—dropped to a whisper, "has finished moving his lips. The surgeon bent low.

"Who finished you, Jim—who'd you say finished you?"

A curious smile fitted over the coarse lips and passed. Then the lips tightened and the thought behind the bandage made its way to the surgeon's quick brain, and there was a long silence.

"D'you ever hear tell, Doc, of a woman bein' hung?"

"Yes, Jim."

And then: "Doc, am I goin' shore?" This question the surgeon answered with another, bending low.

"Jim, what message shall I give your wife?" The curious smile came back.

"Doc, this is Christmas, ain't it?"

"Yes, Jim."

"Doc, you're shore, air ye, that nobody knows who done it?"

"Nobody but you, Jim."

The man had been among men the

terror of the hills for years, but on the last words that passed his gray lips his soul must have swung upward toward the soul of the man who lived and died for the peace of those hills.

"Doc," he said thickly, "you just tell the old girl Jim says, 'Happy Christmas!'"

The surgeon started back at the grim cheer of that message, but he took it like a priest and carried it back through the little bell that flared down the ravine on Jim now through the window. And like a priest he held it to but one living soul.

"Doc," he said, "I was goin' to git the old girl a Christmas gift. Tell her 'I'm-a-givin'-her—one—now, Doc.'" He repeated thickly: "tell the old girl Jim says—'Happy Christmas!'"

What Our New Currency Law Really Means to us

BY PROF. JAS. LAURENCE LAUGHLIN, (Head of Department of Political Economy at Chicago University and Author of "Principles of Economy.")

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This measure stands out as the most important legislation on banking and currency since the Civil war. Its obvious purpose is to make both our currency and credit system more elastic, and to remove the possibility of frequent paroxysms of credit. Before this, we have had a highly individualistic system of over 24,000 banks, each acting for itself. The new law is intended to introduce co-operation for the common good. In our principal cities the banks, without any legislation, have through clearing clearing house associations established local co-operation, which has helped to minimize the effects of stringency and panic. This act aims to extend something like equivalent action over all parts of the country.

Unconsciously to many, our business fabric has been developing in such a way as to enable an exchange of goods to take place mainly by checks drawn on bank deposits. Only in purely rural districts are money and notes absolutely necessary to buy with. Yet the idea is widespread, coming down to us from times when our money-economy was generally "cash", that our need in times of crisis is more "money", although any hard-pressed borrower who can get a loan at a bank can meet his maturing debts by a check on that bank. In fact, the more we look into the facts—as in the panic of 1907—we find the center of the difficulty in the lending power of the banks. When panic-stricken persons draw down the reserves of the banks they lessen the power of the banks to lend. Therefore, a measure which will, in time of danger, help out the reserves and the lending power of the banks is of chief importance—of far more importance than increasing the money in the hands of the public which serves as a means of exchanging goods; because we have a highly developed medium of checks (a deposit currency). This organization of credit should be the

central point in a great currency measure.

The Organization of Credit.

How has this purpose been carried out in the new act? Instead of one central bank, we shall have at least eight regional banks in as many districts into which the country is divided (probably in Boston, New York, Chicago, St. Louis, San Francisco, New Orleans, etc., etc.) The banks in each district subscribe the capital to their own federal reserve bank which can lend to any member bank, but not to the public. In time of stress, when a member bank is hard-pressed by borrowers, that bank can take its picked short-time commercial paper (these are the notes given by borrowers and held by member banks in its assets) to its federal reserve bank and with this its security get a loan (called a rediscount). The proceeds of this loan can be counted by the member bank as a part of its reserve as long as they are left on deposit with the federal reserve bank.

What is the result? The member bank has now its lending power increased, and as long as its customers can present short-time (90 days, etc.) commercial paper, based on a sale of goods, that bank can lend to them. That is, no firm doing a legitimate business in rural districts, selling goods and notes almost impossible contingency—they would be redeemed by the treasury of the United States.

Banking experience has long shown that in the course of business, these notes are in excess if there is prompt and immediate redemption. This is fully provided for at the reserve banks and at the treasury. Moreover, when in the course of business, these notes come in to the reserve banks, they cannot pay out any but their own notes, being obliged to send the notes of other reserve banks here for redemption. Thus, the possibility of undue expansion of note issues is reduced to the minimum; while elasticity is secured. Expansion through loans not based on sound transactions is the one thing to be watched. The new system can be successful only by careful scrutiny of loans. If wisely managed in this respect, the country will have entered on a new stage in the development of banking and currency, and business will greatly profit thereby.

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