The Duty of John Shafton

By Erskine H. Hamilton

"Robert Daniels, Real Estate," was on the sign displayed to the street. "Robert Daniels, Political Boss," would have been more in accordance with the truth. For over this great city Robert Daniels was boss in political matters. Occasionally one of the people would rebel against this condition, but he was speedily made to repent his imprudence. If he was obstreperous he would be "reasoned with." His business would be more or less obstructed; he would be subjected to many petty annoyances; and if he continued refractory he would, sooner or later, meet with bodily injury. Of course, Mr. Daniels—clean-shaven and handsomely-dressed gentleman that he was—knew nothing of these persecutions.

An election was coming on, and the outer apartments of Mr. Daniels' office was crowded with politicians.

A small, gray-haired lady, dressed in black, entered. Mr. Daniels looked at her closely. There was something in the kindly old face that reminded him of his mother, long since dead.

"Well, my dear lady, can I assist you in any way?"

"Indeed, you can, Mr. Daniels," replied his visitor, her face growing bright in her eagerness. "Do you know my son, John Shafton?"

"What, the young attorney over on Twenty-third street?"

"Yes, sir. Well, he is a candidate for nomination as district attorney. If you will only give him your influence, Mr. Daniels, I know that he will be placed on the ticket."

The face of the Boss clouded.

"I can't do that for you, Mrs. Shafton. The place has been promised to Martin Oswald. Your son has never rendered any particular service to the party, while Mr. Oswald is one of our best men."

"But my John is so honest," pleaded the anxious mother. "He will make a good officer and do his duty. No one can buy John off, or bribe him so he will not do his duty."

The Boss laughed heartily at the recommendation. The conceit rather pleased him. He watched the eager face before him, and looked at the toil-worn hands as they clasped and unclasped while she told how John had worked to get his education, how she had planned and saved to help him, and how they would lose their home unless he succeeded in getting this office. Away back in the old home his own mother had looked something like this one, and she had loved and planned for her boy, too. He was happy and innocent then, but now—would that old mother, if she could look down and see him, approve of him now?

"Madam," said the Boss gruffly, interrupting his own thoughts, "you can tell John that he shall have the nomination. "In the crowd that fill up the offices there shall be one honest man, anyway. Maybe," he added softly, "my mother will know of this and be pleased."

"Oh, thank you! Thank you!" exclaimed the excited woman, catching him by the hand. "May God bless you, Mr. Daniels!"

"God knows I need it," was the curt reply.

For some time after her departure the Boss walked the floor in moody silence. Then he summoned Martin Oswald.

A little later a portly, well-dressed man came in. His face indicated a fondness for good dinners and good liquors.

"I believe, Mr. Oswald," said the Boss, "it has been the understanding that you should have the nomination for district attorney."

"That point was positively settled, Mr. Daniels."

"Well, I have changed my mind, and you will have to take some other place. I have slated young Shafton as the party nominee for district attorney."

"The devil you have? That hypocritical Sunday school chap—going to make him district attorney, are you? I'll see about that," sneered Oswald, his face white with anger.

"Now, look here, Oswald," and the eyes of the Boss glinted with a steely look, "you know what opposition to me means."

And so John Shafton received the nomination and, in due time, was elected. His ambition was high. He viewed his position as a trust from the people, and believed it his bounden duty to protect them in their rights and to discover and punish wrong-doers. His efforts in this direction produced uneasiness in certain quarters, and several influential contractors and members of the city council called to see the Boss about it.

"See here, Daniels, you'd better call off that young Shafton," said Alderman Driscoll angrily. "He's too fresh in probin' into things that's none of his business, and is getting himself into trouble."

"You mean he is getting you into trouble," said the Boss dryly.

"Well, you'd better stop him all the same, or something will happen him some dark night," replied Driscoll with increasing warmth.

"I am glad you are so frank in your statements, Alderman," was the contemptuous answer. "Now listen. I put John Shafton in the place he holds because it pleased me, and because he is honest and will do his duty. I want him to do his duty, and if harm comes to him on account of it one Tom Driscoll, and a lot of others, will be railroaded to the penitentiary in mighty short order."

The sneer on the face of the Boss changed to a softened expression after his visitors had left him. He walked over to a little cabinet, unlocked it and took out an old-fashioned ambrotype. It was the picture of a kindly-faced old lady, and he looked at it long and intently, raising it reverently to his lips and kissing it several times.

"Mother, dear, I'm not the kind of a man you wanted your boy to be—God knows that!" he murmured. "I wish I had been different, but it's too late now. I will let this young attorney do his best in unearthing the rottenness in this city. Maybe, in his findings, he may reach me, and I shall go down with the others, and then—"

It never occurred to John Shafton, in dealing with the various matters of his department, that he might possibly bring trouble to Daniels. He was grateful to the Boss for his assistance in securing him his position and often called to consult with him. A ring of boodlers existed, he had proof of that, but how far the ring extended, and who were its members, he did not know. He went to Mr. Daniels' office and told him what he knew and of what he suspected.

"Now, under the circumstances, what would you advise me to do, Mr. Daniels?" he questioned.

The Boss had listened in silence, and for a time he did not speak. His answer was in a voice that seemed strained and broken.

"Young man, you have hold of a string of evidence that you think will discover something. Let me tell you that when you pull that string you will tumble over an edifice of rascality such as you never dreamed of. You ask me what you shall do? Do as your Christian mother would have you do. Do your duty, Shafton!"

The advice was followed. The attorney went earnestly to work, and a mass of bribery and corruption was uncovered that startled the city. The grand jury was kept busy in making indictments, and many were the boodlers who left the city to avoid arrest. One morning the district attorney was seen to leave the grand jury room in a state of great excitement. Entering a carriage he was taken hurriedly to his home.

"Oh, mother! mother!" he exclaimed, as he rushed into her presence. "The grand jury has indicted Daniels! What shall I do?"

"I hardly know what to say—what your duty is," answered the mother in trembling voice. "This is so unexpected, and it is terrible. No matter what he has done, Mr. Daniels has a kind heart, and he has been your best friend, John. You had better go and see him."

A sad, weary face greeted the young attorney as, an hour later, he entered the office of the Boss.

"I knew you would come, John," he said with a faint smile. "The grand jury has indicted me, and you have come to tell me about it, and how much it has worried you. But never mind, my boy. You did your duty, although you never dreamed of hurting me. I expected this, however."

"No, God helping me, I never thought of injuring you—you, my best friend!" said John with trembling lips.

"Well, don't worry about it now," continued Mr. Daniels, kindly, "but listen to me. In this envelope, which I wish you to take, is my will. I have neither wife nor children, nor is there anyone in this wide world who cares for me. I have given everything to your mother and you. In case anything happens to me you will know what to do. Now, good-by, my boy, and may God help you always to do your duty."

A few hours later, as the officers entered the office of the Boss to arrest him, they found him seated in his chair, a smile on his face, and seemingly looking at an old-fashioned ambrotype on the table before him. They did not arrest him. He had gone home to his mother.

Why He Did Not Marry.

As a reason for not marrying Brahms once wrote to a friend:

"At the time when I should have wished to marry, my compositions were either hissed at, or at any rate very coolly received. I knew their worth, though, and that sooner or later the page would be turned; and in unmarried solitude I never really took my reverses to heart.

"But to be questioned by a wife at such moments, to have her inquiring eyes anxiously fixed upon me, to hear her ask: 'Again a fiasco?'

"No, that could never have been borne. For, however, much she loved me and believed in me, I could not have expected her to have unwavering faith in my subsequent victory. And had she attempted to console me! Ugh! I can't even think of it. It would have been little less than hell!"—Monthly Review.

Long-Lived Pensioner.

Miss Robb, who has died in Edinburgh at the age of 94, has been a naval pensioner for 93 years. She was the posthumous child of Captain Robb of the royal navy, and was put on the state pension roll at birth. The most notable event of her long life was meeting with the great novelist, Sir Walter Scott. When Miss Robb was a girl at an Edinburgh boarding school she was taken to a concert. Noticing an old gentleman with a limp standing, unable to find a seat, the polite little pupil at once offered him hers. She was cordially thanked, and afterward was informed that he was Sir Walter Scott.

Small Mexican Church.

At Penon, Mexico, a suburb of Mexico City, may be seen what is perhaps the smallest church in the world. It nestles under the shadow of a small volcano. The church is about ten feet high and 12 feet wide. Whenever a couple is married at the little altar of the church there is barely room for the groom and bride to turn around at the same time.

A Neglected Game.

Quoits as an outdoor pastime is not only one of the oldest, but also one of the most scientific of all outdoor games.—Fry's Magazine.

Shah of Persia.

Mohammed-Ali-Mirza, whose reign has commenced with a series of political agitations.

TOWN BORN OF SPITE.

VERONA, ME., ONCE KNOWN AS ORPHAN'S ISLAND.

Intended as a New England Metropolis, But Plan of Promoters Failed —No Church or Post Office in Village.

Verona, Me.—The intensely Yankee town of Verona, with its intensely Italian name, was born out of spite.

Long before the English fleet sailed up the Penobscot river in the autumn of 1814 and laid Bangor under heavy tribute, the present town was known as Orphan's Island, and had been surveyed and mapped out as the future metropolis of New England.

A long bridge, costing many thousands of dollars, was built to connect the island with Bucksport and paid for from the sales of a few choice lots near the center of the unborn city.

The Wetmores and Heaths and Bowdoins and Bridgeses, who were interested in the plan, looked down on old John Jacob Astor as an amateur in finance, and thought the rich men at Boston were beggars.

Later on it was discovered that the drawing of expensive maps and the making of elaborate plans would not insure an immediate sale of real estate. The promoters ran short of money and became plunged in debt. They appealed to Bucksport for help in repairing the great bridge.

When their prayers were not granted, out of spite they asked the legislature for a town charter, and were made joyful when the new town of Verona was born.

The decline of weir fishing and shipbuilding nearly depopulated the island after the civil war, but recovery has followed slowly through close attention to agriculture.

Though the town is seven miles long and nearly three miles wide at its bulge, though several of the residents are wealthy, neither as Orphans Island nor as Verona has there ever been a settled clergyman or lawyer or doctor on its area.

There is no church, and when a citizen dies he has to be taken across the bridge to find burial in a cemetery.

There has never been a murder or any serious crime committed on the island since its first settlement.

No post office has ever been placed on the charmed ground by a benevolent and paternal nation.

No sheriffs ever cross the bridge to serve legal instruments.

No minister drops in to take supper with worshipful parishioners.

When a doctor from Bucksport rides through the neighborhood it creates as much of a sensation as a circus parade.

If undertakers relied upon Verona for patronage they would go into insolvency.

It is a place where no barber's pole hangs out to allure customers.

No book agent ever calls.

BABE IN INCUBATOR.

Weighed Two Pounds at Birth, Four Months Before Time.

Elma, Wash.—There was born to the wife of Milton Spurgeon the other day a child which weighed at birth but two pounds. So light and frail was the tiny piece of humanity when it was born that Dr. Blair, of Elma, the attending physician, in the absence of better facilities, ordered a chicken incubator immediately provided for the new-born babe, and that the child be placed in it at once and the temperature kept at blood heat. With careful watching and attention the child has continued to live; it is kept drapped in a finest and softest of batting.

Although the child was prematurely born, four months before its time, it now gives every promise of living. It is not longer than a foot rule, and is just able to make a noise when it cries. Its little hands, clinched, are not larger than ordinary marbles.

Its breating is perceptible and regular, the high temperature that is maintained causes the little thing to perspire freely. The father and mother of the child are living on a farm about three miles from Elma; the babe is their firstborn and is a girl.

THIS BOY CHEATS DEATH.

Youth Supposed to Be Fatally Shot Amazes Surgeons by Recovery.

New York.—With eight perforations in his intestines and the chance for life 100 to one against him, Frank Garrison, 18 years old, walked a mile to a hospital, submitted to an operation from which there was virtually no hope of his emerging alive, and finally amazed the physicians who attended him by walking out of the hospital the other day apparently as sound and sturdy as he had ever been in his life. The surgeons say his is one of the most remarkable recoveries on record.

Young Garrison, who lives on West One Hundred and Thirty-sixth street, went hunting dock rats in the neighborhood of One Hundred and Twenty-first street and the Hudson river. He was examining a gun when it was discharged and its entire load lodged in his abdomen.

Strangely enough, the lad did not lose consciousness, but realizing that he needed medical attention without delay, he shouldered his gun and picked his way painfully to a hospital, at One Hundred and Thirty-first street and Amsterdam avenue, a good mile's distance.

For several days afterward the boy's condition was desperate and the physicians looked for his death at almost any moment. Then there came a sudden rally and from that moment the youthful patient steadily improved.

Baby Made of Tobacco.

Ingenious Device for Smuggling Into France.

Paris.—When a train arrived at the Lyons station from Marseilles a nurse stepped on the platform holding a baby, over whose face was a thick veil to protect it from the cold. The nurse carried the baby somewhat clumsily and her general gait was so awkward that M. Bordere, the special customs officer deemed it his duty to put a few questions to her. He therefore invited the nurse into his office for a little talk.

There he made the discovery that the nurse was carrying a queer kind of baby. It was contraband tobacco. The officer turned his attention from the box to the woman's opulent bosom. The dimensions made him suspicious. Its unusual fullness was explained by the fact that it was a deposit for tobacco. The nurse's hat, unusually big, was found to be full of cigars, and her back hair, turned up in a fine bunch was utilized as a hiding place for fine tobacco.

During so long a journey from Marseilles to Paris the supposed baby required a bed. The two little mattresses were examined and in them were found boxes of matches of foreign manufacture. There is a heavy duty on the goods, which were seized.

Allowances Necessary.

"Why does marriage seem to dispel so much of the glamor of affection?" asked the sentimental young woman.

"Well," answered Miss Cayenne, "perhaps a woman doesn't make sufficient allowance. It must be very hard for a man to seem as graceful and heroic when advocating household economies as when he is offering to lay the world at your feet."

Bagdad's trouble is the "Bagdad button," a sore that attacks practically every resident and visitor, and leaves a button-shaped, permanent scar.

WOMAN KILLS DRUNKEN SON

As He Lay in Stupor—Drove Family From His Home.

Huntsville, Ala.—Angered because her son-in-law, Frank Albright, had come home drunk and run the family away from home by his violent actions, Mrs. Mattie Connally killed the man by shooting him with a shotgun as he lay in a drunken stupor on his bed. The tragedy occurred in Maysville last night, and on the evidence secured by the coroner's jury Mrs. Connally has been lodged in jail, and Charlie Shadrick, a 16-year-old boy, has been put in jail as an accessory. Albright was a merchant, about 30 years old. He was drunk in Huntsville yesterday, and when he went home last night he was violent. His wife and children fled, but the mother-in-law remained and sent Shadrick to a neighbor's house for ammunition, with which she killed the drunken man.

Mrs. Connally is 45 years old; is divorced from her husband, and is the mother of eleven children. She says Albright got what he has long deserved.

BIG MUDDY IS THE MENACE

The Missouri Keeps the Mississippi Choked With Impediments.

St. Louis.—The revival of the agitation for deepening the channel of the Mississippi river between St. Louis and the gulf to an extent that will enable ocean steamers to touch at St. Louis and open this port to the commerce of the world, has produced many schemes for excavating the channel and keeping it excavated. Old river men familiar with the mighty Mississippi and the unstable yellow Missouri rivers declare the latter furnishes more sand than any other stream in the United States. This declaration is based on the swiftness of the current and a comparatively narrow channel and the fact that the sand poured into the Mississippi from the Missouri is a constant menace to navigation below the mouth of the latter, while above that point steamers ply comparatively free from danger of grounding on suddenly formed and uncharted sand banks.

In digging a channel to deepen the Mississippi, according to the expressed opinions of various champions of the project, work should be commenced in the channel of the Missouri river, even as far as 200 miles above St. Joseph, Mo. After the actual cutting of the river bed has begun not a day's work should be done in the Mississippi until mattresses constructed of willows or lumber have been placed on the bottom of the Missouri clear to its confluence with the Mississippi.

DEATH LIST OF THIRTY-FIVE

From Wreck in California—Shriners Suffer Heavily.

Santa Barbara, Cal.—Additional details of the wreck on the Southern Pacific of the Shriners' special at Honda, a lonely station on the sand wastes of the Pacific coast, make the disaster one of the most appalling in the history of California railroading. Thirty-five live were snuffed out in a breath and many were so seriously injured that other deaths will more than likely result.

While hurrying northward over the coast line of the Southern Pacific, homeward bound after a week of fraternizing and fiesta in Los Angeles, 145 Shriners of Ismalia Temple of Buffalo and Rajah Temple of Reading, with their families and friends, were hurled into the midst of death, when their special train, running fifty miles an hour, struck a defective switch at Honda, derailing the train and smashing the coaches into splinters. The bodies of twenty-five lie in the morgues at Santa Barbara this afternoon and ten more are at San Luis Obispo. The injured, many of whom are terribly hurt and will probably die, are in two sanitariums at San Luis Obispo.

ACCEPTS THE INVITATION.

One Texan Shoots Another in Quarrel Over Politics.

Hennessey, Okla.—H. B. Morris, a Texan, is in the Kingfisher jail as the result of fatally shooting his most intimate friend, J. A. Trone, also a Texan, in a hotel early this morning. Trone and Morris, discussing statesmen in Texas, quarreled regarding the recent investigation of Senator Bailey. Trone had retired and was lying in bed, when Morris remarked that perhaps Trone thought he was afraid to shoot him. The answer was that he knew Morris would not shoot his best friend, and stretching wide his arms, added, "shoot, if you want to."

Morris immediately pulled the trigger, the bullet penetrating Trone's right lung and going through his body.

Kansas Mayor Ousted.

Topeka, Kas.—The supreme court today granted a writ to oust Peter Eberhardy, mayor of Leavenworth, from his office for failure to enforce the laws against saloons and other resorts.

Assessments Raised.

Louisville, Ky.—Assessment on the churches of the Methodist Episcopal Church, South, for the church extension was raised 25 per cent. by the board of church extension, which finished its annual meeting last evening. This means that about $175,000 will be collected from the Methodists for the present fiscal year, which ends March 31, 1908, whereas last year only $140,000 was raised. The board pledged itself to raise $50,000 for the building of churches in Oklahoma, the people to raise a similar amount.

Family Held for Murder.

Chattanooga, Tenn.—An entire family is being held at the county jail tonight, as the result of the killing of Joe McCormick, aged 10 years, by David Pendleton, who gives his age at 10, but who appears to be not over 6. The boys were playing with pop guns, when the Pendleton boy, becoming worsted, ran to his home, secured a shotgun and shot his playmate dead. Mrs. Pendleton who, with her four children, is being held, is alleged to have told her boy to shoot. This she denies.

Mississippi News

Needed Bank Legislation.

Chancellor Percy Bell read a paper before the Mississippi Bar Association, in session at Vicksburg, on "Needed Bank Legislation," in which he contended that capital stock should not be less than $250,000 in cities and $100,000 in towns. He believed in the liability of shareholders. He advised that insolvency for twelve months be constructive notice to the directory of insolvency in suits for money lost by failure. A condition of insolvency for six months should be prima facie evidence of the knowledge of insolvency by employes and officials. There should also be a system of examinations of banks under the guidance of a State commissioner of banking. The paper provoked considerable discussion, many of the members opposing the proposed regulations, among the number being Chief Justice Whitfield.

The State's Crops.

The board of trustees of the State penitentiary reports the following crops planted on the State's farms: Sunflower 3,000 acres in corn, 5,000 acres in cotton, 50 acres in potatoes, 50 acres in sorghum and peas, 10 acres in rice. Belmont farm—900 acres in cotton, 300 acres in corn, 10 acres in oats, 5 acres in sorghum and peas. Rankin farm—500 acres in corn, 150 acres in cotton, 5 acres in potatoes, 20 acres in Louisiana cane. Oakley farm—450 acres in cotton, 300 acres in corn, 5 acres in potatoes, 40 acres in oats.

The State's Cash.

State Treasurer Miller reports plenty of cash in the treasury vaults, with considerable more to come in during the present month from privilege licenses. There is in round numbers $500,000 cash on hand, and will be ample funds to meet the $333,333.33 required to make the June school fund distribution without having to resort to the sale of bonds.

Heavy Criminal Docket.

The State docket of the attorney-general shows that since the commencement of the present term of the supreme court in October, 1906, upward of 130 appeals in criminal or State cases have been handled by the court, and of the number decided more than 100 have been affirmed. This is the heaviest docket that has been handled in many years.

Corporation Charters.

The figures represented by the charters for new corporations, or amendments to old ones by which the directors are authorized to increase their capital stock, filed from Oct. 1, 1905, to the present date, amount in round numbers to the magnificent total of $43,200,000.

Regular Waterspout.

A terrific rainfall, a regular waterspout, fell at Greenwood, which added to the great injury already done by the cold and wet weather to the crops. Some planters have already planted cotton the second time, and it is believed that a third planting will be necessary in places.

Want Better Stations.

The citizens of Lexington and Canton have importuned the commission to use its influence in order to help them in their efforts to get a suitable passenger station at each place.

Good Roads in Leflore.

Through the efforts of Congressman Humphreys the government has agreed to furnish the machinery and an expert to supervise the building of one mile of burnt road in Leflore county, the county to furnish the necessary fuel and labor to make the experiment.

Child Scalded to Death.

The little 18-months-old daughter of Dr. and Mrs. W. J. Knox, of Ingomar, was fatally scalded by the overturning of a pot of water on the fireplace. The baby was playing in front of the fire, when the wood under the pot burned in two and threw the boiling water across the child's lower limbs.

Railroad at Pittsboro.

Citizens of Pittsboro have organized a stock company to build a railroad from that place to Calhoun City, the terminus of the Okolona branch of the Mobile and Ohio.

Daughters of the Confederacy.

The Mississippi division, Daughters of the Confederacy, held an unusually eventful and busy convention at Jackson, and adjourned to meet during the first week in May, 1908, in Yazoo City.

Windstorm at Vicksburg.

A wind that reached the velocity of forty-eight miles per hour swept over Vicksburg, doing much damage.

No Election in Washington.

The board of supervisors of Washington county refused to order a local option election because the petition asking for same did not bear a sufficient number of signatures. When the petition was filed it had the requisite number of names, but several signers withdraw their names, thus defeating the petition.

New Church.

The Baptists of Columbus have decided to build a new church to cost $30,000.

Crops in Holmes and Attala.

The crop conditions in Holmes and Attala counties are discouraging. The excessive rains and cold weather destroyed about all of the corn and cotton previously planted, and on account of the scarcity of good seed much of the land cannot be replanted this year.

Anti-Tuberculosis League.

The Mississippi Anti-Tuberculosis League held a successful session of two days at Meridian, during which considerable interest was awakened in the purposes of the organization.

DUTIES OF BANK DIRECTORS.

Synopsis of a Paper Read by Hon. T. M. Henry Before the State Bankers' Association.

T. M. Henry, Auditor of Public Accounts of Mississippi, to whose department State banks are required to report at least four times yearly, read the following paper at the meeting of the State Bankers' Association, held at Gulfport, his subject being "Duties of Directors—Their Leading and Moral Responsibilities:"

Owing to the fact that the laws of Mississippi contains so few safeguards for the protection of the bank's capital or its deposits, it becomes important and necessary that directors exercise the more watchful care and active, systematic vigilance over its affairs, and at least to be fully and constantly informed as to its general conditions, and particularly whether the officers entrusted with its executive management are true to their trust and are faithfully performing their duty, conscientiously and with an eye single to its general welfare. This can only be assured when they keep themselves in close touch with their bank, its securities and, to a large extent, with its patrons. These the patrons have more than a reasonable right to expect and to demand.

It is well recognized much of the business of the bank—in fact, the greater portion—comes through the personal influence of the directors, individually or as a whole, and they correspondingly owe such patrons a moral duty that is bordering on criminality to neglect, or to even perform in a half-hearted, perfunctory manner.

The directors should be the sentinel on the watch tower, with enough interest in and knowledge of the bank's affairs to at once detect the first approach of danger, and with sufficient courage to promptly give the warning signal when it is seen approaching, or even threatens, and by extra care and vigilance to prevent even a possible approach, to such an extent at least as to endanger the solvency of the institution. It is a solemn duty, and no one lightly viewing it should be selected therefor.

Probity of character and business qualifications above just criticism should have more weight in their selection than any possible amount of stock directors may be willing and able to subscribe for. This principle, even measurably recognized and honestly lived up to, will insure for any bank a satisfactory career and the respect and confidence of the community. Without it no institution can expect a long and enduring prosperity, and would not deserve it.

The last place for a drone or for a loose-jointed man of business is the directorate of a bank, for there he is handling not only his own funds, and that of trusting friends, as is the case in other avocations, but those of widows and orphans—trust funds of the most sacred character, and often including all they possess. He cannot know they are honestly dealt with or judiciously handled without a personal knowledge of at least the important details. Among his first duties should be that of duly informing himself, and thereafter of keeping himself informed—not looking on the president and cashier as responsible for everything.

Comptroller Ridgely, of the United States Treasury, believes that if boards of directors would only half-way do their duty there would be a speedy ending of "such sudden and sensational failures of banks, looted from the inside by men who have stood high in their communities and have been thought to be models of honesty and trustworthiness." If this is so important under a system of regular examinations, how much more so does it become in the total absence of such?

A director should be what the name implies—a director, in fact; and one who is willing to be controlled by the will of the majority, and for the interest of the whole. He should at least assist in controlling and directing the general affairs of his banks. He cannot do this, totally ignorant of its conditions. You might as well try to run an engine without steam. He should also be on the alert for new, desirable business, not leaving this important function, as is too often the case, solely to the officers actually in charge. They can accomplish much better results when given this reasonable service by their boards.

With proper care on the part of directors and a reasonable exercise of their share of the responsibility with that of the president and cashier, bank failures would well-nigh be a thing of the past, if not entirely so. Banks do not become insolvent, or men thieves or defaulters, in a day, or a week, or a month, but, like the corroding things in the physical life, comes from a slow, cankerous growth, hardly perceptible at first, beginning with carelessness, indifference or the lack of knowledge and watchfulness on the part of directors—no intention or desire existing originally to wreck the bank or even seriously injure it. Discovered in time, as they easily can be, irregularities or peculations could be corrected with small or no loss to anyone. The old adage, "a stitch in time saves nine," applies perhaps with more force and cogency to the banking business than to any other avocation, and certainly as much so. While this much-desired end need not be expected to be fully attained, it can be closely approached, and without great effort on the part of anyone.

Too many directors are prone to look upon their offices as purely honorary ones, acting as if they felt that when their stock is paid for the chief and principal business thereafter is to regularly participate in the dividends, and they always expect large ones, learning to depend too much on and to place too much authority in the president and cashier and other more willing directors for the full and complete management of the bank, alertly transferring their duties entirely to these officers, too often placing it on the shoulders of the two former ones—frequently overloading them—overlooking the fact that such a transference is countenanced by neither good law nor correct morals.

A director with such false, slip-shod ideas is of little value to any institution, but oftener, and most generally, is a distinct disadvantage, regardless of the size of his holdings—the exceptions, in rare cases, only proving the rule.

I have often wondered why the banks, like other enterprising avocations dependent on the general public, did not to a greater extent devise some kind of personal solicitation system to work up new business, and in my younger days have thought it possibly due to the fact that they had all the business wanted, and only desired an increase in the kind that took the trouble to "hunt them up."

It is thought that the game of whist was first played in the time of King Henry VIII of England.

You cannot improve your own reputation by belittling that of others.