'Oh, but then she will never

least not in the real society that my

He laughed a trifle uneasily, sud-

not becoming in a borrower, even one

from the highest society, but an in-

stant later he was reassured, for

"Thick skinned Jew," thought Mur-

"A boor," thought Mandell, but th

Murray, his never very nimble wits

slow fires of anger were kindling.

slightly befuddled with his before dinner potations, was suddenly seized

with the idea that Mandell meant to

refuse to lend him the money he must

While he silently cast about in his

me how much you require," he said,

"By Gad, that's right! I haven't

business. Fact is, Mandell, I want

"Right away, as soon as possible

"It is very close to the end of the

I'll return it inside of three months.'

year, and I don't think the directors

care to lend so much to an individual

"Security! Pshaw, Mandell-fo

twelve thousand? Why you could

lend me four times that amount your

self; it's a mere bagatelle. If yo

want security, put it on the building

Hang it! I think it's good for twelve

thousand. Well, say! One of the

best little office buildings in town!"

and, many times that-which it car-

ries, but as security for a further

"The deuce you say!" said Murray

flushing guiltily and wondering how

Mandell happened to know so much

about it. Recovering himself, he suc-

cessively tendered a block of houses

some unimproved real estate, his in

terest in a theatre, and finally his cit

home, but Mandell refused them al

"Well, then," cried Murray, desper

ately at last, "I'll give you my word

"I'm afraid you don't understand

banking methods. Whatever my own

sessed full information as to his rea

standing, fully appreciated the fact

that he had tried to deceive him into

ending money on worthless colla-

eral and despised him for it, that he

saw through his shallow shams and

bluster and with the realization every

vestige of caution left him. He lean-

ed forward, purple in the face. "Then

"I am afraid we shall be compelled

"We," sneered Murray, "we, eh;

You are the President of this bank

policy. Oh, I know, it's common talk.

Well, you look out or you will be in-

vestigated along with the other

Mandell laugher, "My dear M

Murray, truly that is childish, and

funny." He laughed again and then

rose. "Sorry, but we cannot accom-

Murray sprang to his feet. As h

did so he brandished his cane and

oval frame which stood on the desk

stooped to recover it. As he straight-

ened, his eye fell upon the picture it

"A woman-, eh? The tone was

Mandell extended his hand for the

but now the smouldering anger in his

you mean to refuse me eh?"

crooks some day."

modate you."

loan, I'm afraid not."

on the same grounds

of honor?"

"Indeed, it is worth twelve thous

twelve thousand dollars."

"When?"

procure in some quarter, and he was

Mandell's face did not change.

girls are born to."

instantly furious

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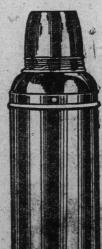
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MANDELL THE JEW.

(BY EDWARD CAHN.)

Mr. Z. Murray, portly, red-faced, lressed in the height of fashion, folpishly in fact, flaunting a diamond scarf pin, diamond rings on two fingers and a massive and overly ornate fob, sat opposite Louis Mandell in the latter's private office.

Murray's hat was tilted at a rakish angle ill-befitting his forty-eight years. One thumb was thrust into the arm-hole of his pearl grey waistcoat, and the expression on his face as well as his whole attitude savored of condescension and offensive famil-

He had been boasting of everything from his own prowess on the golf links to his wife's triumphs in society, and was just finishing an account of his last fling in the stock market, which had ended very disastrously hough he did not dwell upon that Through it all ran an insulting innuendo which boldly said: "I am of

the elect, I belong-you do not. I condescend to borrow from you, and Hang it! I never was meant for in return for your filthy money I am giving you a verbal glimpse of that paradise. Christian society, which you and your wife may not enter.

Mandell was representative of the highest type of his or any other race. As quiet in demeanor as he was in at this time-still-what security do dress, dignified, unfailingly polite, and you offer?" at the same time a keen and progressive business man. Unprejudiced

Besides his banking interests he had many other irons in the fire, not the least of which was philanthropy. Not the sort, however, which gives many libraries, schools and what not, widely heralding the donor; but the sort which makes a handsome contri oution anonymous, and countless nodest ones of the same sort. His ounty knew no creed, no restriction

save that it be unadvertised. In the business world he was known as "Mandell the Just." The word, used in its true sense, means more than generous-good-kind. It is the essence of all three, and something more. Louis Mandell was absolutely just.

Now, as he listened to the talk of this man Murray, and felt a wave of disgust overwhelming him, he came near to being unjust.

All this preliminary talk he felt inclinations might be, I, as an officer of this bank, cannot lend its funds unsure, was intended to impress upon him the great social prominence of secured." the would-be borrower; his lofty posi- This refusal angered Murray afresh, to bestow upon this money-lending lew of what he deemed most obscure

Mandell understood this, and the mean motive, and he caught himsel' hating Murray most heartily. Hating bishness-his very pearl grey waistoat! And before he knew it he was glad that he had bought up all Mur-

ay's mortgages and "paper." Then he recalled himself with start, and despised himself for an unworthy Jew. What! Let such a person ruffle him? Be annoved at the gnorance and prejudice of an un-

thinking fool? Never! He had been intending to bring the interview to a speedy close, but now he decided to let Murray talk on as he would. He would endure his society as a sort of penance, and he was curious to see just how far Murray

Now he understood why Morrisohn, the retiring financier from whom he had bought Murray's debts, had hated him so bitterly, and his determination to if not ruin Murray, at least to It rolled off on to the floor, and he bring him to his arrogant knees.

Mandell," Murray was saying, " want | contained. another loan. By Gad! It takes al pile of money to keep afloat these offensive. days. Why my wife alone uses a fortune every year! Of course, the girls portrait, "My wife," he said coldly are growing up, and that counts."

"Indeed, yes," said Mandell, smil- heart burned up brightly in his eyes ing, "my own daughter is getting to | "Same thing," said Murray, brutalbe quite a young lady. Soon-" ly, glad to have given pain at last

HOW TO PRESERVE YOUTH AND BEAUTY.

One great secret of youth and beauty for the young woman or the mother is the proper understanding of her womanly system and well-being. Every woman, young or old, should know herself and her physical make up A good way to arrive at this knowledge is to get a good doctor book, such for instance, as "The People's Common Sense Medical Adviser," by R. V. Pierce, M. D., which can readily be procured by sending thirty-one cents for cloth-bound copy, addressing Dr. Pierce, at Buffalo, N. Y.

Hurrying on the heels of malice came "Excuse me." he added hastily.

neant no harm, and to prove it I'll tell you what I'll do. You let me have that twelve thousand and I'll have ny wife take up yours and boost her nto society, our set. It will be a hard job, of course, but we can do it. What do vou sav?

Mandell could not trust himself to speak, and Murray, in love with the idea, rattled on. At length he paus coming out!" interposed Murray. "At ed, for want of breath, and by that time Mandell was his own man again. "No thank you. My wife has no ani-

bition to appear in your set." denly mindful that such a remark was "What! How do you know? Just Why you have no idea how eager all the women who are "out are to be "in." Just ask her, and I'll warrant you she will soon make you see what a mistake you are making She will count twelve thousand dollars cheap for it, too, if she is a Jew-

> "You are quite mistaken. I know. Good afternoon.'

"Know! You crazy fool, you seem - of a lot. You Sheenies are all know and nose. I'm sorry made that proposition. Why, our friends would never forgive us. The mind for a taunt, Mandell lifted his idea of your wife in the same set as

eyes. "Mr. Murray, you have not told Mrs. Murray-she-"Stop!" Mandell's voice had the edge of chilled steel, and it quieted Murray.

He pointed to a chair. "Sit down." Murray obeyed.

"Mr. Murray, for a man in your position in life, you are singularly lacking in breeding and ordinary common sense. You evidently be lieve that by calling me a Jew re eatedly, that you are insulting me, That is a mistake, but since you mean it as an offence and have had the bad taste to extend it to my wife. I think

polite in future. "I will overlook your attempt .to get a further loan from me on worthless security, and-" "Worthless!"

a lesson may teach you to be mor

"Yes, worthless. That office buildng, that land, those houses, the theare, your city home and country place re all mortgaged up to the last notch and I hold the mortgages. One nortgage is due, and the interest on wo others on December 24th and xpect payment on time. That's all Murray's face went gray. "You old the mortgages! All of them?" "I do, every one."

Murray could read nothing but col determination in Mandell's face, anat length he got to his feet and stumbled out in silence.

As Mandell left the bank to go ome that same evening, a shabby urchin with a bundle of bills under his arm thrust one of them into his hand It advertised some political meeting.

"It is appalling what power the resent system puts into the hands o a few to wield over the mass of their 'ellow men." declared a sentence in bold type.

"Home, John," he said to the chauf eur, and climbed into the car. "Appalling power," he muttered. "Yes, it is appalling." His face hardened. then softened, looked ashamed, and by the time he greeted his wife at dinner he was almost his self again.

Rhea Mandell, at forty, was still a eautiful woman. She lived a quiet useful life, sweet with good works and kind thoughts, and she was in every way a worthy wife to a good man. She believed that every woman to be quite happy should study her husband, and she had been studying hers nost conscientiously for twenty years.

Mandell had scarcely unfolded his napkin before she was aware that omething was amiss, but she was far too clever to say so. She told him the small news of the day in her brightest manner. Gifted with a talent for story telling and micmicry, she told him a story she had heard, and was rewarded with a laugh, but the faintly troubled look returned to Mandell's eyes, and she decided that he meant to wait until after dinner for confidences. She settled back in her chair, and while she idly watched the maid removing the dishes, Mandell looked

The richly furnished room, the leathern chair in which she sat, her artistic dress, all seemed merely a setting for her lovely self. He was glad that the children were not at ome to-night, for he felt that he vanted her all to himself. How soft ner silvered hair looked. How exquisite her face, lit with great brown (Continued on 9th page.)

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(Continued stars and faintly

venirs of thousan She was smiling "Tell Maggie t ious dinner, and very much. You daintily, too, Nor to please us! E are tired; you i If the bell rings never mind, we bring Mr. Mande and have your o

ed again at the "Always kind. adoringly. "Am I, Louis" for you set me covered to-day. it was you who doctor's bill, an little business Why didn't you and sat on the

"Well, Miss. thing? Isn't it my faults to pinching her ea "Faults? The spoiling you, I n lieve you have He puffed refle "Don't you, Rl this." And he tion with Murry

"Now," he con scion of ar ol rich, suppliedly rowed the bank and spent it in day he tried to me, and insulte or tried to, whi thing, but he ha ten. He must 1 going to teach Rhea was sile tioned, "How?"

"You see, he

judices against

as it sounds, he

ety' of his; in hi going to give hi to put them to hated him, and debts, unknown ones with our b ed to retire and them all to me, them purely and business investm month, December three payments sand dollars fall to borrow that that it was to n refused him. I a proposition the him, until he ma cannot raise and friends give it unsecured, and I wall, ruin him u 1st, if I am so it a point to inve ly, and have for transactions are think mainly thr has been despoil and put by ther the position of liable, you under wife and daught pable as butterfli ter things. I ca land, houses, the in, and turn him and penniless, in "Louis! Don' dreadful. Why and her children ishness? What

"That's Murray esponsible." "Is that right hat be a stern bit of foolish talk it? Not we. If h lorance make hir misfortune, not nust not do unw ause one Christi "But, Rhea, eve iew-point I am dell, with averte Mrs. Mandell Now, Louis, I pology for think