

A Story Of a Bank-Teller.

Among the people crowding into one of the Broadway theatres the other night was a tall, fine-looking man, accompanied by a beautiful girl dressed in the newest summer fashion. They made such a fine-looking pair that they attracted more than passing attention. Standing in the lobby watching the people were two young men, one bearing the distinct Wall street stamp, the other evidently a stranger in the city who was seeing the sights.

"Note that couple," whispered the Wall street youth to his friend. "There's a peculiar story in connection with the man. The curtain will not go up for ten minutes yet. Come next door and have a drink and I'll tell it."

At the bar of an adjoining cafe the young man from Wall street told the following tale: "The man I called your attention to is named—well, let us say, Adams. That will do for story telling purposes. The young woman with him is his wife. They were married a few weeks ago, and have recently returned from a trip abroad. He is connected with a bank here and holds a responsible position. At one time, though—but I am getting a head of my story.

"The bank directors, of which my father is one, met as usual to talk over business matters about a year ago. An even dozen of them sat around the table in President Wilson's office and for an hour or so discussed several investments, listened to the reports of the various officers of the institution and exchanged congratulations over the bank's prosperous condition. It was nearly time for adjournment when the president, referring to a letter which he picked out of the mass of documents on the table, said: "I have here a communication from Mr. Adams, the paying teller. In it he asks for an increase of salary, giving as his reasons the fact of his approaching marriage and calling attention to his years of faithful service."

"What salary does he get?" asked Penfield, one of the richest men in the board of directors. "Twenty-five hundred dollars a year," replied the president. "Seems to me that's enough for a young man to marry on," spoke up Blanchard, another millionaire. "Why, when I got married I did not have half that salary."

"Other directors added dissenting opinions and the president, passing the letter over to the secretary, told him to reply to Adams that his request for an increase of salary could not be granted. Then the meeting adjourned. "About a week later the bank was suddenly placed in a precarious position. There had been a failure in the street, and the institution with which Adams was connected was under a heavy strain. To meet the expected crisis \$600,000 in cash and negotiable securities had been put aside as a sort of reserve fund. While the officials of the bank were not exactly apprehensive, in panic times it is hard to tell just what is going to happen. A special meeting of the directors had been called to discuss the situation. The conference was interrupted by the entrance of the cashier. He looked pale and flustered. Apologizing to all present, he made his way to the president's chair and whispered a few words.

"Impossible!" almost shouted that official. "Every man in this bank has been here for years. They are above such a thing. There must be some mistake." "A thorough search has been made," replied the cashier, "but no trace of the package can be found." "Addressing the assembled directors who had been watching the scene, the president said: "Gentlemen, a serious matter has occurred. A package containing \$600,000 in cash and securities is missing from the safe. Under ordinary circumstances, such a loss as that would not affect the bank. Just now it is a matter of deep concern, as the street is shaky and the news of the loss might result in a run on the bank. With our funds all tied up to protect investments, who can answer for the result?"

"The directors looked at one another in despair. Finally one mustered up energy to ask: "Is there any suspicion as to the thief?" "Only Mr. Adams and I had access to the vault," replied the cashier. "When was the package put in the safe?" asked another director. "Yesterday afternoon," replied the

cashier. "It was there when I went home, I am positive." "Was Mr. Adams in the bank when you left?" "Yes. He said he had some accounts to check up." "When did you discover the loss?" "About an hour ago. I saw the package was missing and waited until Mr. Adams returned from his lunch to ask him about it. He said he knew nothing about it. I had a search made, but there is no trace of it."

"Better send for Adams," suggested Blanchard, who had been one of the first to decry the advance of salary to the teller. The thought of that application recurred to all present. The president touched an electric button and a clerk appeared. "Ask Mr. Adams to come in here," said the president. And as the clerk disappeared he added: "Gentlemen, whatever may transpire, the news of the defalcation—if such it should prove to be—must be kept a secret for the time, at least. The reputation of the bank is at stake."

He had scarcely finished speaking when Adams entered. He bowed politely to all present and waited to be addressed. "Mr. Adams," said the president impressively, "this bank has been robbed of \$600,000. While there is no suspicion attached to you directly, everybody in the bank is more or less involved. As you were the last person to be seen near the money, we have called upon you to see if you can throw any light on the matter."

"I can, sir," said Adams, calmly. "I took it." "There was a gasp of astonishment from all present. One of the directors, who was short and stout, developed symptoms of apoplexy. Blanchard was the first to find his voice. "Send for a policeman," he gasped. "Is this a practical joke, Mr. Adams?" asked the president, sternly. "I am perfectly serious," replied Adams. "The money was taken by me at the close of business last night. It is secreted carefully in a place known only to myself, and I flatter myself that all the detectives in the country cannot find it. Now, let me explain my action," he said, as the choleric Blanchard was about to demand again that a policeman be summoned.

"Adams spoke in a clear, calm voice that seemed to carry conviction. The directors bent forward to listen. "About a week ago," began the teller, "I made a request for an advance of salary. I felt it was due to me for my long and faithful service in the bank, and, moreover, I investigated and learned that I received less salary than any other teller among our downtown banks. It is not my intention to bore you with personal matters. Enough to say that I contemplated marrying a young woman of some social prominence. My salary was not sufficient to support her in the style to which she had been accustomed. I asked for more and was refused. That means that I must abandon my matrimonial aspirations."

"Do not imagine that I became reckless or desperate. What I did was the result of a carefully laid plan. I purposed to take about a half a million from the bank, secrete it, and suffer the full penalty of the law—that is, I would go to jail for the maximum length of time, ten years, and at the expiration of that time, take my treasure and live in some foreign country. I have no relatives here. Only a few friends would miss me, and my disgrace would be forgotten in the lapse of years.

"Now, one word more. The bank, I know, is not in a position just now to withstand the shock which will assuredly follow the news of a defalcation. I am willing to compromise the matter. If you will draw up a document agreeing not to prosecute me, I will return to the bank within a half hour \$300,000 of the cash and securities. The balance will enable me to live in comparative luxury in the foreign country which I have selected as my future abiding place."

"There was silence as Adams finished speaking. The directors looked at each other in amazement. The coolness and audacity of the teller were overpowering. At length the president spoke: "Your proposition is so startling that we would like time to consider it. Kindly withdraw until we discuss it. In the meantime, be added stiffly, 'the watchman will keep you under surveillance.'" "Adams laughed scornfully. "If I had any intention of running away I would not have stopped" to talk over the matter," he said, as he walked to the outer office, followed by the watchman, who had entered in response to a touch of an electric button, and was wonderingly obey-

ing the brief whispered instructions of the president. "For nearly half an hour argument was heated in the private office. Blanchard and the choleric director were in favor of no compromise and were for sending Adams to jail and taking chances of recovering the money. The panicky state of the street was offered as the only inducement for accepting the terms proposed by the teller. It was finally and reluctantly decided to accept his proposition.

"Adams was sent for. The president made a final effort to save the bank's funds. He spoke of the young man's future and dwelt on the career which was being blasted. To all of which Adams replied firmly that his course had been decided upon and nothing could change him."

"Well, we accept your terms," said the president, angrily. "Give us the \$300,000 and we will agree not to prosecute you." "There is one more stipulation which I am compelled to make," said Adams. "I must be permitted to leave the bank unmolested and under no circumstance am I to be followed."

"This brought forth another discussion, but in the end the teller gained his point and left the bank. The directors spent an anxious half hour, at the end of which time Adams returned. A paper signed by all the directors, pledging him immunity from prosecution, was handed to him. He read it through carefully, then extracted a bulky package from his coat pocket, at the same time folding the paper and placing it carefully in his wallet. "The president seized the package eagerly, and, opening it, began to count up the contents. In a few minutes he announced that the agreed sum was correct. "And now, Mr. Adams," he said, frigidly, "kindly relieve us of your presence."

"Adams turned as though to leave the room. Then, with a smile, he drew forth another package and placed it on the table. "Gentlemen, I am no thief," he said. "There is the other \$300,000. I merely wanted to give you an object lesson to demonstrate that the duty I received is not so much for salaries performed as for the trust reposed in me. As teller of this bank I have had numerous opportunities to take sums far greater than that which I temporarily deprived you of. That I did not do so is evidence enough of my honesty. And now I have the honor to bid you good day," and Adams bowed himself out. "The directors continued in session for another hour. Customers entering the bank nowadays see in gilt letters on the door of a private room, "William T. Adams, vice-president."—R. A. Lane, in New York Times.

Wedding Bells.

St. Brigid, P.Q., July 20.

A pretty wedding took place here in the parish church on July 15, the contracting parties being Miss K. F. McCormick of this place, and Mr. D. Maloney, of Montreal. Rev. Father St. Pierre officiated. The bride was attired in a becoming gown of pearl grey voile de Paris, grey chiffon hat, and carried a bouquet of white roses. The presents were numerous and beautiful, bearing evidences of the esteem in which the bride and groom are held by their many friends.

After a reception at the home of the bride's mother, the happy couple left for Montreal, amidst a shower of rice. Just as the train pulled out several torpedoes went off being placed on the rail by one of the guests.

Newfoundland Notes.

A disastrous gale on the 3rd night of July destroyed nearly a million dollars' worth of fishing gear.

The Bishop of St. John's is expected from Rome in August. His chaplain, the parish priest of Placentia, has been made Domestic Prelate, and is now Right Rev. Vincent Riordan. Long may he wear his honors.

The Bishop of Harbor Grace, who has been dangerously ill for the past two months, is now gathering strength, and it is hoped, will be well soon.

It is said Father Donnelly will have his beautiful new Church dedicated next month.

A Millionaire's Home.

The New York "Tribune" in a recent issue, furnishes the following pen picture of the luxury in which one of the millionaires of the neighboring republic lives. Its perusal will furnish much food for thought:—"That the owners of big country seats seldom realize how much money they put into them was demonstrated again the other day in the sale of the large French chateau which James W. Quintard built at Port Chester, on the Sound, a year or two before his death. The place, including the furnishings and thirty-two acres of lawns and gardens, cost Mr. Quintard about \$800,000, and was one of the most expensive and most elaborate country places in America. It was sold to Peter Winchester Rouse, a son of the late Charles Broadway Rouse, for a price which is said to have been less than half of the original cost.

The news of the sale created great interest among the real estate men of New York, who have been trying to sell the place for a long time, but had difficulty in finding a purchaser, owing to the limited number of persons who could afford to buy it and pay the additional expense of maintaining it, which will aggregate from \$25,000 to \$50,000 a year, according to the tastes of the owner. Many rich persons from various cities in the United States have gone to Port Chester to look at the place in the last two years, and, although all of them admired it and agreed that it was one of the most luxurious mansions in the country, none of them, until Mr. Rouse became the purchaser, cared to expend the fortune required to buy and run it. Albert Moore, the owner of the Girard Hotel, in Philadelphia, came very near purchasing the place about a year ago, but for some reason did not close the deal.

The new owner of the house is now at Sea Girt, where he has leased a place for the season. It is understood that he will stay there until his lease is out, and will take charge of his Port Chester mansion about September 1. Mr. and Mrs. Rouse are a young couple with three children, ranging in age from three to eight years.

Their new mansion contains about fifty rooms. It stands like a castle on an elevation of sixty feet overlooking the "Boston Post Road," and commands an excellent view of Long Island Sound for miles, and also of the beautiful pastoral and highway scenes which abound in Rye. The structure was designed after the order of the chateaux of the fourteenth century, many of which are still to be seen in Europe. It was from these that the design was drawn by the architects. The materials of outside construction are Indiana limestone, roughly dressed, and French gray brick to match. The entire front of 115 feet is surrounded by a veranda with wide steps and mosaic tiling. Three towers, two circular and one octagonal, give the building the appearance of a huge battlement keeping guard over the quiet town below. The driveways lead through huge lodge gates of limestone and copper, and wind through a glen nearly half a mile long, laid out and filled with cliffs and a combination of cultured and wild scenery. The drives, which are of crushed blue-stone and are lighted at night by lamps set in copper posts, reach the house through an immense porte cochere at the north-east wing.

The interior of the mansion is finished in a modern manner and lighted by gas and electricity. The doors are all sliding, and the whole building is heated by steam. The first floor contains the library, smoking room, music room, reception hall, parlor and billiard room. Some idea can be gained of the finish of these apartments when it is stated that the tapestry and leaded glass windows for the dining room alone cost about \$6,000. A mantle in the billiard room, decorated with allegorical figures, cost \$1,800. The drawing room is in white and gold, and the walls and ceilings are covered with rose colored silk which cost \$6 a yard. Mr. Quintard had in the mansion carpets valued at nearly \$20,000. The carpet in the drawing room alone cost \$7,000. It was imported from Paris, where it was hand woven. Mr. Quintard had to give the order three years previous to the time it was delivered in New York.

Another feature of the house is the great oaken stairway. At the first landing is a scene in the Adirondacks done in leaded glass. The window cost \$5,000.

The most elaborate apartment on the second floor is the one which Mr. Quintard fitted up for his daughter. The chamber is done in birdseye maple and has a fancy parquet floor. On a dais in the room stood Miss Quintard's bed, which, with its lace canopy, cost nearly \$2,000. A bathroom, with a \$500 bowl and slab of pure onyx, opens out from the chamber. The room is laid with tiling and the fixtures are said to have cost nearly \$2,500. Besides these rooms there are a dressing room and an octagonal oratory opening out upon the upper balcony. Both the dressing room and oratory have fancy parquet floors. In all Miss Quintard's apartments cost about \$10,000.

Besides the house there is a \$35,000 stable, a windmill which cost \$8,000, and Mr. Quintard put \$25,000 into greenhouses, flowers and shrubbery. It is said that \$25,000 was also invested in the stone wall surrounding the place and the lodge gates. A peculiar incident in connection with the laying out of the grounds was that Mr. Quintard went to Greystone, the home of the late Samuel Untermyer, who had purchased all of the palms and greenhouse stuff. When Mr. Quintard died Samuel Untermyer, who had purchased Greystone, came to Port Chester, and, without knowing where they had originally come from, bought all of the palms and contents of the greenhouses and took them back to Greystone.

When Scotland Was Catholic to the Core.

(By a Regular Contributor.)

Under the heading "Happenings in Scotland" in the "True Witness" recently, there was a report of a remarkable sermon on the "National Apostasy" of Scotland, in the course of which the preacher referred to the glorious days in that country, when the Church's teachings were received with unquestioning obedience by the whole people; before there were any Presbyterians in the world; and when Scotland was Catholic to the core. The rev. preacher concluded by expressing a hope, in which we heartily join, that the Faith will ere long be restored to that fine old Celtic people, who are possessed of so many virtues and good qualities.

The sermon suggested a peep into Scottish history "in the ages of Scottish faith." Let us take a glimpse at St. Mungo's Cathedral at Glasgow in the sixteenth century, before what Leo XIII. describes as "the terrible storm" had broken over the Church. The Sarum Missal, which differs in many details from the Roman, to which Catholics are now accustomed, was followed in the Glasgow Cathedral, where it was introduced by Bishop Herbert in the twelfth century, and where it was observed up till the time of the so-called Reformation. In those days the ceremonials in our churches on great festivals were more impressive than they are now, outside of Rome and other large Catholic cities in Europe. On the eve of the feast the nave is thronged by Catholic laity, who await the entrance of the Archbishop and canon. The festal pealing of the bells announces the approach of the prelate, and soon a stately procession sweeps through the great western entrance opened only for such occasions—and passes up to the nave to the jubilant welcome of organ and choir. Twelve officials lead the way. One bears aloft the archiepiscopal cross, the others carry maces of silver. Thirty canons in their choir dress of surplice and turred hood surround the Archbishop, and a large number of attendants bring up the rear. They pass through the gates of the choir; the "cantors," each robed in a silk cape and bearing a silver staff of office, range themselves across the western end, near the beautiful Roodscreen, and the solemn evensong begins. At the "Magnificat" two priests in copes jointly incense the altar; then, passing by opposite aisles down the Church, they offer the same act of honor to each of the twenty altars of the Church. Vespers ended, the prelate and his attendants depart in the same stately array with which they came.

But it is at the Pontifical Mass the morning of the festival that the ceremonial is most impressive. Entering in the same state as on the previous day, the Archbishop and canons, together with a number of other priests, prepare to take part in the solemn procession which precedes the Mass. Soon it issues from the gates of the choir three clerics, clad in albe and silken tunics, and

walking abreast, bear aloft three richly chased processional crosses of precious metal. Acolytes, thurifers, and attendants follow. Cantors in copes, deacons, sub-deacons—five and sometimes seven of each—vested in tunics, canons wearing rich vestments follow. The Archbishop, with mitre and cope, bearing his pastoral staff, his cross borne before him, forms the principal figure in this magnificent assemblage. Passing down the aisle, the procession make the circuit of the vast Church and returns to the choir. After Tierce, Mass begins.

The ceremonies, imposing as they were in themselves, were rendered doubly so by the attendance of kings and nobles with their numerous trains of attendants. The power and authority of the Church were all the more impressed upon the minds of the faithful when the great ones of the earth, in common with the lowliest, bent the knee to the King of Kings. It was the delight of James IV, to assist at the canonical office in the choir of St. Mungo's Cathedral, where he was permitted to occupy a stall as an honorary canon, Edward I., of England, when staying in Glasgow made more than one devout visit to the shrine of St. Mungo, in the beautiful under-croft of the Cathedral. Edward III. spent at Melrose Abbey, the Christmas festival of 1340, and assisted at the solemn offices celebrated by the monks.

The splendor with which Scottish kings took part in religious celebrations may be imagined from the descriptions given in history of the progress of James IV. on one of his pilgrimages to the shrine of St. Ninian in Galloway. When proceeding in state with his queen to offer thanks for the latter's delivery from the danger of death, the tribune was very imposing. The queen travelled in a sumptuous litter. Seventeen carriage horses were employed to carry her wardrobe and effects, and four more were employed for those of the King, who, it may be added, made altogether fourteen pilgrimages to the same shrine from 1501 to 1512. He also made pilgrimages to the Isle of May and to St. Duthac's shrine at Tain, in Rosshire.

But it was not merely as worshippers that Scottish kings and nobles proclaimed themselves humble sons of the Church. They loved to minister to her needs out of their worldly possessions. King David I. was magnificent in this respect. His example was followed by William the Lion, Malcolm IV., Alexander II., Alexander III., and Robert the Bruce, Alexander II., founded eight Dominican monasteries—those of Edinburgh, Berwick, Ayr, Perth, Aberdeen, Elgin, Stirling and Inverness Hugh de Morville, Constable of Scotland, Duncan, Earl of Carrick, and Fitzalou and other nobles founded abbeys and other religious houses. When Scotland returns to her ancient faith her nobles will doubtless imitate the good example set by their predecessors and by so many pious monarchs.

Decorative border containing the text: KNIGHTS OF COLUMBUS AND SALOON.

Under the caption "Liquor Dealers and the K. of C.," the "Sacred Heart Review" says:—

The committee on appeals of the Knights of Columbus the other day reached a significant decision in the cases of those Knights whose membership in the order was questioned because they were in the liquor business. Several months ago it came to the knowledge of the national officers that members had been received into different subordinate councils in violation of the law adopted in 1895, preventing men engaged in the liquor trade from joining the order. In some instances men would be admitted whose occupation was not tabooed by the law, but, soon after, such men would go into the liquor business. There were about three hundred cases under consideration, of which about seventy-five finally went before the committee on appeals, the remainder having been decided by the national officers as members in good standing. Fifty of the seventy-five were adjudged violators of the liquor law provision, and are stricken from the rolls.

Notes for F.

In many cases farmers to know the cause of their loss of fertility on their farms noticed to decrease year to year. This was treated by Professor J. of the Central Experiment Our arable soils have great change since the stirred their fertile dirt change has been for the too few have any ground; on the contrary every farmer whose back twenty, or even to agree that our crops to as a rule, in many of provinces, what they us the question naturally this falling off in return the fields of many of ers? Yet they seem to in the lack of one mark of fertile lands—good pl tion. No matter how in the essentials of plan every foot of land be phosphates and potash yet, being in poor pl tion, the returns are su A bare definition of pl tion will indicate but in reasons for the results of Physical condition m to mean the degree of openness or crumbliness power to retain moisture mediate water content.

The importance attach physical condition is sh of the most famous agr the late Sir John Lawes celebrated Rothamsted station, who, after an e over fifty years in soil and fertilization, said: "periments tend to show the physical condition, for absorbing and retain its permeability to root capacity for absorbing a heat is of more importan chemical composition.

To discuss good physic it is necessary to consid moments the requirement healthy growing plant. Light, air, moisture, heat The lack of any one or abundance of any one r to the plant. The prese large or too small propo sickly plants. Light we cannot con it need not be discussed. Air will, of course, a round the stems and lea crops, but it is just as the roots. Water soake puddled soils do not per to circulate among their They are, therefore, not plant occupation. It is air rather than the sup of water or impermeabili soil to roots that failure Water, or moisture, is a solvent for much of th food. It serves as a veh rying the food from the leaves of the plant. An is absolutely indispensa abundance is fatally inju The heat necessary for ination and plant growth tive condition, and so de on the other factors for nets as to need, but litt at this point. That hig tures with abundant moi rank growth is well kno farmer. To secure such tion in our northern lat quires careful cultivation depends upon good phy tion.

Food is, of course, an requirement in plant gro on the assumption that f all in all, the one great plant life, many have fo premise to its logical m many have supplied the food in specially prepared more or less homeopathi speaking) doses. Most co immense quantities of pla is not always in an ava Adding to this supply in the same form will not good results. The follow course likely to secure go conditions would insure a supply of plant food in the suited for sustaining plan converting the erstwhile food into available forms.

The influences affecting condition are various, and he hoped to discuss them length at the present mo name the more important without reference to the importance they might be I. The character of the is whether a clay, a clay sandy loam, sand gravel, peaty, and, generally spe ther of a drift or an alluv tion.