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RIDGLEY'S REPRISAL.

By Edna Kerr.

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Herbert Morrow, bent and careworn, passed the parlor door. His daughter, Daisy, smiled up at him as he glanced at her in passing, but the smile turned into a sigh as the bowed figure vanished.

"Is the run on the bank serious?" asked Degnon. "Your father looks very bad."

"I am afraid that it is serious," she answered. She was engaged to Degnon and trusted his discretion.

"I saw the evening papers," he said, "but I thought that it was just a sensational playing up of an incident. May I go in and see Mr. Morrow?"

"I wish you would," she said. "I seem so helpless. I think he would like to talk it over with a man."

The banker looked up wearily as Degnon entered the library. He liked this clean-cut young chap, who had come to Rivdale to take charge of the electric plant. Degnon went directly to the matter at issue.

"I have come to see if I can be of any service," he began. "I have some \$20,000 that I can get hold of by tomorrow."

"Too little, but I thank you, my boy," said the president of the Union bank.

"Is there no way out?" persisted Degnon. "Just how does the matter stand?"

"It is a plot of Ridgley's," began the banker. "It cannot be proven, but he practically owns the Provident Savings bank as well as the First National."

"That is news to me," said Degnon.

"And to most others," said Degnon. "Ridgley does not want his connection with the Provident bank known. Now, just at present there is a heavy demand for money on short time loans. The high rates of interest have led both the Provident and my own bank, the Union, to send all of our surplus to the city banks. Ridgley sees his chance to put me out of business by starting a run. He knows that there is not

enough money in either bank to meet a run, but the First National will help the Provident. I shall have to suspend until I can recall the money on deposit in the city."

"I think I see," mused Degnon. "Both banks need money. The Provident can get it from its sister bank. Your Union will have to admit its inability to pay depositors. They turn shaky about your bank and go to the rival institution."

"That's part of the scheme. The rest is this: Next week the interest accrues. If there is a run and the money is withdrawn, this interest is lost to the depositor. The First National will get the use of the money until the scare is over. They announced tonight that their interest would be paid. When the scare is over they will cut off the interest and send the money back to their savings bank, while in the meantime the standing of my bank is lost."

"There is just one thing to be done," said Degnon, producing a blank form. "Put electricity into your bank."

"How will that help?" asked the banker. "It is a sign of enterprise, but I am afraid in a few days I shall have no bank to light."

Degnon smiled.

"I have an idea," he explained. "I think it is a good one."

With trembling hand Morrow signed the contract, and Degnon rose to go. In the hall he stopped to say good night to Daisy and explain that he had to see some one on business on his way home; hence his haste.

The same one was the mayor's secretary, and as a result of the visit a permit was issued the following morning as soon as the office opened to tear up the street for the purpose of installing the light service in the Union bank.

Already a little knot of depositors had gathered in front of the two savings banks when the construction gang put in an appearance. The First National, in which Ridgley was silently interested, occupied a corner building, and the Union, Morrow's bank, adjoined it. Ridgley's savings bank, the Provident, stood diagonally opposite, and it was in front of the Provident that the men began to dig to tap the main feeder. The men worked stolidly on, unmindful of the excitement around them. At the Union, Morrow was pay-

ing off slowly to defer the announcement of suspension, in the hope that help might come. At the Provident, on the other hand, an extra force kept the line moving briskly, paying off as rapidly as the money could be counted out.

Clerks were busy bringing up money from the vaults downstairs, and over in the First National other clerks were receiving the money and opening new accounts. Ridgley had devised the scheme as reprisal against Morrow. His son had been Daisy's favored suitor until Degnon had stepped in and cut him out. Ridgley had not forgiven the banker for the fancied slight and, with his usual business instinct, was making his revenge profitable.

It was nearly noon when a clerk dashed out of the Provident and hurried into the First National. In a moment he came out again, accompanied by Ridgley himself. They were making their way to the Provident through the crowd when suddenly Ridgley stopped at the edge of the excavation.

One of the laborers, an Italian, was working with a crowbar at the bottom of the pit, seeking to dislodge the bar from some obstruction it had encountered. Ridgley shouted excitedly to the man, who smiled pleasantly into his face and began to climb out of the pit.

The crowd left the line and crowded around the opening. The Italian was waving his permit, blandly confident of his rights, and in his excitement Ridgley could not make himself understood. At last the Italian seemed to comprehend and, dropping back in to the pit, seized a pickax and smashed through the obstruction, proudly handing out a bulky cylinder, now gaping wide to show its load of crisp bills.

"No taka da mon!" explained the Italian. "Hones' man. Ver hones' man. No taka da men!"

In a flash the crowd understood. The Provident was meeting the run by paying out money sent under the street from the First National. The money was making an endless chain, being paid out over and over again. Half a dozen men in the crowd began to explain how the bank was profiting by the evasion of interest, and Ridgley retired hurriedly. With the crowd in its present temper he was not anxious to be within its reach. A little talk would precipitate a riot.

But Degnon had planned skillfully, and his orators talked just enough to check the run on the Union. There were muttered threats, but the drain was stopped, and a back flow of depositors was started toward the Union. Ridgley's reprisal had proved a boomerang.

That evening Degnon explained to Daisy and her father his inspiration.

"I was looking over the installation in the First National," he told them, "and I saw that there was a pipe of the pneumatic system that led out of the building."

"I thought it odd at the time, and when you spoke of the relations between the two banks I realized the game. They could shift the money back and forth as it was needed, and no one was the wiser. I got a permit to open the street and drove a crowbar through the pipe. That was all."

"I should like to give something to that Italian foreman," said Daisy.

"You might give him a kiss," suggested Degnon. "At college I was one of the stars of the dramatic club."

"You were the foreman?" cried Daisy. "You shall have a dozen kisses." And she made no protest at Degnon's prompt collection.

The Round Robin.

The "round robin" has its origin several centuries ago in France.

It was used by officers of the army as a method of expressing their dissatisfaction with the course of the king or his ministers. By signing in a circular form the leaders of the movement could not be ascertained and singled out for punishment.

The first instance on record of the use of this form of protest in the navy occurred in 1625. At the instigation of the Duke of Buckingham, the King's favorite, an English fleet, under Admiral Bennington, was dispatched to Rochelle to assist in the coercion of the Protestant subjects of Louis XIII. of France. But the fellow countrymen, locked with favor upon the resistance of their coreligionists against the proselyting zeal of the French king, and they signed a "round robin" expressing their determination not to fire a shot against them, and without waiting for a reply they weighed anchor and brought their ships back to England.

The admiral, however, received a peremptory order to return to Dieppe, whereupon the whole of the crews quitted the ships without further parley.—London Standard.

Effect of Imagination.

When Sir Joseph Fayer was with his ship in the Bahamas he landed on an island, left the boat on shore and went inland exploring. Presently, to his dismay, he saw the boat drifting out to sea. He rushed down to the water's edge, dived himself of all but some cotton underclothing and plunged in. As he swam something appeared to seize his leg, and he remembered in an instant that the sea swarmed with sharks. He nearly sunk with horror, fully persuaded that his leg was gone. But, mastering his fear, he swam on to the boat. Then he found that his alarm had been caused by a tape with which his underclothing was tied below the knee. It had come unfastened, and the supposed shark bite was only a wet tape winding and unwinding about his leg.

His Punishment.

Small Peter—Did your mother punish you for going in swimming yesterday, as she threatened to? Small Timmy—You bet she did. She made me take a bath.—Chicago News.



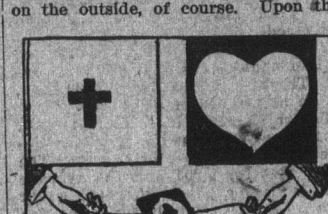
FOR YOUNG FOLKS.

OPTICAL ILLUSION.

An Amusing Experiment With Card-board and Strings.

Cut a piece of card-board to exactly the size of one of the two squares shown in the accompanying illustration.

Paste upon one side the square showing the heart, leaving the heart on the outside, of course. Upon the



HOW FIGURES APPEAR.

other side of the card-board paste the square containing the cross, having the cross face outward.

Now attach a string to the two opposite sides of the card-board.

Fasten the two free ends of the string to your thumbs. Then twist the piece of card-board around and around until the string is wound tightly. Upon releasing the card-board it will spin around rapidly until the string is unwound. While turning you will be surprised to see, instead of a heart and a cross, one figure—that of a cross inside of a heart, such as the picture shows you.—Philadelphia North American.

A LITTLE DEAD BIRD.

How the Boy Felt Who Shot and Laid Low a Golden Pheasant.

The celebrated Russian novelist, Turgenieff, tells a touching incident from his own life, which awakened in him sentiments that have colored all his writings.

When he was a boy of ten his father took him out one day bird shooting. As they tramped across the brown stubble a golden pheasant rose with a low whirr from the ground at his feet, and with the joy of the sportsman he raised his gun and fired, wild with excitement when the creature fell fluttering at his side. Life was ebbing fast, but the instinct of the mother was stronger than death itself, and with a flutter of her wings the mother bird reached the nest where her young brood was huddled, unconscious of danger, says a writer in Our Dumb Animals. Then, with such a look of pleading and reproach that his heart stood still at the ruin he had wrought (and never to his dying day did he forget the feeling of guilt that came to him at that moment, the little brown head toppled over, and only the dead body of the mother shielded her nestlings.

"Father, father," he cried, "what have I done?" as he turned his horror-stricken face to his father. But not to his father's eye had this tragedy been enacted, and he said: "Well done, my son. That was well done for your first shot. You will be a fine sportsman."

"Never, father. Never again shall I destroy any living creature. If that is sport, I will have none of it. Life is more beautiful to me than death, and since I cannot give life I will not take it."

Symbolic Precious Stones.

The list of precious stones belonging to the different months and the sentiment of each are as follows: January, garnet, constancy; February, amethyst, sincerity; March, bloodstone, courage; April, diamond, innocence; May, emerald, success in love; June, agate, health and long life; July, carnelian, content; August, sardonyx, married happiness; September, chrysolite, antidote to madness; October, opal, hope; November, topaz, fidelity; December, turquoise, prosperity.

Prod-ees, Prog-ress, Proc-ess.

The editor wishes to caution the boys and girls against falling into the common error of mispronouncing these three words prod-ees, prog-ress, and proc-ess. The o is short in each of them, and the syllables are divided as in the heading of this paragraph.—Chicago News.

A Bad Twist.

There was a boy in school who was chewing gum and had his feet out in the aisle. His teacher said, "Johnny, take the gum out of your mouth and put your feet in."

The Daisy.

"I am only a poor little daisy," it said, "Not tall like the lily, nor like the rose red."

Mid the flowers of the wealthy I never am seen;

I have only to blossom each day on the green.

"The violet has fragrance, the rose and the pink;

The primrose is sweet by the river's green brink;

The gold of the cowslip is bright on the way.

All these have a sweetness not granted to me."

But into the meadows a child strayed one day.

She passed by the lily and rose on the way.

She gathered the primrose, the violet blue,

But went to the field where the small daisy grew.

And all through the hours of that bright sunny day

Where the sweet daisy blossomed she lingered to play.

And the daisy was glad when, at even's soft fall,

She said that its blossom was sweetest of all.

THE QUEEN OF THE NORTH.

(Written for Dominion Day, July 1, 1907.)

O Canada, thou wondrous land,
Our heritage and home;
A fairer one can ne'er be found,
Though o'er the world we roam,
High-throned on earth's primeval rocks,

The North Star on thy brow;
A moral glory is thy crown,
A very Queen art thou.

From broad Pacific's sun-kissed waves,
To stern Atlantic's shore,
E'en to the mystic untrod North,
Thy rule extendeth o'er.

This vast "Dominion" is thine own,
None may dispute thy claim—
To hold it firm 'gainst every foe
Be this thy steadfast aim!

Thy flag is Britain's triple cross,
With Maple Leaf befringed;
And 'neath its folds thy stalwart sons
Will aye maintain thy right.

This proud inheritance they'll hold,
With never quailing heart;
And surely prove to all the world,
"Queen of the North" thou art.

Lead of our faith, our hope, and love,
Upon thy natal day;
Thine truest homage of our hearts
Now at thy feet we lay;
And pledge ourselves, should foes assail.

In serried ranks we'll stand;
And as in past, 'e'en unto death,
Defend our matchless land.

Thy destiny, O Canada,
No prophet can foresee;
Yet if but true unto thyself,
Most glorious it must be.

Then rise, O Queen, thy future grasp;
Let not thy sceptre fall,
Till 'mid the nations thou shalt stand,
The noblest of them all!

Watford, Ont. —Samuel Whit.

GROWTH OF THE WEST.

Grain Areas Doubled—Census Shows Big Increase in Population.

The Census and Statistics Department has issued a bulletin on the progress of the Northwest Provinces from 1870 to 1906. In 1870 Manitoba had a population of 12,238; in 1881 the population of Manitoba and the Territories was 106,681. This included Indians. There was an area of 56,971 acres in wheat. In 1891 the population was 219,306, and the area of wheat 1,010,430 acres. In 1906 the population was now constituted had a population of 418,512, and on June 24, 1906, they had 808,863, being an increase in five years of 389,351 as compared with the increase of 300,907 in the ten years, 1891-1901.

The area in wheat in 1906 was 2,495,466 acres, in barley 162,557 acres, and in oats 833,390, an aggregate yield of 43,000,000 bushels. The area in wheat, barley and oats, increased from 3,491,413 acres in 1900 to 6,025,190 acres in 1906, and to 7,915,430 acres in 1906. The yield of wheat three crops increased from 43,269,684 bushels in 1900, to 152,244,929 bushels in 1905, and to 240,459,068 bushels in 1906. The number of farms increased from 31,815 in 1891, to 54,625 in 1901, and to 130,430 in 1906.

The Dominion of To-Day.

Recently an expatriated Canadian named W. R. Givens, a former resident of Kingston, Ont., wrote to the New York Independent, giving his opinion of the Dominion and its people. Now the New York Sun expresses surprise that anyone should be so ill-informed as Mr. Givens has shown himself to be with respect to conditions in this country. The Sun says editorially:

With the statement of this writer that "there is little real Canadianism in the Dominion, really no such thing as true Canadian spirit," we cannot agree in any way. It does not accord with the facts. The federation of 1867 was the first decisive step in the march of a distinct sentiment of Canadian nationality, and on every later page of the history of the Dominion there is recorded the advance of that sentiment. There is still loyalty to England, as there should be so long as Canada remains even nominally a colony, but Canada's self-government is now virtually absolute, with the exception of treaty-making power and the inherent though infrequently exercised right of her citizens, as British subjects, to appeal from decisions of the Supreme Court to the Judicial Committee of the Privy Council of Great Britain. These form only the slenderest of political ties and only a little strain would be needed to break them. Mr. Givens may be an exception, but it is our experience that Canadians as a whole are justly proud of Canada and of their political status as Canadians rather than British subjects, and that they believe in and strive for a Canada which is and shall be for Canadians.

Until recently Canada's growth proceeded at a very moderate pace, and there are to-day fewer people in the entire Dominion than there were in the United States a hundred years ago. Mr. Givens explains this by saying as he is old enough properly to observe promptly shakes the dust of the country off his shoes and gets him to the United States, where a man may be a man before his Canadian time." This was in some measure true twenty years ago and perhaps also ten years ago. We question the accuracy to-day and believe that such a statement will be quite impossible ten years from now. Canada's development from the year 1763, when France ceded "Canada with all its dependencies" to England, until the federation of 1867 was extremely slow. It was not much more rapid for the next thirty years. About ten years ago the country really began to come into its own, and no careful student of the last decade can deny its wholesome growth during that period or doubt its much more rapid and equally wholesome growth to come.

Slangy Miss Frog.

Mr. Toad—Were the Tumble Bug acrobats very funny?

Miss Frog—Funny? Why, I thought I'd croak!

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