

HOW BANKS ARE SWINDLED.

The Trick by which a Bankrupt Merchant Stole Fifteen Thousand Dollars.

"Banks are constantly being imposed upon," said the cashier of a large bank, "and the public knows nothing about it. Why, if I was to tell you that the son of one of the largest dry-goods merchants in New York had presented two forged checks to this bank within the past month, got money on both, and escaped arrest and publicity, you would hardly believe it; but it is so. His father made good the amount. Almost every week some one manages to defraud us some way, and it is only once in six months we ever report the case to the authorities."

"Some years ago," continued the cashier, "I was the paying teller of a bank in a large Western city. Among our customers was a wholesale merchant named Henderson, who did a very large business with our bank. He was in the habit of drawing large sums to meet his bills, which were heavy, and all these passed through my hands. Among Mr. Henderson's business associates was a man named Hirtz, who had lately come to that city from the East. He was a commission broker, and sold Mr. Henderson a great many goods, for which he received Mr. Henderson's check on our bank. One day Mr. Hirtz brought to the bank a check for \$15,000. It was the largest check he had ever presented. I hesitated a moment about paying it. I examined the writing carefully. It was evidently Mr. Henderson's signature, and there was no question about the bearer being Mr. Hirtz. I asked the book keeper how much money Mr. Henderson had to his credit. He had \$18,000. So I paid it. Mr. Hirtz took thirty \$500 bills, and left the building with the money carefully concealed in his inside vest pocket. This was on Saturday, just before bank closed. Monday afternoon Mr. Henderson sent a check for \$8,000 to the bank. I sent back word that his account was not large enough to cover that amount. In a few minutes Mr. Henderson appeared at the bank himself. He was evidently very angry."

"What do you mean," said he, "by sending such word to me?"

"I mean," said I, "that you only have \$3,000 to your credit."

"That is not so," said he; "I have \$18,000 here, and if those figures are not correct I shall make this bank some trouble."

"You did have \$18,000 last Saturday, but Mr. Hirtz drew out \$15,000."

"Mr. Hirtz did nothing of the sort," interrupted the merchant hotly. "Mr. Hirtz did not draw one cent on Saturday."

"Is this your writing?" I asked, producing the check Mr. Hirtz had given to me.

"Mr. Henderson was amazed as I laid down the paper before him."

"That certainly does look like my check," he said. "It certainly does. But it is a forgery."

"Now it was my turn to be amazed. If I had paid a forged check of that size I could count my chances of holding my position with a cipher. We took the check to the cashier and examined it together, and then we compared it with his other signatures. It was so nearly like them that we could hardly tell them apart. The only difference was that it was not written in the ink Mr. Henderson usually wrote with. We sent down to Mr. Hirtz's office, but it was closed, and his clerk did not know where he had gone, but believed he had left for New York. He had made his escape. This strengthened Mr. Henderson's statement, and after a few days we made good the amount and my resignation was demanded. I told our President that I thought there was some mystery about the matter, and I had the check lithographed for my own use. A month later Mr. Henderson surprised the business community by failing, and after the settlement with his creditors he came out a bankrupt. I determined to ferret out the mystery, and for considerable time I searched the country for news of Mr. Hirtz, but all to no avail. Finally I came to New York and secured employment in the bank where I am now."

"About a year ago, while I was sitting in my private office, I was surprised to see Mr. Hirtz. I recognized him before he did me."

"How do you do Mr. Hirtz?" I said.

"The men bustled, stammered, and finally, recognizing me, turned and tried to escape, but I caught him by the coat collar and held him fast. He made no struggle, but sat down."

"What are you going to do?" he asked.

"Have you sent to the penitentiary?" "If you will let me go I will confess the whole thing."

"What good will that do me?"

"You won't help justice any by convicting me," he replied. "I didn't forge that check."

"Who did then?"

"Mr. Henderson."

"Mr. Henderson?"

"Yes. I was a poor broker in that town when I first met Henderson. He gave me a good many orders, and finally asked me how I would like to make \$1,000. I told I would like it."

"All right," said he. "You present my check for \$15,000 at the bank, draw the money, bring it to me, and I will give you \$1,000. Then you go to Europe for six months. There will be no trouble, no worry, no risk, and you will be \$1,000 better off."

"I did as he suggested, gave him the money, and left that night."

"What did you do with the man?" we asked.

"Nothing. He had papers in his pocket which proved that he had told the truth. Mr. Henderson was dead and Hirtz was a bankrupt, and as he really didn't mean to do wrong I let him go. Henderson had beaten the bank out of that much money, just like robbing it. I have no doubt other similar crimes have been committed, but I never heard of them."

The Scuttle Trick.

You see, Martha got into the habit of sitting up for me at an early age, and she can't break it off. I couldn't persuade her to go to bed and mind her own business, so I studied on the matter. We live in one of the centre houses, of a block of five-story-and-a-half buildings. There are scuttles in the roofs of all of them, and I persuaded Mr. Greenup, who lives in the adjoining house, let me in his house last night, about one o'clock, and I went up through his scuttle over to mine, and so down into our bedroom. I could see Martha from the head of the stairs, sitting in the front room eyeing the clock with a look that was a very tart chromo. But I undressed and quietly got in bed, and there I laid waiting developments. Every now and then I'd hear Martha give a short fidgety cough. Then I'd hear her get up, prance around the room a little, and by and by go to the front window, and slam the shutters. After I had lain there about an hour I heard her get up and go stand on the front stoop for a good ten minutes. Then she came in and slammed the door and locked it and commenced coming up stairs. Every other step she'd say: "Oh the wretch, Oh, the villain!" About the time she had nearly got to the landing I think she must have seen the light streaming out of the door that I'd left ajar. I could hear her stop and then I commenced to snore. I was afraid to look, you know, but I could feel her cautiously come to the door and look in. Well, I'd have given my pension from the war of 1776 to have seen her about the time she saw it was me. I'll bet it was fun. But I was afraid to do anything but snore. Then she came into the room, and by the way she breathed and stood around, I had nearly to bite my tongue off to keep a straight face on me. I could feel that she sat in a chair and was dumfounded. I never let on, but kept on snoring like thunder, but when she kicked over a chair I turned and pretended to wake up, kind of dazed like, and says:

"Why, Martha, dear, ain't you come to bed yet?"

"Jarphly," said she, awful slow and solemn like, "when did you come in?"

"Why, must be four or five hours ago. Don't you remember when I told you not to go to sleep again in the rocker, but to come to bed?" and I turned over and pretended to go to sleep again. She never made any reply but acted in a dazed, bewildered sort of way and when she got to bed I could tell she didn't sleep a wink for three hours. In the morning it was fun to watch Martha. I could hardly keep a straight face. At the breakfast table, and all the time I was about the house, she'd eye me when she thought I wasn't looking; then, when I'd notice her, she'd turn away and be awfully busy at something. She caught me kind of grinning once, and, by George, I thought the explosion was about to come. But it didn't though the look of blank, unfathomable suspicion she wore on her face all the time was the greatest show on earth. It nearly broke me up, and I have laughed till my ribs ache ever

since. I know it won't last. I know there is a day of reckoning a coming, and the thermometer is going up to clear out of sight in the Jarphly family, but who's going after trouble! It'll come soon enough without hunting after it, and I'm going to enjoy that scuttle in the roof until the explosion comes.

"Katrina."

One evening, in the far off Fatherland, as she leaned over the gate and waited for the coming of the red-cheeked and flax-haired Fritz, she shyly whispered to herself:

"In a little time we shall be married. My mother will live with us, and Fritz will whistle and I will sing all day long in our happiness. Ah! Fritz! So jolly! So honest! So truthful! Was ever another boy like him?"

Her heart beat faster as she heard the echo of his wooden shoes on the hard path and she threw open the gate and ran half-way down to meet him.

"What! Fritz ill?"

"No."

"In trouble?"

"No."

"But something has happened?"

He led her to the bench under the old pear tree, and with his arm about her he explained that he was going away—across the ocean—to America. He could make a little money in Germany—he could make a fortune in America. The idea of separation grieved him more than he could tell, but it would not be for long. In a couple of years—in three at most—he would come back to claim his bride. And so he talked and argued and pleaded, and with her heart at most choking her, and her eyes so full of tears that she could not see his face in the moonlight, Katrina whispered:

"You shall go, and I shall wait for you. I shall wait two years—three—five—forever I believe in you as in my God."

In a week Fritz was on his way, and if Katrina's blue eyes were never clear of tears his heart was never free from pain. By and by a letter came from him—then another and another; and for a year Katrina was happy. He had found work and was doing well. He loved her with all his soul—he would work and save and return to her.

And the days made weeks and the weeks made months of the second year. The letters did not come so often and there was something in their tenor which provoked anxiety.

"Ah! but he is so busy, and perhaps he was very tired," Katrina's old mother would say. "Fritz is faithful and true—be patient."

When the weeks were running into months of the third year Katrina was an orphan. Letters from Fritz now came only at such long intervals that her soul was sick with the waiting and hoping. He still claimed to love her, and he still hoped to return for her, but he had been ill—was out of work—had met with a loss—always something to put the time further away.

"Why not?" she suddenly asked herself one evening as she sat under the same pear tree. "It is a hard task poor Fritz has taken upon himself. I will lighten his labors. He cannot come to me, but I will go to him. Let the world talk. We love each other—we are to be man and wife."

A month later Katrina was walking the streets of the city in which her Fritz was living. She did not know his abiding place but she would walk and walk—she would inquire of every kind-faced man—she would whisper her errand to every woman, and she would find Fritz. He would be so glad—and they would be so happy, and the thought of it brought such smiles to her face that men turned to look and wonder.

One—two—three days of weary and fruitless search, but she was not discouraged. On the fourth day, as she wandered up and down, her heart suddenly stood still. Out from a side street came her Fritz. Yes, she would know him among ten thousand. The same red cheeks—the same flaxen hair—the same smile of good-nature.

"Fritz—oh! Fritz. It is I—it is your Katrina!"

Joy must have blinded her for the moment, for she did not see that he had company—that a woman walked beside him and looked up into his face as only a wife can look.

Katrina stood before them. She looked from one to the other, and her woman's instinct told her the truth. Fritz had played her false. He was married. White faced,

—trembling—heart broken, she looked into his eyes. He was pale but firm.

"Fritz! Oh, Fritz!" she gasped.

"I do not know you!" he replied.

"And this is my Fritz—my lover—my pledged husband!"

"Woman, move out of our path!"

She obeyed. Straight before her was the river. Crushed and dazed and walking as one in her sleep, she walked on and down to the wharf. The swift, deep waters were at her feet.

She turned and looked back to the spot where she had encountered her faithless lover.

"Poor Fritz—perhaps it was best!" she murmured.

Next moment the fierce tide was bearing her body away, and the heart which had kept faith so long and trusted so well was stilled in death.—*Detroit Free Press.*

The Good Old Winters.

In 401, the Black Sea was entirely frozen over. In 763 not only the Black Sea, but the Straits of Dardanelles were frozen over, and in some places the snow rose fifty feet high. In 822 the great rivers of Europe—the Danube, the Elbe and others were so hard frozen as to bear heavy wagons for a month. In 860, the Adriatic was frozen. In 991, everything was frozen, the crops royally failed, and famine and pestilence closed the year. In 1067, most of the travelers in Germany were frozen to death on the roads. In 1134, the Po was frozen from Cremona to the sea; the wine sacks were burst, and the trees split, by the action of the frost, with immense noise. In 1236, the Danube was frozen to the bottom, and remained long in that state. In 1310 the crops wholly failed in Germany. Wheat, which some years before sold at 6s. per quarter, rose to £2. In 1303, the crops failed in Scotland, and such a famine ensued that the poor were reduced to feed on grass, and many perished miserably in the fields. The successive winters of 1432, 3, and 4, were uncommonly severe. In 1363 the wine distributed to the soldiers, was cut with hatchets. In 1693, it was excessively cold. Most of the Lollies were killed, coaches drove along the Thames, the ice of which was 11 inches thick. In 1809, occurred the cold winter; the frost penetrated the earth three yards into the ground. In 1716, booths were erected on the Thames in 1744, and 1745, the strongest ale in England, exposed to the air, was covered, in less than fifteen minutes, with ice an eighth of an inch thick. 1809, and again in 1812, the winters were remarkably cold. In 1814, there was a fair on the frozen Thames.

A Texas Centipede.

The centipede is not a pretty insect. Horus too much to legs. Once I thought them of no use, but after seeing a lot of little Chiricahua Indian papooses pulling centipedes from their holes and greedily devouring them, legs, poison, and all, I no longer doubted the wisdom and beneficence of their creation. In the course of my checkered career I have had several adventures with centipedes and always came out second best. A centipede can raise a blister on a man's body quicker than a red-hot iron, and if you don't immediately apply a remedial poultice of pounded prickly pear and dose yourself inwardly with post-whisky—which latter is warranted to kill anything but an armymule—the resultant effects may be serious. Centipedes usually attack their victim at night, when he is asleep and can't defend himself. They are armed with about 200 little lancets conveniently lashed to the toe of each foot—of which they have several—and at the base of each lancet is a tiny sack of venom. If a centipede crawl across your body—which he almost likely will if you lie down anywhere within a half-mile of him—you'll have no difficulty in following his trail and you'll remember his visit for weeks. No man ever dies from the bite of a centipede, but I have known one to make a man wish he were dead.

Crocodile farming is rapidly becoming a leading industry in certain localities. The largest animals are killed and skinned, their flesh being used to feed their descendants. One dealer last year supplied a tanner with 5,000 skins.