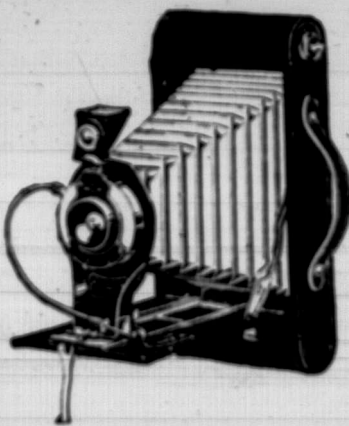


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no case are they returned to depositors, who are not necessarily represented on the board of directors. Most of the money is loaned on personal security, but a certain amount on mortgages. There are about 500 of these banks in all.

Thus it will be seen that these somewhat vague institutions have more or less taken the place of the Raiffeisen system, and the general opinion seems to be that they are doing their work very well. The great advantages claimed for them are that they keep the money in the neighborhood where it is earned and that they tend to prevent the price of money being unduly inflated.

### "Englander Schwein"

Continued from Page 9

with the farmer for their own meal. The back door was forgotten. We were famished, so fell to on the supper of buttermilk and potatoes. I finished first and strolled lazily over to the door. Besides Simonds, there were seven Frenchmen and an Englishman, all of them still at table and none of whom were aware of our plans. I carefully opened the door and stood on the sill a moment. Still pouring. "Come here, Simonds, and see this. We're going to get wet before we get back." Simonds shoved his chair back and joined me. We both stepped outside and gently shut the door.

### The Pursuit

Once more we were on our way. We found ourselves at the edge of the village in which the farmers hereabouts had their homes. We worked our way carefully round the outskirts and made for a bit of a wood a mile and a half away. We were only half way to our objective when the village bells began to ring. When the deep baying of the dogs joined in we said "Ataboy!" cast aside all concealment and began to run for it. We reached the wood safely enough, but it turned out to be only a thin fringe of trees offering no concealment whatever. We dashed through them. On the other side a village opened up. Back to the wedge of wood we went. A good-sized ditch with a foot or so of water in it ran along the edge of the wood. Its sides were covered with heather, which drooped far down into the water. Pitch dark ness would not come until ten o'clock. We flung ourselves into it after first shoving the tin box containing our precious matches into the heather above. During the intervening two hours we lay on our backs in the water with only the smallest possible portion of our faces projecting. Once the guard jumped over the ditch less than four yards away. We suffered intensely. Though it was late August, the water was very cold.

When things had become quiet and daylight had passed we withdrew ourselves from the mud, and after rubbing our numbed bodies to restore the circulation struck out across the country, intent on shoving as much distance as possible between ourselves and the camp before another day rolled round. We knew that the alarm would be out and the whole country roused, with every man's hand against us. We were getting used to that. I for one had determined not to be taken alive this time. But I certainly did not want to be put to the test. So we plowed our way through oat and rye fields and over and through ditches—many of them. Once we stripped our soggy clothes off to swim a river that faced us. In no place did the water come above our knees, but what it lacked in depth it made up for in coldness. We saw none of the humor in that, so we cursed it and stumbled on, two very tired men. We pulled handfuls of oats and chewed dryly on these as we plunged up to our waists through the crops. We reckoned that we had made thirty miles by morning and apparently had outdistanced our pursuers. Pärlewinkel lay forty to fifty miles northeast of Bremen, which in turn was one hundred and fifty miles from the Holland border. We reckoned on having to walk double that in covering the stretch, and figured on twenty-one days for the trip.

My diary for that day, August 22, 1916, reads: "Still raining. Soaked and cold. Breakfast, dinner and supper: turnips and oats." The night was a

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