POOR DOCUMENT



"Now we can start in," suggested Cam- And that meant a good deal to the town yune account from \$1 up. And here's a dreaded the fire. But investigation, swee of Cadwalader. The Cadwalader Thread man that's got to keep ten thousand on ing as it was, satisfied them. They had

pion. "No," returned Fertig, "not till we've organized the trust company." "The trust company?" "Oh, sure," said Fertig; "we'll have to dissolve these banks, you know. They're too restrictive. We don't want the na-tional banks examiners dropping in here tional banks examiners dropping in here shake her head.

tional banks examiners dropping in here at Cadwalader, anyhow, and national banks don't know how to invest money. The government don't know how. The State Bank, too, has got to go. Our old State Bank law here is too narrow. We've got to let 'em go and organize a trust The government don't know how. The speed past the homestead, "if you only had just a little more progressiveness in source to be the to see Peter Campion and his They didn't make it. They never got to let 'em go and organize a trust The government do here to see Peter Campion and his They didn't make it. They never got to go be-fore the Common Council tonight and change the name of this town. The another chance. Morristown made it, and Morristown kept Cadwalader's deposit in

company. Then we can begin to do busi- galled her to see Peter Campion and his Morristown kept Cadwalader's deposit in get a better name than that." company. Then we can begin to do busi-ness, Campion." "But," protested Pantaneous, "the peo-ple won't let you dissolve these banks. Banks. Banks. Banks. The name of Campion," suggested the vice president of the trust company. The name of Campion," suggested the vice president of the trust company.

thousand more for family expenses, don't "We'll have to be careful about this,"

thousand more for faining expenses, don't we'll have to be careful about thin, "We'll have to be careful about thin," and the you can sell out, and to get along, here in your own town. I law."

The next day—well, cotton was the dis-aster that swept the props from under Wall street. Everybody, even the mem-bers of the Stock Exchange, had gone into cotton—had sold. Houses failed by the dozen. And, suddenly, General Prospen-ity faced General Panic. The text day—well, cotton was the dis-aster that swept the props from under Wall street. Everybody, even the mem-bers of the Stock Exchange, had gone into cotton—had sold. Houses failed by the dozen. And, suddenly, General Prospen-ity faced General Panic. The text day—well, cotton was the dis-aster that swept the props from under wall street. Everybody, even the mem-bers of the Stock Exchange, had gone into cotton—had sold. Houses failed by the dozen. And, suddenly, General Prospen-ity faced General Panic.

more corporations as you like. Oh, no, this trust company will be run according to law. We'll only loan on good bond and mortgage, and so much only to each concern. I'll take care of that." The scheme was a success. Out of a wilderness, Birdsall, the town surveyor, and Walsh & Walsh, the leading archi-tects, created a paradise. Newspapers gäve it editorial success. The triumvi-rate became public benefactors. Their pictures were displayed in the local pa-pers. A magazine article crept into the

New York periodicals now and then on The down of Cadwalader shivehed hud the comprehensive subject of "Beautify-ing a Town," and Pantaneous and Cam-pion and Fertig got theirs.

Copyright, 1908, by the New York Her-ald Co. All Rights Reserved.) MANUEL FERTIG, one of the few counsellors at law in Cadwalader, stepped softly from one room to he other and closed the door behind him. Peter Campion, builder and contractor, sat at the window, moodily tapping his fingers upon the window sill. Fertig touched him on the shoulder.

"So you want to go through bankruptcy, too?" he queried.

Campion nodded. "Why, is there anybody else?" he asked.

"Come with me," returned the lawyer. With Peter Campion he retraced his step and entered his private office. At the off side of the desk there sat another man. "Hello, Pantaneous," exclaimed Campion. "Hope you're not indulgin' in the luxury of the law."

"That's what I am." returned Pantane ous. He hesitated for an instant. "Oh. thunder!" he finally exclaimed, petulantly, "you might as well know. it, Peter. I'm broke. My wife is raising the dickens. We've spent all my money and all her money. I'm going to pull up stakes and take a job somewhere. * * * I'm going through bankruptcy, Campion. Fertig, here, is going to put me through." Peter Campion, the builder, laughed uneasily. "Well," he said at last, "I don't mind telling you that I'm going through myself."

Pantaneous rose from his seat. "You, "So does the town," returned the builder, "but the town don't know." Fertig leaned back in his arm chair with his thumbs in his armpits. "It's a "Why, it'll take a hundred thousand dol-areat note, gentlemen," he commented, "Why it'll take a hundred thousand dol-lars to put that through," he said. 'hen the whole country is going mad dollars, anyway?" the town of Cadwalader are compelled "From the State Bank here in town," h prosperity that a couple of solid men



By William Hamilton Osborne.

dred thousand dollars.

"Another million!" they exclaimed. Fertig nodded. "Our names, our solid nod "aro

der. She would never have married him under any consideration, but she didn't For the first time, now, the triumvirate said the counsellor at law. They won't let you organize a trust com- der. She would never have married him scheme."



"Then you can sell out," she exclaimed

join the Down and Out Club so soon. smiled Fertig. And yet," he smiled, "do you know I've just been waiting for a couple of ducks ""Oh yes it will It wi

like you. Pantaneous," he asked, swing-ing suddenly upon that gentleman, "of wo hundred thousand dollars, just as

reason together."

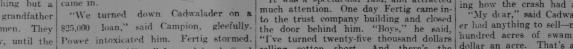
For fifteen minutes he did all the talk ing. Finally Campion snorted in disgust. "Why, it'll take a hundred thousand dol-"Where'll you get a hundred thousand

"The State Bank won't let you have a

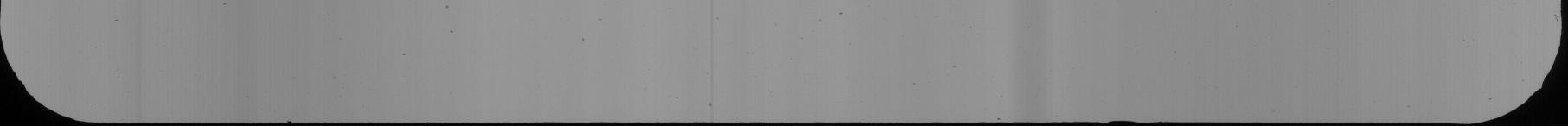
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You're going to beautify them with little Colonial cottages. Green shingles. White paint * * * Oh, yes. And here am I, the tail end of the triumvirtae. Take us altogether, ideas and all. We're worth a million. Not that I have a dollar in real million. Not that I have a dollar in real we stand. And behind that million." We'll remember, Cadwalader," he said. "You're show the rank had all come about. They bot-lu putting up the State Bank we stand. And behind that million." We'le got another million."

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