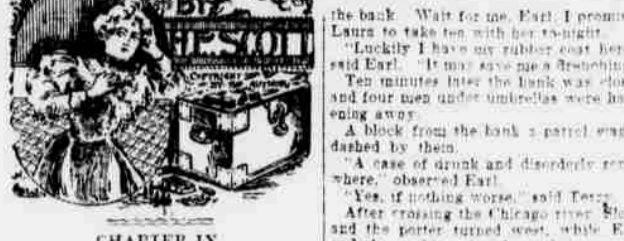


## PAYING THE PENALTY



Many months have passed since the arrest of the widow and her son in the city of Milwaukee. The case has been closed with the Great Western Bank for nearly two years, and every student has endeavored to win the full confidence of all in any way connected with that institution. No has been failed.

As the young man was on the point of leaving the bank for lunch at the noon hour on the twenty-fourth of June, 1885, Lawrence Terry, the cashier, said to him: "Earl, will you stop over to the Union Express office and ask them to send an agent at four o'clock for a money package. You have twenty thousand must be sent to that address in Milwaukee."

"Certainly," said Earl.

"Yes, sir," and Earl stopped to the door of Mr. Kellogg's private office.

"Business will be closed for an hour or two," Janette was complaining this morning. I wish you would jump into the carriage, run up to the house and see how she is getting on. I would go myself, but I have some letters to write.

"Here," as the young man was turning away, "hand this note to your mother."

Earl placed the note in his pocket and hastened from the bank.

At four o'clock Philip Elsworth, one of the trusted bank clerks, entered the bank, and porter Lockwood locked the doors.

"You are on time, Mr. Elsworth," said Terry. "I am just ready to make up the package."

"All right. I will stand at the window while you wrap the bills. I guess I can keep track of them."

"Oh, yes. I will give you plenty of time. You would hardly care to receive for a pig in a box or for wild cat money, but there is none here; the bills are all standard."

"I am sure of that," said Elsworth, "but duty is duty, G. H."

The cashier handed the packages of bills on the table back of the window and on the shelf above it where the agent could readily see each bill. He ran over the twenty thousand dollar bill, checked the bills from the schedule he had made out, as he proceeded.

The denominations were one hundred dollar bills, twenty dollar bills, ten dollar bills and five dollar bills, so it consumed some time to accomplish the task.

"It is all O. K.," said the agent. "Make up your package."

Terry hastily placed a narrow strip of white paper around each one thousand dollar bill, marked on this strip with his name, "S. T. Terry," under the figure placed the initials of his name, and with the aid of a heavy sheet of manilla paper and a strong cord, the twenty packages were soon converted into one.

Earl at this time had been standing at his desk several feet distant, apparently counting over some columns of figures and paying no attention to the work that was going on at his elbow.

On the upper left-hand corner of the package, Mr. Terry placed the figure "820,000."

"One minute more," he said, "and I will be making out the receipt," observed the agent.

"I cannot find—oh, yes, here they are!" And the cashier soon came forward with a printed slip on which the bill he had applied postage, had been pressed it down on the center of the package before him.

The outer surface of the slip here in printed letters these words:

"Central Bank, Milwaukee, Wisconsin."

"These you are, Mr. Elsworth," said the cashier, placing the package in the window.

"Here is your receipt," and the agent passed from the bank as the porter opened the door.

"It is five o'clock," said Terry presently, "Mr. Kellogg has returned, speaking to the bookkeeper, who had been posting his ledger at a desk facing the front window, at some distance away, "are you through for tonight? It is beginning to rain. I thought the clouds that have been above us all day would empty their cargo by about six."

"I have just finished my work," Earl said, closing the ledger.

"Well, if you will bring forward your books we will soon be on the outside of

## FARM AND GARDEN.

**MOVABLE SHED FOR SHADE.**  
This illustration will give the reader an idea of a plan for providing shade in the field for sheep and swine. The shed may be constructed of any light material and set on low wheels or rollers. It should not be made so large that it will be too bulky to handle easily, but it must be substantially built to withstand winds and rains. The cost of the structure may be cheapened somewhat by mak-



**A CONVENIENT ANIMAL SHELTER.**  
A thatched roof, which will also make it lighter. No door is planned in the house, and the rear wall is built to run up only part way. This will permit of a current of air through the building. For ease in moving from place to place, a stout hook should be fastened in the end, to which a ring and rope can be attached so that one horse can easily pull it. If the pasture is good, it need not be moved oftener than once a day. This bit of shade will cost but little, and add greatly to the comfort of small animals.

**Quail Grass in Sandy Soil.**  
When quail grass once gets possession of sandy soil containing little vegetable matter, it is nearly impossible to eradicate it. The roots of quail grass run deeper in sand than in heavier soil, and they are more persistent in living. If you cover quail leaves with sand, it does not smother as it would under the same soil, but it grows more compactly.

**The Asparagus Rust.**  
The asparagus rust has done increasing damage in the asparagus growing sections of the Northeast and the Atlantic coast States the past two years. In 1897 the loss in Massachusetts was from fifteen to eighty per cent of the yield, averaging fully twenty-five per cent. This pest has been made the subject of elaborate investigations by the New Jersey, Massachusetts and other experiment stations. The Massachusetts station (Bulletin 61, by G. E. Smith and E. E. Stone) concludes that the practice of burning the affected tops in the summer has resulted in injury, and no benefit has manifested itself from burning in the fall. This is in line with the experience of the most successful asparagus growers in Massachusetts. It is also true that the results obtained by spraying asparagus are not encouraging.

**GERMANY'S WONDERFUL KAISER**  
He Turns Out a Remarkable Work Connected with the French Navy.  
Their strange and versatile characters, Kaiser Wilhelm, who, besides being a large and extensive business man, runs many side enterprises, such as art, literature, drama, yachting, shooting and hunting, has exerted his talent in another direction. He has shown what he can do as a naval draughtsman, and, incidentally, how much he knows about the fleets of his dear neighbors—the French. He has made up a complete table—in pictures—of the ships of the French navy, showing, by the use of colors, to what class each vessel belongs, what her strength is, how much armor she carries, and where the batteries are located.

**How to Load a Wagon.**  
Dynamometer tests made at Cornell show that the distribution of the load on wagons has little effect on the draft. The tests were made on nearly level soil with a wide-track wagon weighing 1,200 pounds and loaded with one ton of grain. The average of four tests showed the following results:  
Load evenly distributed—239 lb. draft required.  
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**Good Roads in Jamaica.**  
In the discussion of the problems that are now confronting us in the government of our territory, examples are constantly cited of the experience of the great European powers in such matters. The latest of these is the lesson of successful colonial administration offered by the example of England in Jamaica. It is strange to say the fact is not well known that England's success in the island has been in great part due to the large expenditure she has made for the improvement of public roads. She has spent over \$8,000,000 to good roads in Jamaica during the past fourteen years, but she has found that good roads are an important factor in keeping order and in properly governing her colonies. The fact is pointed out by the late Governor of Jamaica, Sir John D'Almeida, that the roads have shown a perceptible increase in the productivity of the soil. These things should be remembered in the discussion of our own problems, for they are important to us, for they are important to us, for they are important to us, for they are important to us.

**Good Roads Notes.**  
"A Farmer" on Good Roads.  
Balaban's use called its master's attention to the bad roads and has won the sentiments of thousands of dumb and patient brutes that have become spavined, palled, wind broken and fouled in dragging their heavy loads to market, writes an Ohio farmer.  
A good road is not only a good investment, but will pay a hundred per cent every year on its cost, raises the value of every acre, shortens distance, saves time, wagons, horseflesh and harness, increases the load and lessens the burden, and makes it possible to haul two tons for market with the same power that now hauls one ton stuck in the mire. Good roads also bring us closer together, makes neighbors of hermits, discounts every farm mortgage and brings joy and contentment to every community. Imagine a man knee-deep in the mud trying to get home cheerfully.  
Eternal shame to the man who tries to dodge the road tax and still make the commissioner, who elected upon his pledge for better roads, is false to his promise, and rides rough shod over the wishes of the people.  
Road tax is the tribute which savagery pays to civilization, and the entrance fee to community life, and by which the wonderful internal development of a country is brought about.  
There is really but one argument on good roads and that is in their favor. We all know we have never had good roads, but as our country roads are almost all bad, they are not frozen laden and wet and soft and soggy in spring and fall, dry and dusty in summer and rough like year round.  
As farmers, let us admit that these roads are bad and every honest man will admit it, that they keep us from town, and from each other, that we can't get to market when prices are good, that we are hauling scant loads, tacking our wagons, killing our horses, and rasping on temples, that they keep our wives shut up like cattle in a pen, increase our solitude, keep our children from school and send our young men to the cities with a solemn oath on their lips that they will never till the soil.  
Think of our harvests, think of the money invested in farm implements, and in horses and mules to drag your crops to market and then think of waiting for the mud to "dry up." Think of the horses and mules standing idle in the stable, the cost per day for feed, the loss of time and labor, the dwarfed and shrunken values of our farms, of the slack supply and good prices when roads are impassable, and then think of the procession of farmers that rush to town and glut the market in the first day of dry weather, and think of the paltry prices they get when everybody is trying to sell to the overstocked merchant.  
How do you account for the pain in town and city yards as against the large falling off in farm values? My answer is—poor roads.  
Give us good, paved roads and every acre of our farm lands will double in value, our boys will till the soil instead of seeking employment in the overcrowded cities, the unemployed population of the cities will pour into the country, while the cities themselves will thrive and flourish, drawing life and health and wealth from all roads radiating into a country that will blossom like the rose.

## GOOD ROADS NOTES

**RUINED BY AN EDITORIAL.**  
Great Boom Town Which Received a Black Eye From Journalism.  
Twelve years ago Wichita, Kan., was the greatest boom town in the West. The collapse of the boom in Wichita was caused directly by an editorial written by Marsh Murdock and published in his newspaper, the Eagle. That editorial probably caused more commotion in this little Western world than any other article that was ever published, because it knocked all the wind out of Wichita, and the rapid panic that followed became contagious and spread to every Kansas town. It is a question whether Mr. Murdock realized the possible results of his dissonance. He was a pioneer in Kansas—a State builder. He started the first paper west of south of Topeka in 1853, and he came to Wichita before the railroad. He loved the town more than any other man in it. His ambition, his pride, his hopes were all involved in its interests, and he did more than any other man to create the fiction of a metropolis which he himself exposed, and to inspire the delusions that he destroyed. Nobody doubted his sincerity. Nobody questioned the honesty of his motive, but it is doubtful if wider or deeper or more vigorous impressions were ever heaped upon any other man. Thousands of speculators in the thought they were millionaires were bankrupt the next morning. Every line of that colossal debt \$1,000,000 to the town of Wichita, and without doubt it was the most costly article that ever appeared in type.

But the boom would have broken sooner or later. The balloon had become so distended that it must have burst within a few months, and it was that knowledge which prompted Mr. Murdock to "Call a Halt." Under that title, in a few impressive words, he warned the people of Wichita that they had reached the limit of human folly, and in the name of honest citizenship and ordinary business sense he demanded that insane speculation in town lots should cease, and that the energies of the people should be employed in the fulfillment of the promises and the development of the resources upon which the boom had been based. He called the attention of the public to what was already painfully apparent to every one—that it would require half a century of patient toil to carry out the plans that had been made for the improvement of Wichita, and that there was not enough money in the State of Kansas to settle the obligations that had been assumed in that town. He urged his fellow citizens to abandon speculation and settle down to business.

The Wichita Eagle had a big circulation in those days, and it has always been one of the most influential papers in the State. Murdock was recognized as a man of great power with the pen, and a strength of purpose that never faltered. Hence when the real estate speculators and the boomers read that editorial they realized that it was the honest, exhortation of a man who could not be bullied or deceived. They knew that Marsh Murdock was actuated by conscientious motives, and that the publication would be followed by others of the same sort. So everybody hurried down town to sell his property for the best price he could get, and found that everybody else was there ahead of him for the same purpose.

What a day that was in Wichita! A stampede of wild beasts in a menagerie was nothing in comparison to the panic of frenzied men whose fortunes were vanishing before their eyes. Property that would have sold for hundreds of thousands of dollars twelve hours previous could not be given away. Men who had lauded millions upon real estate mortgages realized within the next few hours that they were ruined, and constants to set at every firebrand in the town, hundreds of thousands of dollars' worth of half-finished houses upon which the workmen were busy that morning were left untouched for years after, and one-third of the residence and business blocks were torn out for the next six years.

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