

A Trick With Dollars.

By HOWARD FIELDING.

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BAILEY HARROW was a specialist. His employer, John Farnsworth, had accounts in half a dozen banks and notes falling due in twenty others. Like the leaves in Valhombrosa fell John Farnsworth's notes and were caught at the last possible second—or even later—by the whirlwind of finance which kept them from touching the ground. Bailey Harrow rode upon the whirlwind and delighted to guide it in the interests of John Farnsworth.

Bailey may have been about twenty-seven, and he looked like an active little old man, his face deeply lined by wary thinking.

On a certain forenoon Bailey came into Farnsworth's private room.

"Everything's quiet at the Corn," said Bailey, laying a bank book on the desk.

"The Corn" was the abbreviation for the name of a national bank.

The telephone bell rang, and Farnsworth rose hastily from his chair and



"WELL," SAID HE AT LAST, "HERE'S THE JOKER."

made a gesture toward the instrument which was on the leaf of his desk. Bailey sat down and after exchanging the customary salutation covered the transmitter with his hand.

"It's Hartzell," said he in a low voice. "Are you here?"

"I'll bet I am," responded Farnsworth and changed places with Bailey.

"Hello, Hartzell! How about it?"

He listened for some seconds, and his face revealed that the communication was important and surprising.

"You sent the check? When? Monday? You must be dreaming. For how much? The full amount? Great Peter! Well, it hasn't shown up. If you really mailed it, it's lost. Stop it at your bank, and for the love of Moses send me another right away. Send it by a boy. Hold on a minute. I'll have Bailey go right down to your place."

Farnsworth hung up the receiver and turned to Bailey.

"You know Hartzell," said he. "He's a slippery proposition, but he can't fool you. He says he sent me a check for \$4,700 Monday, and here it is Friday! If this is a fairy story, what's it about? I don't see through it. He can't get out of paying the money. You know what it's for. It's my share of that rakeoff on the Gorham transaction."

"Never heard of it," said Bailey.

"Well, you hear of it now," responded Farnsworth, "and I need the money. You come back with his check, certified. Understand?"

"Sure!" said Bailey and departed.

Farnsworth opened the door of an adjoining room and called to his stenographer, a pretty girl, blue eyed and fair haired, with the look of a thoroughbred, altogether a very superior creature. As for Farnsworth, he was a crude product to begin with, and his individual life had not improved the stuff of which he was made. The contrast affected him unpleasantly in Miss Clarendon's presence.

"Well, Gertrude," said he, "did you hear from Bob this morning?"

She made a scarcely perceptible gesture of negation.

"I hope you never will," said Farnsworth. "That boy is strictly no good." Miss Clarendon made no reply.

The young man referred to as Bob was Farnsworth's nephew and no favorite of his. Bob had been in the west and had not succeeded there. Eventually he had drifted back to Boston and had been employed for some months by Farnsworth, when they had parted, with no good will.

Undoubtedly an element of Farnsworth's dislike of his nephew was the young man's obvious interest in Miss Clarendon, yet the disfavor rested upon other grounds, as Bob had been plainly informed.

"If you were the right sort," Farnsworth had said to him, "I wouldn't stand in your way. I'd help you and be mighty glad to have Gertrude in the family. But you're not good enough. You're a loafer. You're too nice to work, and I've got no use for you."

"I'm too nice to do the kind of work that's done in this office," Bob had replied, and the remark slew what was left of amity between them.

Farnsworth knew that his nephew had gone to Pittsfield, and that was

all.

Dictation was in progress when there came a quick, light rap at the door, and Bailey Harrow entered, his visage puckered with perplexity as Farnsworth had never before seen it.

"Hartzell's outside," he said. "He's got that check. It's been through the bank."

"You mean to say it was cashed?"

"Yes, sir, it was," said Bailey. "It was cashed at the Corn and was settled through the clearing house by Hartzell's bank."

"How was it drawn—to my order?"

"Yes, sir, and it's got your name on the back of it."

"Forgery!"

"Sure," said Bailey.

Farnsworth paced a turn or two and then addressed Bailey.

"Go out and hold Hartzell a couple of minutes before you let him in. Then go over to Kneeland's detective agency and have him send a good man over."

Bailey vanished, and Farnsworth turned to Miss Clarendon.

"Was Bob in Boston Tuesday?"

She flushed and hesitated, then answered steadily, "Yes."

"In this office?"

"Yes."

"Come early, before I get here?"

"Yes."

"Bob knew that that check was coming from Hartzell. He may have known that it would be mailed on the 15th. Wait!"

He opened the door and looked into the outer office.

"Mr. Hartzell!" he called. "Come in."

A slender, keen eyed man of forty entered.

"When my nephew called on you a month ago about the Gorham deal, did you mention any date when you would probably settle?"

Hartzell stroked his chin.

"I may have mentioned the 15th," said he. "I told you over the phone."

"You told me the 20th," said Farnsworth, "unless I've forgotten. But what did you tell him? That's the point."

"I think I said that Gorham would probably pay on the 15th."

"Very good. Did you call at the Corn on your way up here?"

"Yes; they're looking the matter up."

Farnsworth sat down to the telephone and called up the Corn. There was a brief conversation, at the close of which Farnsworth pulled open a tall drawer in his desk and took out a check book.

"Well," said he at last, "here's the joker. A leaf containing three checks signed in blank has been cut from this book, and I didn't notice it. Shrewd work, Hartzell. You see, that check of yours was too big to be safely handled at your bank, so the rascal deposited it in mine. That gave me a balance of \$4,700 more than I knew about, so of course I wouldn't draw against it. Then our thief filled out my blanks to bearer and cashed them at my bank. The way I play this game, Hartzell, any smooth fellow can cash a bearer check of mine at the Corn for a couple of thousand without ever being asked to indorse it. I prefer to make some of my payments that way, and the bank knows it."

"Indeed!" said Hartzell, and he stroked his chin again. "I'm afraid you're stuck, Farnsworth."

He turned to go, and Farnsworth did not detain him. As he passed out James Kneeland, the detective, entered, and he gave the departing form a half glance.

"Do you know Hartzell?" said Farnsworth.

"I met him some years ago," responded the detective thoughtfully.

"Has Bailey told you about this game that's been played on me?"

Kneeland nodded and winked his eyes behind his big round spectacles.

"Now, the point of it," said Farnsworth, "is that Hartzell's letter, with the check, was intercepted and opened in this office."

"If it ever came here," said Kneeland.

"I tell you the thing was done here. Checks have been taken from my book. Who could have done that except some one who knows the ropes here?"

"I could have done it," said Kneeland complacently. "A good many people know where you keep that book."

"But the forged indorsement—how do you account for that?"

"Probably traced. You haven't the check, of course?"

"Yes. Hartzell brought it up from his bank. Here it is."

"Hartzell left it here," said the detective. "Well, that's good evidence."

"Evidence?"

"That he didn't do the trick himself."

"I'll tell you who did do it," said Farnsworth. "My nephew did it. It's no trouble for him to forge my name. Ask this young lady here. Is Bob's writing like mine?"

"Remarkably so," said Miss Clarendon calmly.

"Important coincidence," said Kneeland. "Have you got a specimen of his hand? I am tolerably familiar with yours."

"There's a letter from him somewhere here," said Farnsworth.

Miss Clarendon went into the next room and returned immediately with an open letter.

"Here is a sample of Mr. Robert Farnsworth's writing," said she and gave a page to the detective, who read as follows, Farnsworth reading over his shoulder:

"You know he lent me \$200 to settle some matters in the west, and I was paying it back at the rate of \$10 every Tuesday. I've kept it up since I've been here, and a fierce strain it has been, for I'm getting only eighteen

The most annoying part of it is that my pay day is Tuesday, and I get my money about 2 o'clock. So in order to keep my word to him I have to telegraph the money, and the expense comes right out of my dinner. I have written to him suggesting that I send the amount by mail, but the old mud turtle hasn't opened his shell. So I keep at it. I wouldn't fall if starvation were twice as inconvenient, for he taunted me with that loan when we parted."

"Telegraphs you money every Tuesday, eh?" said Kneeland, glancing up.

"Do you collect it yourself?" Farnsworth reddened.

"Yes," said he.

"Mr. Robert Farnsworth was here Tuesday morning," said Miss Clarendon, "on an errand for his employers, but he returned in time to get his wages and send the usual remittance to his uncle."

Kneeland was looking dreamily at Hartzell's check, which was unusually large and of a pale greenish hue.

"Give me your signature," said he suddenly, and Farnsworth wrote it on a bit of paper, using a gold mounted stylographic pen which he always carried in his waistcoat pocket. Kneeland compared the signature and the indorsement on the check.

"This is no forgery," said he. "You wrote it yourself, and you did it with that pen. Hold on," he added, silencing Farnsworth with a gesture. "I have an idea."

He put the check in his pocket and left the office without another word.

Presently a messenger came up from the Corn with Farnsworth's used checks. There were among them three to bearer, drawn in a hand unfamiliar to Farnsworth, but signed by him. The numbers showed that these were the three that were taken from the book, signed in blank. The aggregate of the amounts was \$4,680.

It was nearly 3 o'clock when Kneeland returned. Miss Clarendon was taking dictation.

"I've got your man," said the detective.

"Where is he?"

"Outside," responded Kneeland. "Bring him in!"

The detective went out and returned with Bailey Harrow. He was pale, but steady.

"Mr. Farnsworth," said he, "I did this, but I'm no thief. You'd never lose a cent through me. I needed the money for a few days, but I can make it good. It was a borrow, that's what it was, the same as you did with Hartzell's check in April, the one that was to go to Jordan & Co., and we put it through the bank on our own account and told Jordan we hadn't got it. And there was the Thompson matter?"

"We won't go into that," said Farnsworth hastily. "How was this game worked?"

"Bailey has been in a little deal in mining shares," said Kneeland, "quite in the line of high finance, too, and he thinks it will turn out well."

"He had a partner who is a clerk in the telegraph office—in fact, the very same man who has paid you the remittances from your nephew. Bailey is familiar with the machinery of receiving money by telegraph, and it happened to strike him that the green slip which you have to sign and indorse looked just like one of Jacob Hartzell's checks. I happened to think of that while I was sitting here looking at Hartzell's check and hearing about money by telegraph. So I went straight down to the office, found out which of the clerks Bailey was chummy with and frightened the fellow till his complexion resembled the pale sea green paper that has been mentioned. One of my men is with him now, and he gave up a good bit of the money."

"Bailey took Hartzell's check out of the envelope Tuesday morning, a big envelope that will carry the check without folding. He gave the check to the telegraph clerk, and you, Mr. Farnsworth, indorsed it when you thought you were putting your name on the back of that telegraph blank. Bailey stole your checks out of the book. The clerk filled them in and

REPORT OF THE CONDITION OF THE ASTORIA NATIONAL BANK

At Astoria, in the State of Oregon, at the close of business, July 15, 1908:

RESOURCES.	
Loans and discounts	\$437,627.22
Overdrafts, secured and unsecured	6,567.06
U. S. Bonds to secure circulation	47,500.00
U. S. Bonds to secure U. S. Deposits	20,000.00
Other Bonds to secure U. S. deposits	34,000.00
Premiums on U. S. Bonds	3,045.00
Banking house, furniture, and fixtures	4,030.00
Other real estate owned	8,233.41
Due from National Banks (not reserve agents)	2,504.77
Due from State Banks and Bankers	4,990.47
Due from approved reserve agents and other cash items	129,700.61
Checks and other cash items	2,098.11
Notes of other National Banks	1,900.00
Fractional paper currency, nickels, and cents	345.02
Lawful money reserve in bank, viz:	
Specie	\$76,507.75
Legal-tender notes	1,220.00
Redemption fund with U. S. Treasurer (5 per cent of circulation)	2,375.00
Total	\$835,532.63
LIABILITIES.	
Capital stock paid in	\$50,000.00
Surplus fund	50,000.00
Undivided profits, less expenses and taxes paid	17,508.47
National Bank notes outstanding	41,600.00
Individual deposits subject to check	\$322,066.62
Demand certificates of deposit	\$46,945.46
Time certificates of deposit	\$257,270.33
Certified checks	141.75
U. S. deposits	50,000.00
Total	\$835,532.63

State of Oregon, County of Clatsop, ss: I, J. E. Higgins, Cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

J. E. HIGGINS, Cashier.

Subscribed and sworn to before me this 20th day of July, 1908.

E. Z. FERGUSON, Notary Public.

Correct—Attest: GEORGE W. WARREN, GEO. H. GEORGE, A. SCHERNECKAU, Directors.

REPORT OF THE CONDITION OF THE FIRST NATIONAL BANK

Of Astoria, in the State of Oregon, at the close of business, July 15, 1908:

RESOURCES.	
Loans and discounts	\$409,577.18
Overdrafts, secured and unsecured	2,646.64
U. S. Bonds to secure circulation	47,000.00
Premiums on U. S. Bonds	1,400.00
Bonds, securities, etc.	55,430.00
Due from National Banks (not reserve agents)	71,146.56
Due from State Banks and Bankers	21,071.73
Due from approved reserve agents	179,139.80
Checks and other cash items	1,477.27
Notes of other National Banks	5,265.00
Nickels and cents	671.85
Lawful money reserve in bank, viz:	
Specie	\$190,500.00
Legal-tender notes	370.00
Redemption fund with U. S. Treasurer (5 per cent of circulation)	2,350.00
Total	\$988,046.03
LIABILITIES.	
Capital stock paid in	\$100,000.00
Surplus fund	25,000.00
Undivided profits, less expenses and taxes paid	20,795.47
National Bank notes outstanding	47,000.00
Individual deposits subject to check	\$634,723.72
Demand certificates of deposit	\$159,726.84
Certified checks	\$800.00
Total	\$988,046.03

State of Oregon, County of Clatsop, ss: I, S. S. Gordon, Cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

S. S. GORDON, Cashier.

Subscribed and sworn to before me this 18th day of July, 1908.

V. BOELLING, Notary Public.

Correct—Attest: G. C. FLAVEL, W. F. MCGREGOR, J. WESLEY LADD, Directors.

"Hold on!" cried Farnsworth. "Where are you going?"

"I have an offer of marriage from an honest man," said she. "Singularly enough, his name is Farnsworth. He earns \$18 a week, and I can do a little better than that, so I think we shall get along nicely. I am going to Pittsfield."

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cashied them. He also deposited Hartzell's \$4,700 to your order. Now, what shall we do with the men?"

"No arrests, no arrests!" said Farnsworth. And then, "Bailey, how could you do this thing to me?"

Bailey hung his head.

"I'll answer that question," said Miss Clarendon. "For ten years you have trained this young man in dishonesty. You have done to him what the big tricksters of finance have done to you and to ten thousand other men like you till the whole country is poisoned with it. You have made this boy a thief.