

THE NEW ADVENTURES OF J. RUFUS WALLINGFORD

whom you saw at the cashier's wicket as you came in. The others are Mr. Blodgett of the hotel, who is now out of the city; Mr. Hicks, the postmaster, and Professor Rannald, the principal of the high school. Mr. Blodgett holds five shares, Mr. Hicks three and Professor Rannald two.

With interest Wallingford looked over the latest bank examiners' report and then went with the president into the vault, where he was shown packages of currency amounting to over \$60,000. Some of the packages, at Quirker's invitation, he opened and counted, and it gave him a thrill, considering his own present state of finances, to run those clean, crisp bills through his fingers.

"Of course this must seem a small business to you," said Quirker apologetically. "My friend, President Morley of the Clatsburg Commercial bank told me, at the time I was over there to see you, about your tremendous commercial interests and your wealth."

"No business is too small to be of grave importance," said Wallingford solemnly, "especially when it is to form a part of such a commercial engine as I propose to construct. Each cog, no matter how minute, upon the smallest wheel in such a machine must have its adequate strength, else the breaking point of the entire device is likely to be right there. Mr. Quirker, how much do you want for your \$45,000 worth of stock?"

Mr. Quirker looked out through the open vault door to where Mr. Weaver still sat gazing gloomily out into the storm and lowered his voice. "I'll take \$50,000," he said, "cash."

"Cash!" mused Wallingford. "Cash again!" Then aloud, with a pitying smile, "In other words, Mr. Quirker, you want to dispose of your stock, but at the same time to collect the next two years' dividends."

"I wouldn't put it that way," said Quirker. "I'd put it that the stock is worth a trifle over 111."

Again Wallingford smiled that superior, pitying smile. "Try to dispose of it at that figure, either here or in the east," he suggested, "or, at this particular period, try to dispose of it anywhere at a reasonable price—for immediate cash. No, Mr. Quirker, I'll give you par for your stock, but I can't possibly offer you any more."

"I'll take it!" returned Mr. Quirker, so quickly that it startled even Wallingford.

"Very well," said J. Rufus. "Have your stock ready for transfer, and I'll come over and wind up the deal with you this afternoon. I shall, of course, have to give you a check on one of my New York banks."

This last important remark was made in an entirely incidental manner. Equally incidental Mr. Quirker replied:

"That will be perfectly agreeable. I assure you, Mr. Wallingford. As a matter of fact, I prefer it that way, since I shall have to run into New York the first of the week, just for a flying visit."

"All right, then," agreed Wallingford thoughtfully. "You'd better call a director's meeting for tomorrow morning, then."

"Of course," assented the other, equally thoughtful. "And, by the way, I'd rather you said nothing of this deal right now. I'd rather give out the news myself."

"Naturally," said Wallingford politely. "Very much in a quandary, Wallingford battled his way across to the hotel, where he told Blackie what he had done. Blackie immediately said he was crazy."

The directors' meeting the next morning was as placid and staid a function as could well have been devised. Wallingford, left alone with his warden board, immediately outspoken anything that Mr. Quirker had spoken in his plainest days, and the board, with keen approbation, saw the difference immediately. Here indeed was a silver-tongued bank president of whom to be justly proud and to follow blindly all the rest of their days.

There were to be many enterprises, too, and many reforms in the banking business. For one thing, merely by way of illustration, he did not intend to have idle money in their vaults. Why, he understood that at that very moment they had \$67,000 of currency, which would probably remain idle for the next three months. In place of that it should be earning them, even in dull times like this, not less than 5 per cent. Rather than let it lie idle there he would take it himself. He had to borrow money anyhow in the east for his extensive operations, and why not borrow it here and pay the interest to himself, for after all he owned 90 per cent of the stock? Now, here was what he would do: He would take \$30,000 of their surplus out of their hands, \$45,000 of it now, secured by his stock in the bank, every dollar of which was backed by government bonds, and would take the additional \$15,000 on the deposit of negotiable securities which should be acceptable to the board.

It took but a few minutes for Wallingford, in his smooth way, to convince the directors that his plan was meritorious. When Blackie came over he stopped aghast at the sight of J. Rufus for the first time in his life inside the cashier's wicket of a bank, and his own bank at that. Blackie stepped inside the inclosure, his face abeam with satisfaction. Blackie's first operation was to set



Blackie Stepped Inside the Inclosure. His Face Abeam With Satisfaction.

down his suit case, the second to remove his hat reverently, his third to put the tail of his coat across his eyes by way of a black mask, his fourth to approach the wicket very closely, hold up his left hand as if it contained a dark lantern and huskily whisper:

"Say, pal, who's runnin' the best tonight?"

Wallingford was sepulchral gravity itself. He turned upon Blackie a stern and forbidding eye. "Mr. Weaver!" he called back over his shoulder.

Mr. Weaver came forth from the vault, his opaque blue eyes never blinking as he came out of the darkness into the light.

"Mr. Weaver," Wallingford went on, "this is my secretary, Mr. Daw. You two gentlemen will kindly go into the vault and count out \$45,000 in currency, which you will pack in Mr. Daw's suit case, making a double count and taking every precaution to insure strict accuracy. Mr. Weaver, you will find here my ninety-day note for \$45,000 at 5 per cent and my Jinkinsville bank stock properly indorsed to be held with the note. Mr. Daw, as soon as you have finished with Mr. Weaver you will please come back to the president's office."

"Yes, sir," said Blackie with the gravity of the sphinx, placing his hand over his heart. Later, when he came back into the president's office, lunging his well-filled suit case, he found Wallingford gazing moodily out into the snowstorm and counting the weatherboarding of the frame livery stable across the alley.

"Gentlemen, how did we get it?" Blackie asked, setting down the suit case and slipping into the seat at Wallingford's side.

Wallingford turned to him rather tired eyes. "We didn't," he said. "The work is still all to do. Blackie, you're to take this money straight to the Guarantee and Fidelity bank in New York. Have it there before the doors open Monday morning and inform the paying teller as you go in that you are depositing currency to meet any possible drafts against my account."

Wallingford, alone in his room, and with Blackie speeding on his way to New York, sent for Pete. That worthy came to him in a hurry, clear-eyed

and shaken. "I been up and listened outside the door three times," said Pete, "but I didn't hear no noise and didn't dare to knock. The other feller might 'a been a durned fool, but he never scared me none, and you do."

Accepting this tribute to his power at its true worth, Wallingford brought out his flask. "And I suppose you need a drink to taper off on," he guessed.

"Well, I have two or three left," and he poured out one of them. "Pete, what do you know about Benjamin F. Quirker?" he abruptly asked as he handed over the glass.

"Nothin'," declared Pete a trifle sullenly. "He's all right," and he hastily swallowed the life saver lest it should be called back. His action was only a proof of Wallingford's suspicions.

"Well, I'm glad to know that," he said, as one happy to be rid of an unjust suspicion. "He has sold \$20,000 worth of property for cash in the past month and has not deposited a cent of it in the bank. I bought the bank of him for \$45,000 today, and he took my check and all the other money and jumped on the noon train."

The effect upon Pete was electrical. "I want my hundred dollars," he suddenly screamed. "That old cheater has run off with the woman in Richfield. That's what I want—my hundred dollars. Why, she was here at this very hotel once for a week, and I used to let old Quirker up and down the back stairs so's nobody would know. It was on account of her that he had all the quarrels with his wife. The woman in Richfield is an actress-lookin' person and purty as a circus girl, but I never liked her because she smoked cigarettes. And Benjamin F. Quirker did, too, when he was with her, for all that he was a leader in all good works. Old Quirker is a liar and a cheater, and I want my hundred dollars." And he suddenly darted from the room.

Told that there was a lady to see him, Wallingford straightened his cravat and scrubbed his hands before he went down to the parlor, where he found a severe-looking woman with a thin nose and thin lips.

"Mr. Wallingford, I believe," she stated in a waspish tone, which made Wallingford suddenly pity Quirker.

"I am," he said simply.

"Well, I am Mrs. Quirker," she informed him sharply. "I understand you bought my husband's bank."

"I did," stated Wallingford.

"Have you paid for it?"

"I have."

"How?"

"By check."

"Well, Mr. Wallingford, I'll give you to understand that the sale will probably not stand in law."

"I'll bet it does," he replied. "I understand the law pretty well, Mrs. Quirker, and I make no mistakes. The sale was a bona fide one under the laws of this state, which do not require the signature of a wife to the transfer of stocks or bonds, and your only recourse is to demand an accounting of your husband. You can't make me any trouble."

"I will him, then," she snapped. "He has gone away with that woman he's been running with for half a dozen years. Which way did he go?"

"I couldn't tell you," stated Wallingford with every appearance of truth in his chest and shoulders. "I only know this much—that when I came to pay him he asked for New Orleans exchange, and I gave him a draft on the Cotton Exchange bank of that city."

"Honduras!" she exclaimed. "The Cotton Exchange bank of New Orleans? I'll telegraph the bank and the police, and then I'll start right down there."

She plunged toward the door. At the ill she turned. "Thank you," she snapped grudgingly and was gone. On the way out she met Blackie, who placed his finger to his lips and told her not to spread the news through the town.

Whistling once more, this time with a half smile on his face, Wallingford resumed his packing, his only interruption being to consult a time table and make sure of the next train, which would start him on his way to New York. On the train he spent all the way to Richfield in composing telegrams.

At the curb opposite the Guarantee and Fidelity bank in New York a taxi stood waiting just before 9 o'clock, and in it Wallingford and a big, heavy-set man watched the entrance to that famous depository. A second taxi rolled up to the opposite curb and stopped in front of the door, but no one got out.

"That's Blackie," declared Wallingford confidently.

"How do you know?" growled Harvey Willis, Wallingford's old time policeman friend, now on "plain clothes" duty.

"By the cigarette smoke rolling out of the cracks of the door windows," said Wallingford. "Watch now; the bank's going to open."

That impressive ceremony was accomplished by a uniformed porter unlocking the vestibule door from the inside, and instantly the opposite cab discharged a tall, thin man in a heavy overcoat, who hurried up the steps with a suit case. He was gone scarcely five minutes when he returned, bearing the suit case with much more ease, and was about to jump into his cab when Wallingford's driver hailed him with:

"Over in that other machine for yours, quick! I'll settle with this driver, tip and all. Hello, Billy!" and he saluted the driver of the other taxi.

Blackie looked dubiously across the street, and the strange driver urged him with:

"My fare said to tell you it was the new bank president, and he wants you to jump."

Blackie, with one glance behind him to make sure that his own driver could scarcely make change and get away before he could investigate, hurried over to Wallingford's cab, opened the door and, both reassured and sur-

prised, jumped in just as a third taxi came swinging around the corner and drew up with a jerk before the bank. Out of it bounded a large man with a fur-collared coat and a little brown leather bag.

"That's your party," said Wallingford to Harvey. "Quick, but don't go near him unless he gets the money. If he does, pinch him."

"You know I'm subject to heart trouble, Jim," warned Blackie. "Put me wise before I drop dead. Where in Sam Hill did you come from, and how and why?"

"You didn't get my telegram, then?" surmised Wallingford with a troubled look.

"How would I get a telegram?" demanded Blackie indignantly. "I hit here last night, stayed in my sleeper till morning, lugged this ratty old suitcase with me uptown to breakfast and took a dawn rise taxi straight here. What's the game?"

"Wait awhile. Keep still," admonished Wallingford, watching eagerly out of the window.

In the meantime Harvey Willis had but very little to do. He made out a laborious check or two and tore them up while he watched Benjamin F. Quirker display a check to the paying teller, watched the teller say something to him and hand him a telegram, saw Quirker read and clutch his fist and crumple the telegram in his hand, hesitate, start to parley, think better of it and hurry out, even forgetting in his agitation the little brown leather bag, which a porter seized and hurried out to him at the door.

Wallingford's patience was rewarded by seeing Quirker give a hasty direction to his driver and jump into his cab after saying something to some one inside it, while Harvey Willis stood on the step and watched Quirker depart in peace.

"Now, Blackie," said Wallingford, with a sigh of content, "bring your suit case along and let's go in and get that \$45,000 again."

"No!" exclaimed Blackie incredulously. "It isn't ours for keeps."

"It certainly is," declared Wallingford with another sigh. "That is, it belongs to the girls. Only I'll feel safer with it in another bank so there can't be any comeback. We want to hurry, too, because I've a lot of things to attend to. I want to lay aside the interest money on that loan, notify the Jinkinsville bank that I cannot continue as its president on account of an unexpected press of other business interests and offer to sell my stock for them in case they don't think they can do it before my note expires. It keeps a chap some busy being a bus-

ness man, Blackie."

"Bromide," said Blackie scornfully. "But how did you cop it out, Jim?"

"Stopped payment on his check by wire on an alleged fraudulent transaction, and his wife had disputed the sale, taken steps to have it set aside and ordered payment stopped on the check. It scared him stiff, so he left the check behind him for fear he couldn't get away with the girl and the \$30,000 he already had in that bag of his. In the meantime I sent his

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