

THE NEW ADVENTURES OF J. RUFUS WALLINGFORD

By GEORGE RANDOLPH CHESTER, Creator of "Wallingford," and CHARLES W. GODDARD

Read the story and then see the moving pictures

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Buying a Bank With Bank

THEY were not gently floating, downy looking, cuddly big nakes of snow which blotted out the view from Wallingford's window...



J. Rufus Scowled Again as He Started to Leave the Room.

wood box, and finding only its remains turned helplessly about him in all directions. Finally he dumped the wood and Wallingford crossed examined him.

"Mr. Wallingford, I believe." For one fleeting moment Wallingford hesitated whether to deny his identity or not. It was sometimes inconvenient, in view of his many past dubious operations, to be recognized. This man, however, was so obviously friendly and even admitting to bearing that Wallingford's hesitation was too short even to be noticed.

"The same," he admitted. "I believe, though, that you have slightly the better of me."

"I am Mr. Quirker, Mr. Benjamin F. Quirker," stated the other. "I met you at Clatsburg, if you'll remember, when I thought of securing the rights for this county of the Bang sun engine."

"Oh, yes," replied Wallingford vaguely, wondering what he had told Mr. Benjamin F. Quirker in the hilarious promotion days of the sun motor which never motored.

"You were very decent about it," went on Mr. Quirker, relieving his anxiety at once. "You told me it might take two years before the device was commercially perfect and that it was needless for me to tie up my money in it for that length of time. Also that when the market was ready I should have first call. It was a very pleasant experience. What is the present status of that marvelous machine?"

"Gradually nearing perfection," stated Wallingford promptly, sure of his ground now and thankful that Quirker had been one of those who came in late, after he had all his plans made for "cleaning up." "Are you still in the market for this territory?"

"No; I think not," returned Quirker, the shadow of a frown flitting across his brow. "I'm taking on no new interests whatsoever just now. As a matter of fact, I'm letting go of some of them, and again for an instant a faraway look came into his eyes. 'What brings the wealthy Mr. Wallingford to our little Jinksville?'"

Wallingford was himself once more. Up to this instant no idea had visited him, but now upon demand one came. "I have rather a large financial scheme in hand," he said, frowning with deep gravity, "a plan to counteract the immense money monopoly of the large city banks, which, as you know, have for their foundation rocks of strength the small country banks. It is a long-sighted arrangement, with all the favors flowing eastward. In times of stress the financial center throws its weight in you and drains you to the last drop of your financial blood. In times of ease it throws your money back on you and leaves it idle."

Mr. Quirker had nodded his head at each period as he slowly sipped his coffee. "That's painfully true," he agreed. "I've over \$50,000 of idle money now in my vault across the street, which I can't place at any price except on long time loans, and long loans will not do, as this is a farming community, and I must have the money in the spring and summer for crop operations at good interest rates on first mortgages. But how do you propose to remedy this condition?"

"Consolidate the country banks of the middle west," stated Wallingford, leaning back and beaming upon him as if in pity that Mr. Quirker had not himself thought of so simple a solution. "Organize a gigantic holding company, inaugurate a daily system of report and exchange and form a distribution bureau which shall first attend to the needs of the middle west and then donate terms to the east. The east cannot do without us, and by standing together we can make them divide the cream with us in place of merely giving us the skim milk, as they have done heretofore."

"There will be a little trouble about charter," Quirker said musingly, "but of course that can easily be straightened out. I presume, too," he added slowly, "that quite a number of banks will have to be purchased outright."

"I've calculated upon that," declared Wallingford, "and I stand ready to either purchase or consolidate."

He said it simply, too; so simply and easily that Blackie Daw, remembering their \$7 of combined cash capital, Wallingford's less than \$4 balance in the Guarantee and Fidelity bank in New York and the awe inspiring abyss which yawned beneath their feet, covered the lower part of his face with a big handkerchief and sneezed loudly three separate times.

"To consolidate, purchase or fight," amended Mr. Quirker, as he looked at his watch and hastily arose. "I'm five minutes late now at the bank, Mr. Wallingford, but I am very much interested. Suppose you come over and talk with me as soon as you have finished your breakfast," and carrying his little brown leather bag as carefully as if it contained a bomb, he moved away with a certain dignified ease, which made Wallingford reflect upon him as being probably the most popular ladies' man in his congregation.

Beyond the cashier's cage of the Jinksville bank, at the end of a narrow passage by the side of the brick vault, was a door, the glass of which was marked "President," and inside of this Wallingford found Benjamin F. Quirker, his little brown leather bag still between his feet, at a roll top desk, energetically sorting papers.

"This is housecleaning day, Mr. Wallingford," he said, in pleasant explanation. "I'm trying to put a great many things in order, and it is a terrific task."

"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 is house cleaning day, Mr. Wallingford," he said in pleasant explanation.

boarding up and down, down and up, up and down; and the savior of the country's finances gave up in despair and brought his logging argument to a hasty close.

"And that," he concluded, "is the plan of operation of the middle west bank merger."

Mr. Quirker aroused himself as one from a stupor. "It's a very pretty plan," said he, "but I cannot see any way clear to going into it. I'd rather sell."

Wallingford, puzzled and discouraged for a few minutes before, at last had his cue.

"Quite decided upon that?" he asked. "Quite," declared Mr. Quirker. "Then show me the goods," and Wallingford arose as if he had only been awaiting this statement to get into real action.

The lackluster look faded from Mr. Quirker's eyes at once, and he turned toward Wallingford with alacrity. "Showing you the goods, Mr. Wallingford, is a very simple matter," he said. "This is a private bank, owned by a stock company with a \$50,000 capitalization, every share of stock being backed by government bonds deposited with the state bank commissioner. I own \$45,000 worth of the stock, the balance being scattered in from one to five share lots among the merchants here and the farmers in the vicinity. The directory consists of five, including myself and Mr. Weaver, whom you saw at the cashier's wicket as you came in. The others are Mr. Blodgett of the hotel, who is now master of the city; Mr. Bicks, the postmaster, and Professor Ramsdell, the principal of the high school. Mr. Blodgett holds five shares, Mr. Bicks three and Professor Ramsdell 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 empire, 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 into the storm and lowered his voice. "I'll take \$50,000," he said, "cash."

"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 directors' 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 waxy board, immediately spoke anything that Mr. Quirker had spoken in his palmiest 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 off 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 agast 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 beaming 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:

"Sny, sny, who's runnin' the heat to-night?" Wallingford was somewhat gravely 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 bank 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 3 per cent and my Jinksville bank stock properly indorsed to be paid 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, tugging 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, bleary 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.

"Notbin'," 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 \$30,000 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 hummer dollars," he suddenly screeched. "That old cheater has run off with the woman in Richfield. That's what I want—my hummer 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 pirty 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 hummer 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 snarled. "He has gone away with that woman he is 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."

of the cracks of the roof 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, up 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 surprised, jumped in just as a third taxi came swinging around the corner and drew up with a jerk before the bank. Out of it bounced a large man with a fur collar and a little brown leather bag.

"There'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. "I'm well 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 suit case with me uptown to breakfast and took a damn rise taxi straight here. What's the game?"

"Wait a while. 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 clinch 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 Jinksville 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 business man, Blackie."

"Brother," 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 wife on a wild goose chase in the other direction so he could get his steam-er. If she'd had him pinched his lawyers would collect on that check and take my stock. As it is, the money and the stock are both mine, or rather the money is, and the stock protects the bank. Pretty soft money, Blackie?" "Yes," admitted Blackie thoughtfully. "You never can tell what you're up against in a snowstorm."

[Another adventure next week.]

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Use Narrow Gauge. On the other side of Five Mile lake a narrow gauge track has been in use several months. This is so constructed, that by moving one of the rails over, a standard gauge railroad is constructed, and can be changed in a day or so.

\$100 Reward, \$100. The readers of this paper will be pleased to learn that there is at least one dreaded disease that science has been able to cure in all its stages, and that is Catarrh. Hall's Catarrh Cure is the only positive cure now known to the medical fraternity. Catarrh being a constitutional disease requires a constitutional treatment. Hall's Catarrh Cure is taken internally, acting directly upon the blood and mucous surfaces of the system, thereby destroying the foundation of the disease, and giving the patient strength by building up the constitution and assisting nature in doing its work.

Defendants In Arson Case Are Acquitted. Dallas, Or., Feb. 4.—Tax jury in the case of Mrs. Amanda Reardon and Dennis O. McMurry, charged with arson in connection with a fire that destroyed half a block of business property in Independence last November, occupied 2 days of the circuit court here this week. The jury returned a verdict of not guilty.

A NOTRE DAME LADY'S APPEAL. To all knowing sufferers of rheumatism, whether muscular or of the joints, sciatica, lumbago, backache, pains in the kidneys or neuralgia pains, to write to her for a home treatment which has repeatedly cured all of these tortures. She feels it her duty to send it to all sufferers FREE. You cure yourself at home as thousands will testify—no change of climate being necessary. This simple discovery banishes uric acid from the blood and loosens the stiffened joints, purifies the blood and brightens the eyes, giving elasticity and interest to the whole system. If the above interests you, for free address: Mrs. M. Summers, Box 12, Notre Dame, Ind.