BOY BANKER TALKS.

Words of Wisdom Spoken by Man of Few Years.

Carl R. Schultz, Called by Some New York's "Boy Bank President," Is Conservative and Takes Maternal Advice.

Carl Rudolph Schultz, who has been elected president of the Equitable National bank, New York, at the age of 27 years, and who is the youngest bank president in the United States, holds the same general ideas about the way to run a bank as did George G. Williams, who, at his death last May, was 77 years old, and the oldest bank president in the country.

"A banker should be very careful never to drift away from the sound principles of finance," said Mr. Schultz. "He should avoid anything that savors of speculation and when even the shadow of a doubt arises as to the advisability of making a loan he should keep his funds in his vaults. He cannot err too much on the side of conservatism. Let the bank be contented with a very small profit rather than run the slightest risk. He should never be a plunger."

President Williams, of the Chemical National bank, in an interview a few weeks prior to his death, said: "The greatest problem the financiers of New York city have to solve is to keep their unancial principles sound. They should be so firmly anchored to them that nothing could drag them away."

Although there was fifty years differance between the oldest bank president and the youngest, they looked on the world of finance with the same eyes. It is Mr. Schultz's aim to emulate Mr. Williams' highly honorable and successful career and he will continue to make a nodel of the older man, whom he calls "the ideal bank president."

Mr. Schultz was the principal promoter of the Equitable National bank and was an incorporator. The bank was started



CARL RUDOLPH SCHULTZ. (Youngest National Bank President in United States

in May, 1902. His mother and brother wn much of the stock, and Mr. Schultz aid he frequently consulted his mother about his business at the bank and that he had always found her advice excel-

Mr. Schultz, who is a sportsman and thlette believes that a man ought to have at least two months of every year from business. Ie makes it a practice to take month's vacation in winter and mother in summer. He hunts, sails and plays golf. He is a member of the Yale. Knickerbocker Athletic and New York Athletic clubs. He was graduated from he Sheffield scientific school at Yale iniversity in 1897.

Mr. Schultz' wife is the daughter of R. S. Shields, of Canton, O. She is a piece of ex-Secretary of State William R. Day. Miss Clara Shields was a guest at the white house when her engagement was announced. They were married at Canton, April 26, 1899. The bride carried a bouquet of roses that Mrs. McKinley sent her.

When asked to give his views of the Anancial outlook Mr. Schultz said that he expected a big boom in business throughout the country. He said that every conlition favored a prosperous autumn in dl branches of industry. The heavy rons and the general business activity vere sure barometers of financial prosserity to come.

"To what particular qualification, above all others, do you attribute your usiness success, Mr. Schultz?" was

"I don't know that I can name any essecial ability that I possess. I think I we my present position entirely to my ick. There are plenty of men at my ge who could fill the duties of the poltion as well as I.

"I have a rule to be conservative, anther to work hard while I am at work, and a third to enjoy at least two months' acation every year."

Mr. Schultz prefers to live in the counry and has a home at Murray Hill. New Jersey.

How to Take Castor Oil.

An easy way of taking castor oil without producing any nauseating effects is for the patient to wash out his mouth with water as hot as can be sorne, and then swallow the oil, and follow this by rinsing out the mouth well with hot water. The first swallow of the water cleanses the mouth, makes the membranes warm, so that the oil does not stick, and consequently slips Jown easily.

Chiuese Firemen at Work.

The Chinese are smart in many ways, but in fighting fire they are about useless as an army of antelopes. When the Board of Rites building in Peking recently burst into flame, a fire company hurriedly dashed to the scene, try their skill at extinguishing it. Their chief equipment for this work consisted of banners and gongs.

ONLY WOMAN MASON.

How the Hon, Mrs. Aldworth Became a Member of the Ancient Fraterulty.

Hon. Mrs. Aldworth, the only woman, according to tradition, ever taken into the Masons, was the youngest child and only daughter of Rt. Hon. Arthur St. Leger, created first Viscount Doneraile, Ire., June 23, 1703, and Elizabeth, daughter and helress of John Hayes of Winchelsea.

She was born about 1713 and was married to Richard Aldworth of Newmarket, County Cork, who was the son of Sir Richard Aldworth, provost marshal of

The lodge in which she was initiated was 44 of Ireland. The warrant of lodge



HON. MRS. ALDWORTH Woman Ever Initiated by a Lodge of Masons.)

44 was issued in 1735. It was a highly respectable lodge, including all the elite of the county around Doneraile and its meetings were held often under the presidency of Lord Doneraile, at his resi-

It happened that on such an occasion the lodge was held in a room separated from another by stud and brickwork. The subject of this sketch being probably giddy and thoughtless, determined to gratify her curiosity. With a pair of scissors she removed a portion of a brick from the wall and placed herself so as to command a full view of everything which occurred in the next room.

In this position she witnessed the first two degrees of Masonry, which was the extent of the proceedings of the lodge that night. From what she heard when the members of the lodge were about to separate, for the first time she felt tremblingly alive to the awkwardness and the danger of her situation, and began to consider how she could retire without observation.

She became nervous and agitated and stumbled against and overthrew a chair. The crash was loud, and the tyler of the lodge, who was in the lobby, gave the alarm, burst open the door, and with a light in one hand and a drawn sword in the other, appeared to the now terrified young woman. He was immediately joined by the members of the lodge present. They, for the most part, were furious at the transaction. She was placed under guard of the tyler and a member. in the room in which she had been found. The members reassembled and deliberated for two hours as to what was to be

At length it was resolved to give the young woman the option of submitting to the Masonic ordeal to the extent she had witnessed it, or, if she refused, the members were again to consult. Miss St. Leger, exhausted and terrified, yielded. and was accordingly initiated. The other inmates of the house were in perfect ignorance of the transaction.

In 1807 a tradesman of Cork conceived the idea of publishing prints of Hon. Mrs. Aldworth, and carried his intention into effect. The above is a fac-simile of the only portrait that has been known to have been made during her life. With the prints he also published a memoir. in a pamphlet, the substance of which has been given here.

CARDINAL AGLIARDI.

Considered by Churchmen One of the Cleverest Members of the Pope's Household.

Cardinal Bishop Antonio Agliardi is said to be the most influential member of the college of cardinals, since the accession of Pope Pius X. He belongs to one of the oldest noble families of Italy, and was born on September 11, 1832, at Cologna al Serio, diocese of Bergamo, and early in his career was a curate in his na-



CARDINAL AGLIARDI. (Considered by Churchmen a Sort of Modern St. Paul.)

tive village. Later he was appointed professor of moral law at the Roman seminary. Subsequently he was created bishop of Albano, was made a cardinal in 1896 and chosen for the office of apostolic vice chancellor. For several years he was papal nuncio at Munich and at a later period at Vienna. Among churchmen he is considered a kind of modern St. Paul, because he has traversed nearly the whole of Europe and Asia in his apostolic labors. He has also visited Canada and other American countries, but has never been in the United States.

GOOD ENOUGH.

While the red rose leaves do carpet All the paths my feet do trend, While the trumpet blooms are flaming Gains: the dark tree overhead; Whilst my memory stays with me, Of the good times I have had, it be glad to stay in this world, For it isn't haif so bad.

While nights come again like inst night, And the exceed datales bloom the meadow 'neath the hillside, And I breathe their faint persume,
And a memory walks with me
Of a maid, and of a day,
That the yester-year held for me
I'll be happy on the way.

With a tousle-head to meet me, And to trot home by my side, I can laugh misfortunes from me, Meet the morrows happy-eyed; With her yellow curis uplifting To each gentle vagrant breeze-Pshaw! I'd like to live forever When I get her on my knees!

Long as there be those who love me-Life will be well worth the while! Long as baby hands reach to me, Long as lips curve in a smile, And are lifted up for kisses, Just so long I'll barry had Just so long I'll happy be!
Just so long will this old footstool
But soulte good enough for me!
-J. M. Lewis, in Houston Post.

BREAKING THE JAM &

By FRANK T. MANN

CE WILL do it!" Tom Harding turned from the door, where he stood hesitating, and a look of resolution, that visited his blue eyes only at rare intervals, mingled with the misery in them. When a man's wife tells him to his teeth that he is a shiftless, drunken creature, and that she regrets the day she first laid eyes on him, then, I take it, that man has little to live for and nothing to lose. Anyway, I shall accept Squire Johnson's offer, let come what may."

He reached into the pocket of his faded, threadbare coat, and drew forth a crumpled sheet of paper. Slowly, for the fifth time, he went over the words printed in large, flaring letters, the ink not yet dry:

............... ONE THOUSAND DOLLARS RE-WARD.

To the person who will break the jam collecting in Au Sable river two miles above Curtis before damage is done to the lumber mills at that point 1 will pay one thousand dollars. All risks of life and limb to be borne by the one undertaking the work.

W. L. JOHNSON.

President Curtis Lumber Company.

...... Thrusting the paper into his pocket, Tom strode hurriedly down the sloppy sidewalk, and in a few minutes stood before the large brick building which contained President Johnson's office. A wave of indecision swept across his face as he scraped the mud and snow from his well-worn shoes. It was a perilous undertaking, and none knew the danger of it better than he. Then the recollection of his wife's bitter words returned with full force, and he hesitated no longer. "Maggie is a good woman in most things," he said to himself, and the blue eyes glistened, "and maybe I haven't done by her what I might. For her sake and the baby's I'll try it."

"Well, Tom, my man, you will undertake to cut the jam and save the mills?" said President Johnson a moment later. as Tom, hat in hand, stood before his desk. "Do you know that it is a dangerous piece of work? There is probably not another man in Alcona county who would run the risk for twice the sum named. Indeed, it was not so much with the hope of saving the mills as it was a formality to secure our insurance rights that the reward was offered. However, if your mind is made up it is not my place to dissuade you. If you are successful the money is yours, and I will add another hundred from my own private

"And if anything happens to me, the money will be paid to Mag-my wife?" "If the jam is broken, yes."

William Johnson was a kind-hearted man, and as he watched the big, childish lumberman move toward the door a suspicious film blurred his vision for a moment, and there was just the least huskiness in his tones as he bade him God-

"Poor fellow," he murmured, as he turned to his work, "life has not been all smooth with him lately, and he is in a great measure responsible for his own misfortunes, but I should greatly regret if any evil were to befall him at this

In the smaller of the two scantily furnished apartments that constituted their home, Margaret Harding busied herself in the preparation of dinner. Glancing at the cracked porcelain clock on the mantel, she guit her work for the twelfth time, and going to the door, looked uneasily down the long, muddy street. It was deserted save for one solitary figure that came bounding along as fast as his short legs could carry him, regardless alike of the slush of mud and snow beneath his feet and the gusts of wind and rain which came near upsetting him at intervals.

"Say, you hearn?" he gasped, as he dashed up to where Margaret stood. "What do you mean, Bobbie Carson? Have I heard what?"

"About Tom. He's undertook to cut the jam above the mill, an' mos' ever'body says he'll be killed. S'posed you knew about it." And swelling over the importance of his message, the thoughtless urchin galloped on his way.

For a minute or more Margaret stood looking blankly across the street through the dashing rain. Every bitter word she had uttered that morning recurred to her mind in all its cruel strength, and seemed to burn itself in on her very soul in great red letters of fire. The look, half of anger, half of sad reproach, with which he had turned from her and kissed the baby sleeping quietly tion between 20,000,000 and 30,000,000.

in its crib-every incident of their quarrel returned with a significance magnified a thousandfold by her fears.

"I called him worthless and drunken," she said, with dry eyes and pale, trembling lips, "and he is neither. Poor Tom! Though he does drink sometimes, it is through discouragement and disappointment at his hard lot, and he is always kind to me. Oh, God, if I could recall my words! But is it too late? I may save him yet?"

The Curtis Lumber company's mills stood on the level bottom adjacent to the river and about 100 yards from it. Half a mile above the mills the railroad crossed the river over a long iron bridge, and from a point just below the southern end of the bridge an artificial ditch had been cut to float the logs into the mill at high water. It was this bridge and the ditch that were responsible for the trouble which now prevailed.

Au Sable river was a roaring, booming, yellow flood. All day the great sawlegs, broken from their moorings above, had been rushing by in thousands. But now immense pine trees, torn up by their roots, were borne upon the bosom of the raging torrent. One of these monarchs of the forest had caught between the two middle piers of the bridge, and formed the nucleus of a rapidly growing mass of imber and debris, the long stems of the great pines writhing and rolling together like the hideous forms of gigantic serpents. Not only was the bridge threatened with momentary destruction, but the dam thus formed caught the waters up and hurled them and their ponderous armature down the ditch and against the mills below, with a violence that must soon accomplish their destruction.

To get at the pine trunk and cut it would release the straining, tumbling mass, restore the raging waters to their natural channel, and save the bridge and the mills. But woe to him who cut it!

When Tom Harding, ax in hand, stepped upon the bridge and started on his mission, not one of the group who stood looking on in breathless stience but felt that he was witnessing a tragedy.

"The man is committing sheer, downright suicide," said an old lumberman who had spent his life in the forest and on the river. "It oughtn't to be allowed."

But Tom had already reached the middle of the long structure, and was feeling his way down over the tumbling, grinding pile as only a lumberman can. Now he stood with careful footing upon the huge pine stem, bending under the awful strain, and now he plied his ax with telling vigor, making the chips fly at each powerful stroke. To an eye not cognizant of his terrible danger the sturdy lumberman might have been following his daily vocation for anything in his look or manner that denoted the con-

But the woman, wild-eyed and panting, with hair disheveled and hanging in rain-soaked tresses down her back, who just now joined the group on the bank, realized his danger, and a ptercing shrick mingled with the roar of the waters.

"Oh, Tom, dear Tom, come back to me! Forgive my cruel words, and come back -for baby's sake and mine!" and she held the little, wet, shivering thing up in full view of its parent out on the river. He heard not her words, but he saw his child, and every feeling vanished be-

fore the paternal. He turned and looked at the towering mass above him, and for a moment those on shore hoped he might stant the lumberman's form stood poised | per capita. on the broken tree. He kissed his hand once, and above the din came the words, "It was for you Maggie; you and the baby." and then he went down, and was borne away by the rushing swirl of wa-

Half an hour later searchers found a limp, unconscious body suspended to the branches of a tree where it had been left fares and time of connecting trains she has produced. by the now receding waters. It was at first thought that the man was dead, but cured from any P. & R. Ticket closer examination revealed the fact that he breathed, and a liberal draught from a lumberman's flask forced down his throat partly restored him to consciousness. That night Tom Harding was carried home to his wife, terribly maimed and bruised, it is true, but still alive, Under her tender and happy ministrations he finally recovered, and from his terrible experience he gleaned a lesson that will last him all his life. To-day not National Bankers' Association, to be a happier trio lives than Tom and Margaret and their baby.-Farm and Fire-

CAUSE OF KENTUCKY FEUDS.

President of Berea College, in a Recent Address, Says Education Is Wanting.

Dr. W. G. Frost, president of Berea college, in the mountains of Kentucky, recently made the following remark at the Chautauqua assembly at Buffalo, N. Y., on the mountain feuds:

"The absence of restraint," said he, "is the sole cause of the feud. The mountaineers of Appalachian America are the descendants of colonials, not to be confused with poor whites. They are southernors who owned land, but not slaves, and who were loyal to the flag in the

"The feud area has greatly contracted in recent times. Many killings caused by whisky or sudden anger are classed by newspapers with feud murders. Such is not true.

"The case in Breathitt county is a political one-an outbreak unusual, and not to be classed with ordinary feuds. As the death of Hamilton was the occasion of a great sermon by Dr. Knott, which practically ended the duel in America, so we may hope the storm of opposition aroused by the death of Marcum may bring us nearer the end of political assassinations in Kentucky.

The cure for the feud, said Dr. Frost, is educational.

Congo Free State.

The Congo Free State has an area of 800,000 square miles and a popula-

AT THE TOP.

It is a laudable ambition to reach the top of the ladder of success. But many a man who reaches the topmost rung finds his position a torment instead of a triumph. He bas sacrificed his health to success. Aman can success.

A man can succeed and be strong if he heeds
Nature's warmings. When there is indigestion, loss of appetite, ringing in the ears, dizziness, spots before the eves or paluits. eyes or palpita-tion of the heart; any or all of these symp-

and loss of nutrition.

Dr. Pierce's Golden Medical Discovery is the medicine to turn to. \$3,000 FORFEIT will be \$3,000 FORFEIT will be paid by the World's Dispensary Medical Association, Proprietors, Buffalo, N. Y., if they cannot show the original signature of the individual volunteering the testimonial below, and also of the writers of every testimonial among the thou-

testimonial among the thou-sands which they are constantly publish-ing, thus proving their genuineness.

ing, thus proving their genuineness.

"For about two years I suffered from a very obstinate case of dyspepsia," writes R. E. Second, Rsq., of 13 Eastern Ave., Toronto Ontario, "I tried a great number of remedies without success. I finally lost faith in them all. I was so far gone that I could not for a long time hear any solid food in my stomach; felt melancholy and depressed. Could not sleep nor follow my occupation. Some four months ago a friend recommended your Golden Medical Discovery. After a week's treatment I had derived so much benefit that I continued the modicine. I have taken three bottles and am convinced it has in my case accomplished a permanent cure. I can conscientiously recommend it to the thousands of dyspeptics throughout the land."

The "Common Sense Medical Adviser."

The "Common Sense Medical Adviser," 1008 large pages in paper covers, is sent free on receipt of 21 one-cent stamps to pay expense of mailing only. Address Dr. R. V. Pierce, Buffalo, N. Y.

RAILROAD NOTES.

Public in General.

dition is easier of access and at cheap- of the prize offer. er rates from the Middle States than any other.

excursions via the Reading-Lehigh them what they desire. One dish makes balance of the season are Sept. 26th, and Oct. 8th.

The participants in these trips leaving Reading Terminal 8.30 a.m. have a pleasant ride through the scenic Lehigh and Wyoming Valleys and arrive fortune made in the California gold-fields escape. But the next! A terrible grinding at Niagara Falls in the early evening. and infine Cantornia gold-neids and in the Ca awful, muffled roar, and for a single in- nishes meals Table d'Hote at 50 cents

Opportunities are afforded for sevturn trip. Tickets are good going only on special train and good to return within ten days on all aegular trains. Round trip \$10.00.

Full information as to Side Trips, from other points, etc., can be pro-Agent or addressing Edson J. Weeks, General Passenger Agent, Philadel-

TOUR TO THE PACIFIC COAST VIA Pennsylvania Railroad, Account Meeting National Bankers' Association. Or account of the meeting of the held at San Francisco, Cal, October 20 to 23, the Pennsylvania Railroad wife, having become fascinated by the leader of "new ethics," desires to leave her hus-Company offers a personally-conducted tour to the Pacific Coast at remarkably low rates.

This tour will leave Philadelphia, and other points on the Pennsylvania Railroad east of Pittsburg, Wednesday, October 14, by special train of

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the highest grade Pollman equipment A quick run westward to San Fran cisco will be made, via Chicago, Omaha, Cheyenne, and Ogden.

Five days will be devoted to San Francisco, allowing ample opportunity to visit the near-by coast resorts. Returning, stops will be made at Salt Lake City, Colorado Springs, Denver. and St Louis. The party will reach New York on the evening of October

Round-trip rate, covering all expenses for eighteen days, except five days spent in San Francisco, \$190. Rates from Pittsburg will be \$5.00

For full information apply to Ticket Agents, or Geo. W. Boyd, General Passenger Agent, Broad Street Station, Philadelphia, Pa. 9-10-31.

UNION COUNTY FAIR. - REDUCED rates via Pennsylvania Railroad. For the benefit of persons desiring to attend the Union county fair, to be held at Brook Park, near Lewisburg, Pa., September 29 snd 30, October 1 and 2, the Pennsylvania Railroad Company will sell excursion tickets from East Bloomsburg and intermediate points, to Brook Park on September 29 and 30, October 1 and 2. valid to return until October 3, inclusive, at reduced rates (no less rate than 25 cents.)

Special trains will be run on Thusday and Friday, October 1 and 2, between Lewisburg and Brook Park every half hour from 9:30 a. m. to 5:30 p. m. 9 24 2t

\$500 IN PRIZES.

'The Philadelphia Press' Makes an Interesting Offer.

In connection with the thrilling Of Interest to Our Many Readers and the mystery story entitled "A Transaction in Copper" which begins in The Pniladelphia Sunday Press September EQUALLED SELDOM, SURPASSED 27, an opportunity is offered to win never. Niagara Falls Nature's Won- \$500 in cush prizes. All you have to derwork. Every section of the do is to guess how the story turns out. United States can claim some special The last chapter will not be published exhibition of Nature's Wonders, as the until a period of a week elapses, in Yosemite Valley and "Big Trees" of order that everybody may have a California, The Yellowstone Park, chance to guess. This chapter has The Torrid Luxuriance of Florida, been sealed in an envelope by the The Adirondacks, White Mountains author and no one knows the solution etc., etc., but Niagara Falls is fully of the mystery. Get next Sunday's equal if not superior to all others of Press and read the first installment Nature's scenic beauties and in ad- of the exciting story and the details

THE POINT THAT TELLS

The best way to reach Niagara
Falls from this vicinity at a low rate is to take advantage of one of the Philadelphia & Reading's Ten Dollar—Ten Day personally conducted indigentially the property of the pro lar-Ten Day personally conducted invigorating, tissue making food. "It" gives Valley Route. The dates for the want another. Eat "It" at any meal. Grocers sell "It".

The October Lippincott's Magazine.

ut when he learns that it is his through trickery he shows his mettle by refusing to buy the silence of a rascal and stands ready to take the consequences. In eral side trips and for stop off on re- his prosperity he has a little neglected his sweetheart of humbler days, but things come round her way in the end.

"The Return," by Beulah Marie Dix, is a touching and powerful episode, with a thrilling psychological thread. From an author who has done excellent work in many magazines, this is unquestionably the best thing

Phoebe Lyde contributes "The Adven-tures of Amaryllis," a sweet romance of picturesque Charleston, where a straightlaced little New England school-teacher goes to recuperate after sickness and has the time of her life.

The name "George Jones" is so palpably ungenaine that the reader feels more than a passing wonder as to the real author of the uman little sketch called "The Day's Disdain." A racing story by Alfred Stoddart is called "The Lightweight Saddle Class," end contains love-interest as well as that of sport. Algernon Boyesen's original treat-ment of the divorce theme in his story, "The Prison-House," arrests attention. A band. His arguments prove vain, and he is inspired to suggest a test of the genuineness of the "leader's" views on platonic friendship. This works to perfection. But the tale must be read to be appreciated. With he servant question so m verywhere Karl Edwin Harriman's humorous sketch on the subject must make many friends. It is called "The Cook at Conley's."

When Agnes Repplier talks on paper people are eager listeners. Her long resi lence abroad moves her to write about "The in her notably keen and witty manner. She covers all nationalities in her comparisons and has evidently given much thought to her subject.

"A Presentation to Leo the Thirteenth," by Maud Howe, is a delightful description of a personal experience at Rome.

The series of literary talks by George Moore, begun in the September number and entitled "Avowals," is continued this month. In speaking of Balzac he sava: "There is more vitality in a house decontinued this scribed by Balzac than there is in many an

inglish novel." Poets represented in the October number are Edith M. Thomas, Harold MacGrath, Aloysius Coll, Sara C. F. Hollowell, Mildred I. McNeal, Ingram Crockett, Carrie Blake Morgan, Florence A. Jones, John

The "Walnuts and Wine" department shows autimn vigor in the quality of its

MANACER WANTED.

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