

"A BAD INDIAN."

CAREER OF ZEKE PROCTOR, DEPUTY UNITED STATES MARSHAL.

A C broke Hunter and Government Scout with a Record Written in Blood—Sanguinary Incidents in Which He has Taken Prominent Part.

The Indian country bordering on Western Arkansas has produced many individuals who have become conspicuous for their daring, both as the conservators of the peace and civil government and as defiers of the law. The most conspicuous fighter and killer now living in the Cherokee Nation, writes Carl P. Johnson, in the New York Times, is Zeke Proctor, ex-High Sheriff of Going-snake District. He is a full-blood Cherokee, is near sixty-five years of age, and notwithstanding his numerous battles, and scars made by club, knife, and bullet, he is still vigorous, active, and keen-eyed.

He went to the Nation from Georgia when a boy, when the Cherokees were removed from their Southern Reservation to their present lands. When he was yet a young man, he became noted among his people as a hunter, trapper, and fighter. His first victim was a man named Year-Old, a young Indian with whom he became involved in an altercation. He buried the body of Year-Old, and adorned the grave with fint rocks. A road now runs near the rocky mound, in what is known as "Indian Grave Hollow." Not long after this tragedy Proctor attended a dance in the Goingsnake District, and during the festivities he became involved in a fight with two Indians named Jay-Bird and Big-Drum. He shot Jay-Bird dead and sent a bullet through Big-Drum's body, but the latter recovered. This occurred at the outbreak of the civil war, and as soon as Proctor recovered from his wounds he offered his services to the United States Government as a scout, in which capacity he was a power as spy, scout, and sharpshooter.

At the close of the war Proctor ran for Sheriff of Goingsnake District and was elected. During the second year of his service, the Council of Chiefs, for some offense on the part of Proctor, deposed him. Shortly after he got into a difficulty with one Jim Kesterson, in which he brought his revolver into action, firing at Kesterson, missing him and killing a woman spectator named Hilderbrand. He was arrested, for the killing of Mrs. Hilderbrand, tried and acquitted. Then he was arrested for shooting at Jim Kesterson. The trial was set for May 15, 1872. He was held as a prisoner at Goingsnake Court House. In the forenoon of that day, Proctor was in the courtroom with a number of his friends. Among his opponents were eight United States Deputy Marshals. By order of the Court, the men of both parties had stood their rifles and hung up their revolvers on each side of the Judge's bench, but while waiting for Proctor's case to be called, Sut Beck, a nephew of Mrs. Hilderbrand, appeared in the Court House door with a double-barreled shot gun. He was in the act of leveling it at Zeke Proctor, when the latter's brother, Johnson Proctor, caught the muzzle of the gun and pulled it toward him. Beck at that instant pulled the trigger, and Johnson Proctor fell dead.

Beck then shot Zeke Proctor with the remaining charge, but at that instant some one from the outside handed Proctor a gun through a window, and he began to use it most effectively, although growing weak from loss of blood. Both factions rushed to their stacked guns and a battle at close range followed. The smoke became so dense in the Court House that the firing was mostly at random, but after it ceased, and the smoke lifted, a Deputy United States Marshal, a posseman, and ten others, lay dead on the floor and in the yard. Proctor and his friends escaped and were finally pardoned by President Grant with the proviso that they cease their sanguinary contentions.

Proctor engaged, soon after his return to the Indian Territory, in cattle raising. He took as a partner in this enterprise a married man named Woodruff, of Siloam Springs, Ark., just across the eastern boundary. Their herds multiplied and grew fat, but one day shortly before the time for marketing the bees, Woodruff was found dead a short distance west of Siloam Springs. Woodruff was popular in Siloam Springs, and in their indignation the people centered their suspicion upon Proctor as the slayer of Woodruff. The excitement grew, until a vigilance committee was formed to avenge the death of Woodruff by "waiting" upon Proctor in a body. A prominent citizen led the avengers down to Proctor's ranch. As they approached the house they saw him sitting out in the yard, surrounded by about twenty Cherokees squatted in the ground, every one of them with a Winchester across his lap. Very few words were spoken, and they were by Proctor, who, pointing to a spring branch that flows near his house, shouted: "Don't you cross that stream!" They took his advice, and returned to Siloam Springs, and that ended the Proctor-Woodruff deal.

Proctor is still riding as Deputy United States Marshal, and with his record as a killer and the Government at his back, his prowess is feared and his authority is respected.

Formation of Amber.

The main source of the amber supply is the sea coast of the Baltic Ocean. It is fossil gum, originally the exudation of a species of conifer now extinct. This grew in luxuriant profusion hundreds of thousands of years ago on the marshy coasts of northern Europe, when the climate was much warmer than it is to-day. The natural history of amber is thus explained. The immense forests of amber pine underwent their natural

downfall and decay. The resin of the wood accumulated in large quantities in bogs and ponds and in the soil of the forest. Where the coast was slowly sinking, the sea by-and-by covered the land, and the amber, which had been gradually hardening, was at last deposited at the ocean bottom. But in higher regions the pine continued to flourish, and so amber would still continue to be washed down to the shore, and deposited in the later formed green sand, and the still later formed stratum of lignite or brown coal.

The gum became fossilized by its long burial underground. More than two hundred specimens of extinct life, animal and vegetable, have been found embedded in amber specimens, including insects, reptiles, plants, leaves, shells, fruit, etc., which had been caught in the liquid gum and entombed there for all time. Some of these specimens are so curiously beautiful as to be almost priceless, and one English collector has a cabinet of them which is valued at £100,000. One piece embalms a lizard about eight inches long, a little jeweled monster perfect in its form and coloring, which has no like in anything existing now. Indeed, in many instances science is able solely through this medium to study details of animal life which perished from the earth many hundred thousands of years ago. There are flies preserved with wings poised as if for flight, where the prismatic sheen glowing through the yellow sepulchre is as brilliant as if they were floating alive in the sunshine.—Harper's Round Table.

HOW SOME PEOPLE LIVE.

Queer Ways of Eking Out Insufficient Regular Incomes.

In the struggle for life, which is so keen at this end of the century, some people resort to strange expedients to get bread and cheese or to increase a pittance to a comfortable income. Inspector Livingstone, who was formerly in charge of the police at the Law Courts, tells a tragic story of a poor and briefless barrister who fought a long and grim battle with fate, and was beaten in the end. In the early hours of the morning he worked as a market porter at Covent Garden, and at ten o'clock adjourned to his chambers in the Temple, donned wig and gown, and attended the courts, waiting day after day to grasp the skirts of happy chance. Others as unknown to the world and friendless as he had their opportunity, but none presented itself to him, and in hope ever deferred his race was run.

A rising author who is now sought by the publishers, but had a particularly hard struggle to find acceptance, sided over the worst period by acting as a broker's man. Taken as a whole, he found it a most unpleasant experience, but he declares that he wouldn't have missed it for the world, for it has supplied him with material for numbers of sketches and short stories. A Christmas story which brought him a lot of praise, for instance, was a chapter from that experience, and well deserved the eulogium of "very realistic" from the critics.

A friend of the writer, who rejoices in what the police reports call "very aristocratic appearance," and has in addition excellent manners, adds enough to a slender income to pay for the summer holiday for himself and family, his tailor's and bootmaker's bills, and even his rent, by acting as a private detective at balls and receptions in Belgravia and Mayfair. Chance threw him in contact with the manager of a detective agency which does a great deal of business of this kind, and his first job was, in fact, simply as a night's diversion at the invitation of the manager aforesaid. But so pleased was the lady of the house with his appearance and obliging courtesy that she made special mention of it to the manager, who accordingly proposed to my friend that he should accept regular paid employment. He was nothing loath, and now has engagements almost every night during the season.

Another curious case is that of a Nonconformist minister in the south of London who doubles his slender salary by the profits of a flourishing photography business on the other side of the Thames. Originally he took up photography as a pastime, but acquiring considerable skill in the work, was pestered by people who wanted to get their portraits taken on the cheap. So he determined to gain instead of lose by his work, and taking convenient rooms at some distance from the scene of his ministerial labors, set up as a "photographic artist" under another name, his daughter acting as his assistant. Fortune favored him, and before the secret of his constant absence from home was fathomed by the curious of his flock he had made so promising a business that he stood in no awe of deacons or church, though, indeed, the former have taken a very sensible view of the matter, and admire rather than condemn his enterprise.—Cassell's Saturday Journal.

Queer Family Register.

A singular kind of family register is kept in some parts of Switzerland. Wherever those well-known gigantic round cheeses are made, it is the custom for the friends and relatives of a newly married couple to join in presenting them with an extra large specimen of their dairy produce, which is not intended to be eaten, but serves as a family register, on which the family events, such as births, deaths, weddings, etc., are marked by crosses cut perpendicularly into the cheese. This custom dates back as far as the seventeenth century, and a good many cheeses two centuries old are said to be extant.

Switzerland has forty-six mountain railways.

NOTES AND COMMENTS.

According to the latest German colonial budget, every dollar's worth of colonial trade costs Germany 75 cents, and every colonial settler costs the empire \$1,000 a year. At that rate a great colonial empire will be a costly thing.

Germany and Spain are now connected by a submarine cable 1,250 miles long, the ends of which are at Emden and Vigo. It is the first link in a series of lines to be extended to Brazil and to the United States by way of the Azores.

A learned scientist says that the whole human body is full of microbes, and that a person is healthy as long as his microbes are in good condition. The question now is, What can a fellow take that will always be good for his microbes?

A county fair in Maine was slimly attended for the reason that it didn't advertise. The results would have been different if the management had used a column in each county paper for the three weeks preceding the fair to herald its attractions.

Picture dealers say there has been in recent years an increased demand for pictures of a patriotic character. There was, for example, an increased demand for pictures of Washington. The revival of patriotic feeling thus indicated he attributed largely to the growth and influence of patriotic societies.

An English paper tells of a clergyman who had two curates, with the elder of whom he was at swords' points. On being appointed to another living, he decided to take with him the younger curate, whom he liked, and when he came to preach his farewell sermon he chose as his text, "Abide ye here with the ass, and I and the lad will go yonder and worship."

Newspapers may soon be used in the Kansas City public schools as textbooks. At the regular meeting of the local school board, J. M. Greenwood, superintendent of schools, instructed the principals to keep up an interest in current events and to encourage the reading of good newspapers. "I will introduce a system whereby newspapers will be used as text-books a little later," said Mr. Greenwood to a reporter. "I am getting the teachers prepared for it now."

The National Congress of German Journalists and Writers has just met in convention at Leipzig, and has formulated a protest against the methods of punishing editors which existing statutes prescribe. They are put on a par with thieves and murderers, and kept in chains in dungeons, and are fed on the same food as common criminals. It is no wonder that they petition the Reichstag to abate the rigor of these ordinances, though what will come of their petition remains to be seen.

In order that wide-spread measures may be taken to prevent the recurrence of the terrible disaster at the charity bazaar in Paris, it is proposed to hold an international congress of experts in that city, together with an exhibition of fire-extinguishing apparatus, etc., the scientific discussions being accompanied by practical illustrations. Makers of fire-engines are invited to send exhibits, and architects, engineers, inventors and others are asked to forward plans or designs for safeguarding theatres, concert-rooms and other buildings.

Has it ever occurred to you, inquires The Pathfinder, to what a large extent the various members of the human body have suggested the nomenclature of the mechanical arts? A bicycle alone has a neck, head, backbone, etc. Other machines of various kinds have arms, legs, fingers, hands, wrists, elbows, eyes, ears, noses, cheeks, mouths, teeth, tongues, lips, ribs, eyes, feet, etc. There is nothing more natural or logical than to apply the name of a familiar feature of the human body to a mechanical part closely simulating it in form or function.

A French sculptor, Pierre Roche, has invented an ingenious way of producing snow statues that will not melt. He noticed that in ice-making machines the pipes containing the liquid gases were covered with snow, and applied the same principles to copper statues made hollow and filled with freezing fluid. The moisture from the atmosphere forms on the metal in a few moments as a coating of snow, and is prevented from thawing by the freezing mixture. Many exquisite effects can be obtained in this way, and for the decoration of ball-rooms on a midsummer night the snow statuary must be ideal.

A sensation has been created by the discovery that both the Austrian and Italian governments are busy day and night constructing the most costly and elaborate fortifications at the points where the empire and the kingdom meet in the Southern Tyrol and in the neighborhood of Pontebba. This, it would appear, means that neither at Vienna nor at Rome is there much confidence on the part of the authorities in the extension of the existing Triple Alliance, since allies do not, as a rule, consider it necessary to adopt such means of defending their dominions against one another. There are no fortifications of any kind along the frontier of Germany and Austria. Why should there be any on the Austro-Italian boundary line?

It is quite astonishing how many games were originally invented and are to-day practised by people we are accustomed to think of as savages. The Canadian game of lacrosse originated among the North American Indians. Wallace tells us how in Borneo one wet day he thought to amuse his Dyak boys by showing them cat's cradle, but he found that they

not only knew it, but knew more intricate figures than he. The Maoris of New Zealand actually have a sort of pictorial history in cat's cradle figures of twisted fiber. The Sandwich Islanders play a kind of draughts. The South Sea peoples nearly all are adepts at kite flying. Polo comes from Persia and is played magnificently by wild hill tribes from northern India.

In his recent address before the English church congress the Archbishop of Canterbury gave some advice to workmen, speaking of himself as a workingman. He had been left fatherless, he said, at the age of thirteen, and had been urged to earn his own living since he was seventeen. He had known what it was to do without a fire because he could not afford one, and to wear patched clothes and boots. He learned to plough as straight a furrow as any man in the parish, and he could thrash as well as any man. If, he added, the workingman would practice self-restraint, would never waste his wages in drink, but find happiness in the love of home and family, he would feel little of the burdens of life or of the inequality, which was inevitable.

A German statistician has recently compiled figures as to the total number of newspapers printed during a year, which he estimates at 12,000,000,000 copies. To gather an adequate idea of this enormous quantity, it might be stated that all these papers spread out would more than cover all the continents and islands of the earth. The weight of the paper would amount to 781,240 tons. If this entire edition were to be printed by one single press, the largest and most rapid one now in use, the total edition would take 333 years to print. Stacked up vertically, this quantity would form a column 290,000 feet in height. Suppose that every reader devotes but five minutes per day to the reading of his newspaper, the time used by the total population of the earth would amount to 100,000 years.

The tiny but venerable and free republic of San Marino, in northern Italy, has come out of a diplomatic contest with big Italy victoriously. The question related to a new treaty in which Italy badly wanted to insert clauses providing for the extradition of socialists, anarchists and others, whose crimes, for want of a better name, may be classed as political. The presidents and senators strongly objected, on the ground that for something like 900 years San Marino had been free to all well-behaved comers. The Italian government pointed out that, as San Marino was only twenty-four square miles large, and surrounded by Italian territory, it might and almost certainly would, become an asylum for all kinds of desperadoes, who would abuse the republic's hospitality by plotting against the neighboring friendly state. The presidents and senators replied that San Marino would know how to deal with such intruders.

A Dog Sentry.

Out on Southport avenue there is a dog which mounts guard as regularly as most people eat their meals. He is a black dog, with the marks of a Scotch terrier. He is no longer young, as his gray beard shows, but he makes up in vigilance what he may lack in activity. He sits in the sentry box in the corner of the yard, and with loud barking warns off all intruders.

That sentry box is of itself a peculiar thing. In one corner of the front yard about ten feet from the gate a platform has been erected. The lot is beyond the surface of the street and entrance to the yard is accomplished by descending a short flight of three steps. The platform extends up to within a foot of the top of the fence, which is of heavy boards, and of the solid variety. The fence about the platform is surmounted by a row of spikes. These extend along the front and side fences, making the whole resemble a sentry box with a spiked top.

As soon as the day's work commences the terrier makes the rounds of the premises. He looks into the barn in the rear. He crawls under the house and drives out strange cats, &c. Having satisfied himself that all is safe, he gravely proceeds to the front yard and hops up on that platform. There he sits erect, his head and shoulders appearing above the spikes. He is a sober and reliable soldier. Strange dogs pass by and challenge him to battle. He glances down at them in high disdain and returns no response to their jeers. He is on duty and is not to be seduced therefrom.

But let a stranger attempt to enter the gate and he is all changed. Tower flies into rage and action at the same time. He drops from his perch and attacks the stranger with teeth and voice. If a member of the family passes his beat he wags his tail and receives the countersign, but does not leave his seat. In fact, he is a well behaved sentry who is always on duty and who takes a pride in duty well done.—San Francisco Chronicle.

Anecdote of Dana.

Once, when the late Editor Dana was on a visit to Atlanta he made the rounds of the "Constitution" office. In one of the editorial rooms he had to wade through a sea of discarded exchanges. Some apology was made for the littered condition of the room.

"I like to see it," he said, looking down on the scattered exchanges, "for it looks like business, and it means that work has been done. Keep it up, boys, keep it up!"—Atlanta Constitution.

A Maine man bought a new, latest improved magazine rifle and went out hunting. He encountered seven wild cats, emptied the magazine at them without effect, and threw the gun away and dispersed the felines with rocks.

FOR THE YOUNG FOLKS.

FINGERS START TO SCHOOL.

Here, little finger, you start this rhyme,
And don't be so poky and slow;
You, gold finger, begin on time,
And don't let one lesson go;
You middle finger, be good and kind,
Tho' you are so stout and tall;
You, forefinger, your teacher mind,
And don't think of playing ball;
You, little thumb, don't bob about,
But listen and be still;
And you, little hand, whate'er you do,
Do it with a will.
—Woman's Home Companion.

BATHING AN ELEPHANT.

F. Fitz Roy Dixon tells of "A Baby Elephant" that was captured by friends of his in Ceylon, in an article that he contributes to St. Nicholas. Mr. Dixon says:

Her daily bath afforded her great enjoyment. A broad, shallow stream, with a sandy bottom, flowed through the estate, and in a large pool Rengan used to scrub her down every day. Of course he went into the water also, and she would lie down and roll, sometimes with all four legs in the air, but always keeping the tip of her trunk out of the water so that she might have air to breathe. When she had done enough of this sort of nonsense, according to Rengan's idea, he used to make her come out and lie down on a sand-bar, and then he would scrub her down—a process of which she seemed highly to approve—after which she would be once more washed down, and then she would trot off beside her keeper, both clean and glistening, and remain a short while in her stable, whilst he went off for his dinner. He used to bring her back a handful of boiled rice, usually rolled up in a banana leaf, which she received with great satisfaction.

ISLAND THAT IS A BIG MAGNET.

One of the most dangerous places in all the seas is near the coast of Denmark, where there is a little island that goes by the name Bornholm. The sea does not run unusually high about it, nor are currents strong, but when the mariner approaches it the needle of his compass begins to act in the strangest and most unaccountable manner. Instead of pointing north, it swivels around and points to Bornholm, so that if it happens to be dark and stormy the pilot may guide his ship straight to the rocks, thinking that he is making due north. This strange condition exists for the reason that Bornholm consists almost entirely of magnetite or magnetic iron, and it draws the compass needle like a powerful horseshoe magnet.

This influence is felt even at a distance of miles, and on the island being sighted by mariners on the Baltic sea they at once discontinue steering their course by the needle, and turn, instead, to the well-known lighthouses to direct their craft. Between Bornholm and the main land there is also a bank of rock under water which is very dangerous to navigation, and because of its being constantly submerged vessels have been frequently wrecked at that point. The peculiar fact in this case is that the magnetic influence of this ore bank is so powerful that a magnetic needle suspended freely in a boat over the bank will point down, and, if not disturbed, will remain in a perfectly perpendicular line.

HOW A BAD ELEPHANT IS WHIPPED.

Did you ever see an elephant whipped? I don't suppose you would ever forget it if you did. They frequently do it in India, because elephants are very obstreperous at times.

Recently an elephant, Abdul, was convicted by court-martial for killing a sheep-keeper, and sentenced to fifty lashes and two years' imprisonment. Two elephants led Abdul to an open space, and in the presence of the whole battery the punishment began. The culprit trumpeted in fear, and made an unearthly noise.

There were fourteen elephants on one side, and the officers and men of the battery on the other three. In the center of this hollow square stood Lalla (No. 1), the flogger, and the prisoner. The latter was chained by the four legs to as many heavy iron pegs, and could not move. Fastened to Lalla's trunk was an immense cable chain. When all was ready the major gave the word, and down came the chain with a resounding whack. Abdul roared for all he was worth. Fifty times was the operation repeated, and then Abdul was taken to a compound, where he was to remain a prisoner for two years.

HOW THE SIX WENT HAYING.

Papa and mamma had gone to Florida, and that is how the six happened to be at grandpa's. There were Amy and Hugh; then came Paul and Polly, the twins; next sweet little Daisy, the darling of grandma's heart; and last, but by no means the least, Baby Joe, who was five, and greatly objected to being called baby.

Baby Joe had a round, freckled face, fiery red hair, and the faculty of always being in mischief when he wasn't eating. He hadn't been on the farm a day before he had fallen into the pigpen, cut his fingers on a scythe, narrowly escaped being run over by the milk-wagon, tumbled off the hay-mow, and performed various other remarkable and dangerous exploits which filled grandma's gentle soul with horror.

"Good morning!" said grandpa, one bright day in November, as the six came down to breakfast, with Baby Joe bringing up the rear. "I wonder if I could find any child'n who would like to go haying with me to-day? Do you think you could find me some, Daisy?"

"Why, grandpa," said the little maid, wonderingly, "do people go haying in November?"

"Yes, indeed," replied grandpa, with a twinkle in his eye. "But what I want to know is, can I find any children to go?"

"Oh, we'll go!" cried five of the children, Baby Joe being too deeply engaged in his buckwheat-cakes and syrup to know what the conversation was about.

At last they were ready, warmly dressed by careful grandma, for there was quite a sharp wind blowing. They hurried outdoors, and there stood grandpa by the big hayrick, with Kerry and Kate, the fat, gray horses, harnessed to it. "Jump in!" he cried; and in they scrambled, laughing and shouting, and tumbling over each other in their eagerness. Just then grandma came out with a huge basket, which they stowed away in one corner, under a big fur robe, away from Baby Joe's prying eyes.

"Aren't you going to take the mowing machine?" said Hugh. "You can't cut hay without it, can you?" "Oh, yes!" laughed grandpa. "We're going to rake hay to-day." As he said this he stowed four large rakes away in the hayrick, and left Hugh pondering over the mystery.

What a merry ride that was! To be sure, they had a few mishaps, for Baby Joe fell out of the team, and his loss was not discovered until a few moments afterward, when Amy, his especial guardian, missed him. They drove back a little way, and there lay Joe in the middle of the road, kicking and screaming lustily, but quite unhurt. He was picked up, and soon forgot his troubles in eating a large red apple which grandpa produced from his pocket.

Once when they were all standing up in the cart, it gave a sudden lurch, and they all fell in a heap; and poor Daisy bumped her head so hard that she was sure it must have cracked, but each one of the children assured her that it was just as good as ever, and she was comforted with another apple, which Joe insisted was the twin brother of his.

"Here we are!" shouted grandpa, as they entered the oak woods. "Jump out, all of you, and go to work raking hay. We can't have any idle children here."

They climbed out, and looked eagerly around. "We don't see any hay," said Hugh. "There is nothing here but dark leaves."

Grandpa laughed heartily, and said, "These oak leaves are the hay I mean, children. I cover up my banks of celery with them to keep it from freezing, and after keeping them all winter, they will make an excellent fertilizer. So fall to work, and we'll see how soon that hayrick will be full."

The six did fall to work, and they worked with a will. They raked the leaves into piles; then the little ones put them into big baskets, which grandpa emptied into the hayrick. Baby Joe worked as hard as anybody, filling up his little arms with leaves, and stuffing them into the baskets.

After they had worked what seemed to them a very short time, grandpa called, "No more room, little hay-makers! Look at the hayrick!" And sure enough, it was heaped high with red-brown leaves. The big fur robe was spread over the load, and the children were lifted up, one by one, and had great fun stamping and pressing down the leaves.

Then off they started, and the big basket was produced, and found to be full of apples and doughnuts. They munched merrily all the way home, and when they jumped down at the farmhouse gate, grandma came out to meet them, and said, laughing, "Well, children, was the haying party a success?"

And they cried, "O grandma, we never had half so much fun getting in real hay!"

The First Bank Note.

Who issued the first bank note is not very clear. The Chinese, of course, put in a claim; but then they claim everything, being in truth as all-embracing as the yreacke of the old geologists; and in this matter the Chinese banks of 1,000 years ago are but young beginners compared with the fine old firm of Egibi & Son, who established a miscellaneous financial business in Babylon about 650 B. C., and whose notes, if they could be called so, were inscribed on similar clay tablets to those which have revealed the fact of the firm's existence. As it is probable, however, that memoranda of promises to pay on demand had found their way into the world long prior to the establishment of the banking house in Babylon, it may be as well to restrict our survey to notes on paper only. And so far as that goes, the Chinese appear to hold the record. The old Greeks—did not Xenophon project the first co-operative bank?—had their bankers, who were sufficiently enterprising to pay interest on deposits and issue letters of credit, and the Romans improved on their example by inventing checks; but neither used notes, or paper money, in the ordinary acceptance of the term. Notwithstanding all that has been said in favor of other claimants for priority, the first real bank, according to Sir John Lubbock, was the Bank of Barcelona, founded in 1401; and the Bank of Stockholm, founded in 1688, was the first bank in Europe to issue what are undoubtedly bank notes.

Solid Nuremberg.

A specimen of German architectural and business solidity is afforded by the fact that in Nuremberg there are houses still in good order which were erected in 1080, and that in the same town a firm has been engaged in manufacturing harmonicas since 1500—sixty years before the settlement of New England.