

FRANK LLOYD'S

"WELLS FARGO"

By STUART N. LAKE

SYNOPSIS

Ramsay McKay, handsome Wells Fargo agent, leaves St. Louis to map out possible routes for the extension of the express service to California. Justine Pryor, an aristocratic Southern belle with whom he is in love promises to wait for him. McKay, however, is caught in the California gold rush and stays on to take care of the increasing Wells Fargo business. Months later, Justine ignores her mother's warning and joins Ramsay in San Francisco. They are married and Justine gives birth to a son.

CHAPTER VII

With all her Southern background and family tradition, Justine Pryor thrilled to the glamor of gold-mad San Francisco. As the wife of Ramsay McKay, her position in the community was assured from the beginning, as her baby daughter grew less dependent upon her, Ramsay and she were able to enjoy much of the gayety which filled life in the California metropolis.

One evening in the late Fall of 1854, Ramsay and Justine McKay were entertaining at dinner in The St. Francis Hotel—the same name, the same proprietor, but far from the same building they had entered upon their wedding night four years before. Rebuilt, enlarged, lavishly furnished, its dining room was now a richly appointed rendezvous for finely dressed men and women, serving food and wines unsurpassed in any other world capital.

The McKay guests commented upon the dazzling picture before them.

"Yes," Ramsay agreed, "and everything you see which incites your wonder was brought here, by express."

His friend Edwards, a newspaper editor, laughed.

"Transportation again, eh, Ramsay?"

Ramsay grinned at the jibe.

"No wonder it is unusually gay tonight," commented Ward, a banker. "Big day on the Exchange. Mining shares shot sky-high. That new Golden Empire stock went to \$17.50."

"Well, if the gamblers have gone crazy everyone else in town is with them," Edwards rejoined.

"That's my chief objection," Ramsay observed. "Such insane speculation is bad for a community. As long as only the professional stock gamblers are concerned, it is not so bad. But when guardians of other peoples' money get as wild as the rest, I fear for the future."

Justine touched her husband's arm.

"Who," she asked, "is that beautiful woman with the man who nodded to you?"

"That's Lola Montez," Ramsay answered.

The famous dancer? Mrs. Ward inquired.

"The King's darling."

"Who are the men with her?" Justine asked.

"Dal Slade and Jim Oliver," Ramsay replied.

"Your husband's competitors," Edwards amended, "and the boys behind the boom in Golden Empire."

"So I understand," Ramsay agreed drily.

Succeeding days carried the wave of speculation higher and higher, with Ramsay McKay powerless to do other than refuse to ride it.

"Not as long as I have responsibility for other people's money," he insisted to friends and acquaintances, who begged him to join their orgy.

He was at his desk one morning in February of 1855 when a burly figure in travel-stained buckskin appeared in his doorway.

"Hank!" Ramsay exclaimed in delight.

"Where are you in from, and where's Pawnee?"

"St. Louis. Outside. How's the family, Miss Justine and the little girl?"

"Fine. Justine will be more than pleased to see you. She'll want to ask you all about her family, and we both want to show off Alice—she's the cutest youngster you ever saw."

"I got some letters for her, from her maw and paw," Hank said, "and I got one for you from Mr. Wells. Only reason I come on this time of year was because he wanted to get this to you, quick."

Ramsay opened the letter, read, and reached for his hat.

"Take Pawnee up to the house," he suggested to Hank. "I've a job on hand that won't wait."

Ramsay McKay hurried across the street to the offices of Slade and Oliver, where he broke in on the partners engaged in what he surmised to have been a heated argument. Closing the door to their private room behind him, Ramsay came straight to his point.

"Your drafts in large amount have been protested in New York," he charged.

"Who said so?" Slade demanded.

"But how could you get word this soon?" Oliver cut in. "The boat isn't due until next week."

"Shut up, you fool," Slade snarled.

"Guilty, eh?" said Ramsay. "My letter, from Mr. Wells, came overland. What are you going to do?"

"What are you going to do?" Slade asked.

"Protect my firm and our customers," Ramsay rejoined. "When word of this gets out it will start a run on every banking office in California. It will send more firms than yours to the wall. Wells Fargo can meet any run, and I'm going to get ready to do just that."

"But we can make good," Slade protested. "We've got a shipment of bullion coming in from the Golden Empire that will more than see us through."

"When is it due?"

"Tomorrow morning."

"All right," Ramsay agreed, "I'll give you until tomorrow."

Back in his own office Ramsay labored late to balance books and accounts, checking his supply of bullion against every demand that might be made upon it, and going over the most recent statements from branches in the mining camps. It was long after dark when he walked up the street toward home. As he jessed the corner of a building, a pistol-shot roared behind him. Ramsay dropped prone, and lay still until the sound of running feet had died in the distance. Then he arose, dusted his clothing and went on. He said nothing of the incident to Justine.

Before nine o'clock next morning Ramsay was at a meeting of bankers which he had called, to read Henry Wells' letter in confidence. From expressions which greeted his announcement he knew that even among those present were some not much better off than Slade and Oliver.

"We must keep this quiet," Ramsay advised. "Now that we're fore-warned we can stave off a panic. We can all get ourselves in shape to stand a run, and if Slade and Oliver can't make good, we can organize a committee to protect their customers. With the condition all his speculation as brought about, a panic now would wreck all of San Francisco and California."

His listeners agreed with him, but further deliberations were short-lived. An

insistent knocking at the door, and a messenger entered with a note for Ward. He read it, and arose.

"Too late, gentlemen," Ward said. "Slade and Oliver have absconded. Right now, their depositors are wrecking their offices."

Ramsay McKay arose.

"Where are you going?" someone inquired.

"To my office," Ramsay answered.

"But we must reach some agreement," another urged. "None of us is prepared to pay off in full, on demand. We must all close, and stay closed until this hysteria dies down."

"Not Wells Fargo," replied Ramsay. "We'll not close our doors as long as we have an ounce of bullion in our vaults that belongs to some man who wants it."

He turned as he heard Justine calling his name. There she stood in the doorway, flushed, excited, and slightly disheveled.

"Ramsay," she gasped. "Mr. Padden has closed the office."

Padden was Ramsay's office manager.

"I told him he shouldn't," Justine went on, "that I knew he shouldn't. But he did."

Ramsay recovered his composure.

"Thank you dear," he said, as he took her arm.

He turned to the others.

"Good day, gentlemen," he told them. "We're going to re-open Wells Fargo."

(To be continued)



Lola Montez, the famous dancer, was in the party which included the notorious Dal Slade and Jim Oliver.

Laketon

(Held From Last Week)

Miss Arline London visited Mary and Isabella Lerch on Sunday.

Mrs. Marie Oberst visited Mrs. Peter Oberst on Friday night at Fernbrook.

Mrs. Daisy Crispell attended the Ladies Aid meeting at Mrs. George Dendler's home.

Mrs. Oberst called on Mrs. James Lord on Sunday. Mrs. Lord has been ill but is some better.

Mr. and Mrs. Fred Crispell of Laketon visited Mr. and Mrs. Fred Crispell of Anderson Heights.

Mr. and Mrs. Charles Lerch, William Lee and Mrs. Oberst were callers in Dallas on Saturday evening.

William Lee of Wilkes-Barre has been visiting his daughter and son-in-law, Mr. and Mrs. Charles Lerch.

Mr. and Mrs. Clarence Grey and children visited Mrs. Grey's parents on Saturday, Mr. and Mrs. Fred Hennenbell of Wilkes-Barre.

Mr. and Mrs. Edward L. Anderson of Dallas, John Klimevich and Miss Bertha Hebriggell of Pittston, Mrs. Fred Crispell and daughter, Annabelle, visited Mrs. Marie Oberst on Sunday afternoon.

Reynolds Cow Completed New Official Record

A new record, exceeding the average of the Guernsey breed for her age and class has just been completed by a three year old cow, Goodleigh Ivy of Sunlight 395944 of Dallas tested and owned by Dorrance Reynolds. Her official record supervised by the Pennsylvania Guernsey Cattle Club is 7996.3 pounds of milk and 418.8 pounds of butter fat in class EEE.

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WEEKLY BUSINESS REVIEW

MURPHY'S RESTAURANT ON SQUARE IS COMFORTABLE PLACE TO DINE

"Convenience" isn't the only reason local people give for dining at Murphy's Restaurant in Wilkes-Barre, even though that popular dining spot is located right on Public Square, a few doors from the Capitol Theatre. "Economy" and "good food" are other explanations for the restaurant's fame.

Andrew Chigos, genial proprietor of Murphy's has established a reputation for the tasty, clean food in his restaurant. Besides the regular, economical luncheons and dinners, he frequently offers outstanding specials and thoughtful extra

services which win enthusiastic praise from his patrons.

The courteous, smiling waitresses are not the least of the attractions at Murphy's for their alert service stands out as among the best in the city. Mr. Chigo's customers dine in comfortable booths. There are suitable accommodations for ladies, who receive special courtesy.

It is the truth that once people dine at Murphy's they return again and again for they are impressed by the combination of good food and pleasant surroundings which is characteristic of the restaurant.

Behind The Scenes In Business World

A Summary Of Happenings In America's Industrial Circles

By ORTON B. MOTTER

NEW YORK, Mar. 17.—BUSINESS—Activity in most American industries, though little changed from February, continues to lag behind a year ago. The steel industry's operating rate still clings to the 35% of capacity level, although a better feeling in steel consuming areas was reported last week. Electric power output is running 8% under a year ago, with about 2,025,000,000 kilowatt hours produced last week. Railroad carloadings were estimated at 54,443 cars compared with 127,134 cars at this time last year. Retail trade showed some improvement from February levels but sales volume for the country as a whole was 5% to 11% under a year ago.

WASHINGTON—Leaders in various branches of industry almost daily are bringing reports to Washington that, in their opinion, the business recession has hit bottom. They look for a gradual rise from now on. Most important legislative event last week was a new tax bill brought up for discussion in the House and designed to offer "a very substantial stimulation to business" by easing the burdens of the undistributed profits tax and modifying the capital gains, inheritance and gift taxes. The measure is 390 pages long and took more than 100 days to draw up. For corporations with annual net incomes under \$25,000 the new bill proposes to eliminate the undistributed profits tax and to substitute a straight income tax of 12½% to 16%. The existing law compels all corporations, regardless of size to pay an income tax of 8% to 15%, and a surtax of 7 to 27% on undistributed profits.

HEADLINES—Western Union, asking for 1½% rate increase, declares \$3,000,000 of added income would be passed on to employes in higher wages. . . . Johns-Manville Corporation, large building supply firm, eliminates dividend on common stock. . . . Government expenditures for year beginning last July 1 passes the \$5,000,000,000 mark. . . . General Electric Company's earnings rose 45 per cent in 1937 to \$63,570,000. . . . Sixty-two textile manufacturing companies reporting on 1937 profits reveal 43 per cent drop from 1936, after experiencing first half gains averaging 70 per cent. . . . Congress begins to iron out differences in bill regulating wages and hours. . . . Treasury brings in outside experts to finish study on nation's price structure. . . . Great Britain will spend \$533,000,000 in the next year to modernize its army. . . . President Roosevelt states salaries of corporation officials should continue to be made public. . . . An early upturn in business followed by the "greatest era world has ever known" predicted by Henry Ford. . . .

PETER OBERST'S BARBER SHOP ONE OF FEW WITH THE XERVAC MACHINE

Long recognized as one of the most expert barbers in this section, Peter Oberst, whose neat shop is in the basement of the Sullivan Building, on Main Street, Dallas, is now the proud proprietor of one of the famous X-ervac inventions to stimulate hair growth.

Results by local men who are taking X-ervac treatments have already proved the unique advantages of the machine, which is manufactured by Crosley Radio Corp. It is an efficient-looking apparatus and includes a dome-shaped head-piece which stimulates the scalp and increases the flow of blood to the hair-roots, thereby

bringing new nourishment to dying hair. Mr. Oberst has erected a separate booth for the apparatus so that those taking the treatments can do in the utmost privacy.

Since the machines are expensive, there are only a few of them in the State. Wherever they have been installed they have received enthusiastic endorsements from men who have taken treatments.

Mr. Oberst, of course, operates the X-ervac machine in conjunction with his barber shop. He is known as an expert barber and his neat, careful work appeals to discriminating people.

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