

rived from Henry and Robert Crawford, nephews of the man who had left his fortune to Mme. Humbert. They had found another will, which gave Mme. Humbert only an annuity of thirty-six thousand francs, and divided the estate among the two nephews and Marie d'Aurignac, madame's little sister.

The two Crawfords, being each as rich as their uncle had been, did not wish to be unpleasant, though for principle's sake they had to leave the settlements to the courts. At once a lawsuit! By agreement the twenty million dollars was sealed up in a great safe in the Humbert palace to await a final determination of the case. Once a year the Crawfords and Mme. Humbert were to inspect the securities.

The bankers were a little doubtful about the lawsuit when the time came for fresh loans. How could they be sure that the case would not be decided in favour of the Crawfords, and then—what? The Crawfords came, nobly to the rescue; the suit must go on as a matter of legality, but the younger of them would marry Mlle. Marie when she came of age, so that, however the suit was decided, the money would remain in the family. Doubt disappeared, and the golden stream, temporarily dammed, flowed afresh and in greater volume than ever.

Poor dear Mme. Humbert! No unsophisticated, so innocent of business knowledge! It was almost more than the bankers could do to take advantage of her innocence, but they did it—lent her francs by the million at fifty per cent. She always let them settle the rate of interest—they were men of finance; she was just a simple woman. All went so well that they were still paying for all the splendour of the house on the Avenue of the Grand Army when Mlle. d'Aurignac reached the age of eighteen.

Then—astonishing girl!—she announced that she would not marry the Crawford. The creditors were shocked; the Crawford was furious—so it was told in the Humbert circle. Now that they had been insulted, the Crawfords would contest the suit in earnest. The greatest lawyers in France faced one another in the trials, appeals, rehearings; and still Mme. Humbert borrowed money at still more usurious rates, and the creditors did not worry because there were the twenty millions safe in the strong box, to say nothing of accumulating interest. At last her heaviest creditor, Girard & Co., would wait no longer, and sued her for six million two hundred thousand francs. She contested the suit and told of the usury, and M. Girard blew out his brains in despair. The receiver of the banking firm prosecuted the suit, and finally got judgment for two million five hundred thousand francs, the actual amount loaned. After some difficulty it was borrowed, and the establishment of Humbert went on for a space. But during the Girard suit certain statements had created suspicion. More suits were brought against the Humberts, and finally the courts opened the safe and found a rusty buckle and some dusty envelopes. Fortune, Crawfords, and romance—all were fiction!

THE STRANGE CAREER OF MRS. CASSIE CHADWICK.

A Clever Woman's Ingenious Fabric of Forgery and Fiction.

During the progress of the Humbert case there was living in Cleveland, Ohio, a middle-aged woman, who had been in jail for forgery, and had led a precarious existence as a fortune-teller. She had contrived to bury her past, and at the time of the Humbert disclosures was living sedately as the wife of a physician in fairly good circumstances. She made friends—among them a banker or two—to whom she whispered that there was a cloud over her birth and that she was burdened with a large fortune, the possession of which shamed and mortified her.

Cassie L. Chadwick was merely an imitator. For the Humbert fortune of twenty million dollars locked in a safe she substituted fifteen million dollars in ostensible Carnegie notes and stock certificates. Instead of the piquant romance that accounted for the Humbert bequest she offered the fiction that she was the unrecognized daughter of a famous industrialist, who, though he could not acknowledge her, had created for her a trust fund of millions. Her friends were very sympathetic; chided her for feeling so keenly what she could not help, and advised her to make use of her fortune. At length she was convinced, and decided to live the larger life they counselled.

Mrs. Chadwick now applied to C. T. Beckwith, President of the Citizens' National Bank of Oberlin, Ohio. He was one of those to whom she had confided the secret of her birth, and he made no objection to letting her have one hundred and two thousand dollars of his own and Cashier Spear's and enough of the bank's money to increase the amount to more than three hundred and fifty thousand dollars, on the security of two notes aggregating seven hundred and fifty thousand dollars and signed "Andrew Carnegie." In gratitude she told President Beckwith that he would be made trustee of the five-million dollar fund which Ira Reynolds, secretary and treasurer of the Wade Park Bank, held for her.

Mr. Beckwith was too good a business man to let such a chance slip; he was too much of a gentleman to betray a woman's secret; so he said nothing to the directors of the Bank about the loan, though it was four times as much as the bank's capital.

Ira Reynolds, another of those whom she took into her confidence, received from her a sealed bundle of securities giving her in return an attest stating that he held five million dollars in stocks and bonds, which were enumerated, for Mrs. C. L. Chadwick. He made another attest of the same list for her husband. Mr. Reynolds, who was the eminently respectable conservative business man of his town, says that when Mrs. Chadwick finally decided to place her securities in his hands he hesitated about giving her the attest she requested.

"Perhaps," said she, with sad dignity, "you wish to examine them to verify my words, Mr. Reynolds."

And Reynolds, knowing how keenly she suffered from the disgrace of her secret, felt his doubts evaporate before that pathetic rebuke, declaring he had no idea of doubting, and gave the attests—and thereby the power of getting all the money she wanted; for what usurer would hesitate to lend with the security of a well-known banker's assurance that he held millions and millions of the best stocks and bonds in the country?

Then began Mrs. Chadwick's splendid days. She filled her house on Euclid Avenue with an extraordinary collection of junk. Without taste, she bought alike the newest products of the local furniture factory and the more or less, genuine Louis Quinze articles she encountered abroad. She travelled to Europe in the grandest style, taking with her a dozen young girls from Cleveland, just to give them an outing; indeed, she played Lady Bountiful to all Cleveland. She shone in charities; she sent grand pianos broadcast to her friends, and when "Parsifal" was produced in New York she brought on a car load of guests to attend it. All she had to do was to show that attest of Reynolds and whisper her sad story, and money came to her.

Mrs. Chadwick might have been borrowing yet if she had confined her operations to the Middle West. But, after loading up a score of Ohio banks with her paper, and working as far East as Pittsburgh, she tackled a Yankee. She got her hundred and ninety-two thousand eight hundred dollars from Banker Newton, of Brookline, Massachusetts, on the strength of an introduction by her Cleveland pastor, backed up with Mr. Reynolds' receipts for five million dollars and a note for half a million signed "Andrew Carnegie." When she did not meet her notes, Mr. Newton declined to take the Carnegie relationship story in lieu of his money. He brought suit and the bubble broke.

Questioned for the first time about these matters, Mr. Carnegie revealed that he not only had not signed any notes, but had never even heard of Mrs. Chadwick until the newspapers revealed her to the world. She was arrested, taken back to Cleveland, and thrown into jail to await her trial for conspiring with Beckwith and Spear to violate the United States Banking laws, while indictments for forgery rained about her.

Has the publicity of the Chadwick case put bankers and money-lenders and investors on their guard sufficiently to withstand the next confidence game that may be offered to them? Not a bit of it. There are Miller syndicates by scores running to-day in Wall Street; there are Keely motors and mines of moonshine being sold, and no doubt there are Humbert fortunes in strong boxes and Chadwick romances in bank vaults all over the country. And the promoters of these frauds will flourish as long as there remains a money-lender who, for

the greedy reasons of usury, will take pains not to inquire too closely into the affairs of his clients.

Marriages of the Future.

What will married life be like in the future is the question that a writer has set himself to discuss.

The characteristic feature of marriage at the present time, he says, is the consolidation of love with the question of economic relations. Whenever there is any philosophising about marriage it deals exclusively, as a rule, with the love element; and this one-sidedness of view excludes the possibility of reaching any solution of the problem. The economic element is too important a factor to be ignored.

Marriage in its present form is commonly also a question of providing for the woman. There still clings to it something of the marriage-by-purchase. By the marriage the woman purchases her own support and that of her children; not to mention the rarer cases in which the man is the seeker of marriage for support.

All difficulties, all contradictions, all absurdities of the average marriage nowadays rest upon the intrusion of this economic element into the love question, and nothing but a complete economic change can alter the situation. Let us represent to ourselves a community resting upon the principle of collective production, which, therefore, draws upon every member for its productive force, giving to each, in return, whether man or woman, the required sustenance. This would be the end of all personal relations of dependency—also the end of the mutual dependence of the sexes.

The economic phase of the problem would thus be absolutely segregated from that of love; and thereby at last a rational solution of the questions relating to the latter made possible.

As marriage would have nothing to do with the support of the marriage mate, every reason for the artificial deferring of the age of marriage would vanish, which would, in time, result in the cessation of many social evils now rampant.

Freed from all its industrial motives, the only motive for marriage would be reciprocal attraction; and the result would be that women could actually choose, whereas now their choice of life-companions is merely a legal fiction. That marriages contracted in that way would come nearer to the ideal than the majority of marriages now do is very probable. But then, too, the unavoidable errors which would be made would lose their tragic import.

Your Hair.

It is a good thing to let the hair hang for fifteen minutes in the middle of the day. But this, for the business woman, is impracticable. Ten minutes at night and ten minutes in the morning should be enough for the care of the hair, allowing for its brushing, its ventilating, its perfuming, and its waving, with an occasional additional time, for a shampoo. And if this amount of time is spent upon it the owner will surely be rewarded. For there is nothing so celebrated among poets as a woman's beautiful hair, and there is nothing so much admired in real life.

The much-discussed appearance of three or four women upon the Paris cabstands is taken by the intelligent Frenchman, we are told, for a sign of the times. Every year, thanks to the improvement of machinery, sees a fresh battalion of women and children step into the places of their husbands and fathers, and the Frenchman in all pursuits is finding the Frenchwoman his closest competitor. Already commerce works with 35 per cent of women in the ranks, and the learned professions with 33. The home will soon be the only place left for displaced man.

George held her hand and she held his; Soon they hugged and went to kiziz! Ignorant, her pa had riz— Madder'n hops and simply sizzin— T * ! () * ; ? ? ? Get! but George went out whizz! —Princeton Tiger.

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