

siree! Got to take it to the railroad, where the bank is as strong as Gibraltar.'

Many other gibes and criticisms, both direct and oblique, were flung at Billy. Some of them were good-natured, some caustic, but he merely squinted his left eye inscrutably and went his way without a word.

The fact was, Billy had had trouble with Henry Simmons, the banker—or as nearly trouble as he ever had. He thought the banker had wronged him in a business transaction. Billy stated the case briefly, but Simmons insisted the bank was right. Billy withdrew his funds and transferred them to Sarvis Point.

One evening in the autumn two years later Mrs. Houck remarked at supper:

'I reckon it's a good thing you took your money out of that bank; they say it's about to break.'

'What?' Billy looked up quickly from his plate. 'Oh pshaw!' he said. 'That's all stuff and nonsense. Henry Simmons is good for it.'

'I guess it's so,' persisted Mrs. Houck. 'Leastwise, nearly everybody thinks so, and nearly all of them were getting their money out when I was over to town this afternoon.'

Billy finished his supper rather hurriedly, took his white slouch-hat from its nail by the kitchen door, and said he was going to town for a little while.

'Well, what did you hear?' asked his wife when he returned an hour later.

'Hear?' He sat down in the hickory rocker and crossed his legs. 'It's what you don't hear that counts.' He sat for a long time; his eye squinted thoughtfully at the fire.

Yes, the securities were good—he knew most of the big loans. The depositors would not lose, finally, even if the bank failed—but the stockholders would. It would ruin Henry Simmons. He owned most of the stock—all he had was in the bank, so they said. It would ruin his reputation, too.

Billy moved uneasily in his chair. 'I reckon a fellow might really think he was right when he was wrong,' he remarked.

Mrs. Houck agreed very readily that he might—too readily, if Billy had noticed. He got up and took from the shelf the little round-faced alarm clock.

'What are you going to do?' 'Wind it.' He set the hand at three. About midnight he got up and looked at the clock. He went back to bed for half an hour, although he did not go to sleep, then got up and began to dress.

'Billy Houck, what in the world is the matter with you?' asked his wife. 'What are you going to do?'

'Just going over to Sarvis Point,' he answered casually. 'I thought I'd get an early start. You go to sleep; I'll get my breakfast over there.'

When Henry Simmons came down to the bank the next morning, the cashier saw he had spent a sleepless night. The cashier had not slept much himself. Simmons was president of the bank, its chief stockholder, and transacted most of its important business in person.

He had founded the bank four years before, and it had prospered far better than he had even hoped. He had put every cent he could raise into it, and from the profits he had built and paid for a house.

Simmons was still a young man, hardly past thirty, and he and his wife were very proud of the new house—the first they had ever owned. It had been finished only a month. It was the neatest house in town, stood on a little eminence only two blocks up the street from the bank, and was in plain view from the side window of the banking office. Many times a day as the young man went about his work, he glanced out of that window.

Simmons and his cashier had made every preparation possible for the run. It still lacked five minutes of nine. Several times one and then the other had stepped out of the back door to observe the signs. There was no line at the front door—the panic had not reached that stage yet. But there was an unusual number of men in town, some sitting on store platforms, some standing round doors, others in front of the blacksmith shop, but all in sight of the front door of the bank.

It looked ominous. When the scare began, two days before, there had been twenty-five thousand dollars in the vaults. This was more than the legal requirements, for the deposits were under a hundred thousand. Five thousand of the available funds went out that first afternoon, ten thousand the next day, and now, if something did not happen to check the run, it would all be over before noon—the door would be closed.

Simmons had telegraphed for the ten thousand they had on deposit in St. Louis, but it could not arrive before the next morning—and that would be too late. Even if they had it, it would merely give them a few more hours of life, unless something checked the unreasoning panic among the depositors.

As the clock ticked off the last five minutes, Simmons stood with his back to the cashier, looking out of the side window toward the new house.

It was nine o'clock. The cashier opened the front door. One, two, three minutes passed, then a customer came in with a show of leisureliness and withdrew his deposits. As he went out another came in. Before the second was paid the third entered. When the clock-hand had reached the half-hour, three or four were in the bank

waiting their turn; and a hasty glance out of the window told the banker that others were coming.

Simmons had taken the paying-window himself, and settled the accounts as deliberately as possible without obvious delay, hoping desperately that something would happen to check the run.

In the first hour two thousand dollars went out over the counter, and still the people came. In passing to and from the ledgers at the back of the office Simmons often gave a quick nervous glance out of the side window.

The cashier, following that glance, saw that the banker's young wife was almost constantly on the front porch of the new house. Sometimes she seemed to be sweeping, again dusting a rug; but with one excuse or another, she was nearly always there, her face turned toward the bank.

The money went faster the next hour. At eleven o'clock only four thousand dollars remained. When that went the doors must close. Only four thousand dollars between Henry Simmons and bankruptcy, and it was trickling from under his fingers like sand in an hour-glass. Another hour at most and his capital, his four years' work, and the house, would go.

His face grew a little graver, the lines deepened, but his teeth shut tightly and his hand and eye were steady as he counted out coin and currency to frightened depositors.

Twenty minutes past eleven, and only two thousand dollars left. The sum would not last until noon. A line had formed now, reaching from the paying-window through the door and down the steps outside.

Billy Houck came to the door, walking leisurely, a large old leather valise in his hand. They let him pass, for they knew he had no money there to draw out, and they craned their necks along the line to see what he was going to do.

'Excuse me, fellows,' he said to those nearest the window, 'won't you let me have a turn for a few minutes so I can get rid of this money? I'm sort of tired carrying it round, and it's nearly dinner-time.'

They gave way, and Billy set the valise on the ledge, and began to lay out stacks of bills.

'I want to make a deposit.' Simmons' hand shook slightly as he reached for a deposit slip.

At sight of the bills—it was an encouraging-looking pile, looking larger than it really was, for most of them were five-dollar bills—the line wavered and broke up, the men scattering round the office. They still held their cheques, but watched the transaction at the window wonderingly. The word had quickly passed out at the door and down the street that Billy Houck was making a deposit, and the deposit grew with the report.

'Four thousand?' Simmons looked up from his pad when the last stack of bills was counted. For an instant his eyes looked straight into Billy's and said things that made a lump rise in his throat.

'All right.' And there was much more in Billy's tone than any guessed but Simmons. Good weather for corn-gathering, isn't it?

'All right, fellows,' said Billy as he moved away; 'Much obliged for the turn.'

But not one approached the window. 'Hello, doc!' said Billy, noticing Graham, the horse-doctor, who had been in line with a cheque for his balance of sixteen dollars and thirty cents. 'How is your confidence working? Little spavined, isn't it?'

'And here's Latimer, too!' He squinted his left eye at the dentist. 'Reckon you are getting your money out to build an electric line—to Sarvis Point?'

Billy lingered a few minutes, eyeing the crowd one after another quizzically, not one of whom approached the paying-counter. Those nearest the door began to drop out. When the hands of the clock reached ten minutes of twelve only two men besides Billy remained in the outer office. One of these approached the window. 'I reckon I won't need this money after all, Mr. Simmons.' And he redeposited five hundred. The other man put back his two hundred.

Simmons stepped to the side window, threw up the sash, and as he put his handkerchief to his face, gave it a quick little flutter.

Billy Houck, who was passing down the front steps, glanced up the street in time to see a little woman on the front porch of the new house, wave her hand exultingly.—*The Youth's Companion.*

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