

# What Our Neighbors are Doing

The City of Toronto is not only one of the most beautiful on the American Continent but the people there enjoying the most progressive and up-to-date Municipal Government, spacious grounds surrounding the Administration and other Municipal Buildings. They are properly laid out and planted with magnificent ornamental trees and give a setting to the structures unknown to the busy city centers of the great Middle West. A force of trained men headed by a City Forester and Horticulturist are employed to take proper care of all the Trees in the Parks and Parkways of the city. Even the larger elms and maples a century old and over are watered during the dry summer season. They are sprayed two or three times each year to protect them against fungus and the ravages of caterpillars and other insects. They are pruned each season and all cavities in the bark are waxed, painted or cemented and the planting of trees is encouraged by the city and public schools.

All this accounts for Toronto having such beautiful trees and so many thousands of them coming on to delight the next generation. Are we here following examples set by such cities as Toronto, Boston and others? Are we paying the proper attention to the beautiful native trees we have and others would be proud of, or do we consider it an unnecessary expense to spray and prune?

By importing from every corner of the globe thousands of small trees and shrubs we have invited all sort of plant diseases and insects not known before, that there is more to this than just mere talk from the man having a sprayer and wants a job to spray is shown by the interest displayed by our Government. Every State now has its force of inspectors and an officer of Entomology. Every nurseryman has to spray and fumigate and every tree or shrub sold must have a State Certificate of Health. That's more than just Red Tape, it's absolutely necessary to prevent being eaten up with Pests destroying our trees and shrubs.

Now is the time to prune and spray. We are here equipped with the most up-to-date Force Sprayer and the best tools, men who know nothing else but the care of trees and the "Old Man" superintending everything. Even if you have only dead trees to take out we can do it cheaper than your hired man. Consult us over phone 85 on anything pertaining to the welfare of your trees. That is free and puts you under no obligations whatever.

Telephone Eight-Five **Highland Park Greenhouses**

## The Means And the End

A Question of Law and How a Judge Decided It

Enderby was a pitiable spectacle; he was the picture of abject despair as he walked up and down the big office, not daring to look at Beatty, who sat at his desk, staring at his perturbed visitor with mingled amazement and contempt.

"Do you mean to tell me," said the lawyer, as if he could not fathom the depth of Enderby's depravity or realize what he had done, "that you have looted the Home Savings bank?"

"I have," answered Enderby, with increasing nervousness.

"But why on earth?"

"What's the use of dwelling on that? I told you the truth when I came in. What I want to know now is what's to be done?"

"Done? You ought to go to the penitentiary for it," returned the lawyer sternly.

"Yes, I know that too. I don't need a lawyer to tell me that. What I want to know is how to keep out of it."

"How much did you take?"

"In round numbers, \$50,000."

"Speculation, I suppose?"

"Yes; sure thing at first and then more to recoup."

"The usual story."

The lawyer thought deeply. Enderby watched him in terrible anxiety. It was he who finally broke the silence.

"You know that Texas land I have?"

"Yes."

"It may be worth a great deal of money in a short time."

"I have investigated it," said Beatty, "for some of my clients who have holdings there. It is worth nothing now, but it is possible, if the railroad project goes through, that it may eventually sell for a good round sum."

"Yes, and if it is worth anything my share will be worth \$50,000," said Enderby.

"Well?"

"If you will get me out of this I will give you a deed to the land."

"As a fee?" asked the lawyer coolly, his eyes very bright and hard.

"I hadn't thought of it that way," faltered Enderby. "I meant it as restitution, to pay back what I had—stolen."

"Well, that has saved your life. Enderby. If you had offered me that money to compound a felony, by heaven I would have kicked you out of the office. But if you are willing to deed that land to me to hold in trust and if

anything is worked out of it to pay it over to the stockholders of the bank I'll try to get you out."

"I am glad to do it," said Enderby earnestly. "And whatever you are going to do, Judge, will have to be done quickly. The bank examiners will be here tomorrow, and I can't cover it up any longer."

"How much money will there be in the results when you close tonight?"

"I don't know exactly, possibly \$80,000."

"Can you get hold of it?"

"Why, of course. I can take everything in the bank."

"And you say your stealings amounted to \$50,000?"

"Yes, in round numbers, maybe a little more or a little less."

"Well, then, go to the bank, get \$50,000 in cash and bring it to me."

"You mean that I am to steal \$50,000 more?"

"I didn't say anything about stealing it, did I? I said go get it out of the vaults and bring it to me, and I will do my best to get you clear."

"Very well," said Enderby. "I don't understand, but I will do what you say."

At 4 o'clock the president of the Home Savings bank came into the lawyer's office again.

"Well," asked Judge Beatty, "have you got it?"

"Yes," said Enderby, producing a bulky package of bills, "here it is."

The lawyer took the package, counted the bills methodically, satisfying himself that the full amount had been handed to him.

"It's all right," he said. "Now the deed for this land."

"Here it is," said Enderby again, handing the paper to him.

"Good," said Beatty after properly examining it. "Now you go home, don't come down to the bank in the morning, get sick, go to bed, keep away."

The next morning, very early indeed—about 6 o'clock, in fact—the officers and directors of the Home Savings bank, except the president, who was ill and confined to his bed, were summoned peremptorily to meet immediately at the law office of Judge Beatty, the leading attorney of the town.

The character of the messages each received was such as to bring them all there without delay, some of them coming without waiting for the formality of breakfast even.

"Gentlemen," said Judge Beatty when they were all assembled. "I have news of a most distressing character to communicate to you as officers and directors of the Home Savings bank."

"We are not all here yet," said Fowler, the vice president. "Mr. Enderby, our president, is ill."

"I know it. He won't be here, and it is because of that fact that I took the liberty of asking you to meet me here before the bank opened."

"Is anything wrong?" asked Mellan,

one of the directors.

"I am sorry to say there is."

"With the bank?"

"Yes."

"What is it?"

"Mr. Enderby has embezzled \$100,000 for speculation purposes and is short just that much."

"Good heavens," exclaimed the vice president. "That will ruin the bank when it gets known."

"Undoubtedly," answered Judge Beatty amid the great perturbation of the other directors. "It rests with you, gentlemen, however, as to whether it gets known or not."

"With us?"

"Certainly. The bank is a fine business proposition for a small town, yet such a defalcation would seriously cripple it, and a run following would ruin it. Now, if you gentlemen want to save the bank and protect your depositors it can be done."

"You haven't called us here, I am sure," said the vice president hopefully, "without having something in mind. What is it?"

"This," said the judge. "Enderby has a number of friends here who are willing to back up their friendship for him with hard money. If you gentlemen will guarantee to keep the thing absolutely secret among yourselves and to refrain from prosecuting Enderby, who will, of course, resign from the presidency and the directorate and move away, his friends will raise \$50,000 in cash, and they will place the amount in your hands today."

"If we should accept this offer," said the vice president, "and the ten of us who are here should each put up \$5,000, the defalcation would be made good?"

"It would," said Judge Beatty promptly. "The bank would be on a sound financial basis once more, and the \$50,000 would be paid back from the profits which are certain under judicious management."

"And if we don't accept this offer?" asked Williams, the cashier.

"The bank goes to the wall, you lose at least \$100,000 cold cash and whatever else might be involved in a disastrous and expensive liquidation and the small depositors suffer terribly."

"In other words, you are offering us 50 cents on the dollar," remarked Director Taylor.

"Enderby promises to make good the defalcation; he has certain matters pending of little value now, but which may bring in large returns. I am not able to say just what they will be, but he has put the matter in my hands, and if the returns come in as he expects and as I expect, too, I will be quick to turn over to the bank enough to make good the defalcation."

"What evidence have we got of that?" asked the vice president.

"My word of honor, sir."

"But aren't we all compounding a

felony?" asked Director Williams.

"Well," answered the lawyer, "I am afraid, if you ask for a legal opinion on that point, that we are. For my part I don't mind telling you frankly that I am doing it to save the depositors in this bank."

"Mr. Vice President," said a director, "I move you that we accept Judge Beatty's offer in behalf of Enderby, and if he will turn over to us \$50,000 in cash we jointly and severally agree to say nothing to any one about the defalcation, and that we further agree to make good the amount over and above the said \$50,000 and to reorganize and carry on the bank under new management."

"I second the motion," said the cashier.

"I suppose there is nothing to do but put the motion," said the vice president. "Are you ready for the question gentlemen?"

And thereafter the motion was immediately adopted unanimously.

Beatty took from his safe the \$50,000 in bills which Enderby had handed him the night before, the wrappings and anything else that would have identified it as having come from the bank having been destroyed.

"Gentlemen," he said, "there is your money. Here also is an agreement which I have drawn up embodying the substance of our arrangement, which you will be good enough to sign."

"Gentlemen," said the vice president, "a document of this kind you will all sign with me, and, Judge Beatty, I think you had better sign it too."

"Certainly," said the judge. "As I am to be its custodian, I have no objection."

"That is all, I take it," asked the vice president.

"That is all," answered the old attorney, "and, while legally our action is distinctly improper, I think we have acted for the best interest of the stockholders and depositors of the bank, especially of the latter."

"Yes, but I would like to get my hands on that scoundrel Enderby. I'd have trusted him with anything," said one of the directors.

"Leave Enderby to me," said Judge Beatty. "He is suffering enough now, and I think he has had a lesson that will last him. I believe that he will pay back all that he took, too, but that's in the future. Good morning, gentlemen."

"Now," said the judge to himself after they had departed as he sat down at the desk and stared at the Texas land deed—which, to anticipate, did finally bring enough to cover the defalcation—"I certainly broke the law of the land. Have I transgressed the moral law, or have I not? I have undoubtedly saved Enderby; I have saved the small depositors; I have saved the bank. Has the end in this instance justified the means, I wonder?"



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