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Paid Up..... 1,000,000  
Reserve Fund..... 1,000,000

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Prices Moderate, and Strictly Cash.

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## Brewster's Millions

Copyright, 1904, By GEORGE BARR M'UTCHEON (RICHARD GREAVES)



"You are a thoroughbred, Mrs. Dan," he exclaimed.

"I'll chuck the whole business and leave New York."

"You're going away?" And there was just a suggestion of a catch in her breath.

"I'm going to charter a yacht and sail away from this place for three or four months." Peggy fairly gasped.

"What do you think of the scheme?" he added, noticing the alarm and incredulity in her eyes.

"I think you'll end in the poorhouse, Montgomery Brewster," she said, with a laugh.

### CHAPTER XIII.

IT was while Brewster was in the depths of despair that his financial affairs had a windfall. One of the banks in which his money was deposited failed, and his balance of over \$100,000 was wiped out.

Mismanagement was the cause, and the collapse came on Friday, the 13th day of the month. Needless to say, it destroyed every vestige of the superstition he may have had regarding Friday and the number thirteen.

Brewster had money deposited in five banks, a transaction inspired by the wild hope that one of them might some day suspend operations and thereby prove a legitimate benefit to him.

There seemed no prospect that the bank could resume operations, and if the depositors in the end realized 20 cents on the dollar they would be fortunate.

Notwithstanding the fact that everybody had considered the institution substantial there were not a few wisecracks who called Brewster a fool and were so unreasonable as to say that he did not know how to handle money.

He heard that Miss Drew in particular was bitterly sarcastic in referring to his stupidity.

This failure caused a tremendous flurry in banking circles. It was but natural that questions concerning the stability of other banks should be asked, and it was not long before many wild, disquieting reports were abroad.

Anxious depositors rushed into the big banking institutions and then rushed out again, partially assured that there was no danger.

The newspapers sought to allay the fears of the people, but there were many to whom fear became panic. There were short wild runs on some of the smaller banks, but all were in a fair way to restore confidence when out came the rumor that the Bank of Manhattan Island was in trouble.

Colonel Brewster, railroad magnate, was the president of this bank.

When the bank opened for business on the Tuesday following the failure there was a stampede of frightened depositors. Before 11 o'clock the run had assumed ugly proportions, and no amount of argument could stay the onslaught.

Colonel Brewster and the directors, at first mildly distressed and then seeing that the affair had become serious, grew more alarmed than they could afford to let the public see.

The loans of all of the banks were unusually large. Incipient runs on some had put all of them in an attitude of caution, and there was a natural reluctance to expose their own interests to jeopardy by coming to the relief of the Bank of Manhattan Island.

Monty Brewster had something like \$200,000 in Colonel Drew's bank. He would not have regretted on his own account the collapse of this institution, but he realized what it meant to the hundreds of other depositors, and for the first time he appreciated what his money could accomplish. Thinking that the other depositors might give confidence to the other depositors and stop the run, he went over to the bank with Harrison and Bragdon.

The tellers were handing out thousands of dollars to the eager depositors. His friends advised him strongly to withdraw before it was too late, but Monty was obstinate. He set it down to his desire to help Barbara's father and admired his nerve.

## If a Cow gave Butter

mankind would have to invent milk. Milk is Nature's emulsion—butter put in shape for digestion. Cod liver oil is extremely nourishing, but it has to be emulsified before we can digest it.

## Scott's Emulsion

combines the best oil with the valuable hypophosphites so that it is easy to digest and does far more good than the oil alone could. That makes Scott's Emulsion the most strengthening, nourishing food-medicine in the world.

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These men and women were there to save their fortunes; the situation was desperate.

Colonel Drew, outwardly calm and serene, but inwardly perturbed, finally saw Brewster and his companions. He sent a messenger over with the request that Monty come to the president's private office at once.

"He wants to help you to save your money," cried Bragdon in low tones. "That shows it's all up."

"Get out every dollar of it, Monty, and don't waste a minute. It's a smash as sure as fate," urged Harrison, a feverish expression in his eyes.

Brewster was admitted to the colonel's private office. Drew was alone and was pacing the floor like a caged animal.

"Sit down, Brewster, and don't mind if I seem nervous. Of course we can't hold out, but it is terrible, terrible! They think we are trying to rob them. They're mad—utterly mad."

"I never saw anything like it, colonel. Are you sure you can meet all the demands?" asked Brewster, thoroughly excited. The colonel's face was white, and he chewed his cigar nervously.

"We can hold out unless some of our heaviest depositors get the fever and swoop down upon us. I appreciate your feelings in an affair of this kind, coming so swiftly upon the heels of the other, but I want to give you my personal assurance that the money you have here is safe. I called you in to impress you with the security of the bank. You ought to know the truth, however, and I will tell you in confidence that another check like Austin's, which we paid a few minutes ago, would cause us serious though temporary embarrassment."

"I came to assure you that I have not thought of withdrawing my deposits from this bank, colonel. You need have no uneasiness."

The door opened suddenly, and one of the officials of the bank bolted inside his face as white as death. He started to speak before he saw Brewster and then closed his lips despairingly.

"What is it, Mr. Moore?" asked Drew as calmly as possible. "Don't mind Mr. Brewster."

"Oglethorpe wants to draw \$250,000," said Moore in strained tones. "Well, he can have it, can't he?" asked the colonel quietly. Moore looked helplessly at the president of the bank, and his silence spoke more plainly than words.

"Brewster, it looks bad," said the colonel, turning abruptly to the young man. "The other banks are afraid of a run, and we can't count on much help from them. Some of them have helped us and others have refused. Now, I not only ask you to refrain from drawing out your deposit, but I want you to help us in this crucial moment." The colonel looked twenty years older, and his voice shook perceptibly. Brewster's pity went out to him in a flash.

"What can I do, Colonel Drew?" he cried. "I'll not take my money out, but I don't know how I can be of further assistance to you. Command me, sir."

"You can restore absolute confidence, Monty, my dear boy, by increasing your deposits in our bank," said the colonel slowly and as if dreading the fate of the suggestion.

"You mean, sir, that I can save the bank by drawing my money from other banks and putting it here?" asked Monty slowly. He was thinking harder and faster than he had ever thought in his life. Could he afford to risk the loss of his entire fortune on the fate of this bank? What would Swearingen Jones say if he deliberately deposited a vast amount of money in a tottering institution like the Bank of Manhattan Island? It would be the maddest folly on his part if the bank went down. There could be no mitigating circumstances in the eyes of either Jones or the world if he swamped all of his money in this crisis.

"I beg of you, Monty, help us." The colonel's pride was gone. "It means disgrace if we close our doors even for an hour; it means a stain that only years can remove. You can restore confidence by a dozen strokes of your pen, and you can save us."

He was Barbara's father. The proud old man was before him as a suppl-



The proud old man was before him as a suppliant.

ant, no longer the cold man of the world. Back to Brewster's mind came the thought of his quarrel with Barbara and of her heartlessness. A scratch of the pen one way or the other could change the life of Barbara Drew. The two bankers stood by, scarcely breathing. From outside came the shuffle of many feet and the muffled roll of voices. Again the door to the private office opened and a clerk excitedly motioned for Mr. Moore to hurry to the front of the bank. Moore paused irresolutely, his eyes on Brewster's face. The young man knew the time had come when he must help or deny them.

Like a flash the situation was made clear to him, and his duty was plain. He remembered that the Bank of Manhattan Island held every dollar that Mrs. Gray and Peggy possessed. Their meager fortune had been entrusted to the care of Prentiss Drew and his associates, and it was in danger.

"I will do all I can, colonel," said Monty, "but upon one condition."

"That is?"

"Barbara must never know of this." The colonel's gasp of astonishment was cut short as Monty continued, "Promise that she shall never know."

"I don't understand, but if it is your wish I promise."

Inside of half an hour's time several hundred thousand came to the relief of the struggling bank, and the man who had come to watch the run with curious eyes turned out to be its savior. His money won the day for the Bank of Manhattan Island. When the happy president and directors offered to pay him an astonishingly high rate of interest for the use of the money he proudly declined.

The next day Miss Drew issued invitations for a cotillon. Mr. Montgomery Brewster was not asked to attend.

Cork. Cork, although the most buoyant substance, will not rise to the surface again if sunk 200 feet below the ocean's surface owing to the great pressure of the water. At any less depth it will gradually work its way back to the surface.

Wheat. Wheat can be grown in the Alps at an elevation of 3,600 feet, in Brazil at 5,000, in the Caucasus at 8,000, in Abyssinia at 10,000, in Peru and Bolivia at 11,000.

A Holly Superstition. A curious old superstition is that nine holly leaves tied in a handkerchief with nine knots and placed under the pillow on Christmas night will cause the sleeper to dream of his or her future wife or husband.

Prehistoric Miner. In the Royal museum, Brussels, is the skeleton of a prehistoric miner which was discovered in the chalk hills of Oburg. The skeleton of this ancient miner, marvelously preserved, has been arranged in the exact position in which he was found with his primitive tools and flints around him.

The Bohemian Bridal Toast. In Bohemia the bridegroom proposes a toast to the bride's wreath, and every man present does the same to that of the maiden whom he most admires. This quaint custom is called the ceremony of "pledging the crowns," because the favored ones immediately relinquish their tinsel wreaths to their admirers, who are ready to adorn their own caps with them.

Sea Anemone. Several species of sea anemone can form their jelly-like bodies into boats and float on the surface of the water, propelling themselves with their antennae.

The Church Umbrella. The Church of St. Peter, Mancroft, possesses a gigantic umbrella capable of covering the heads of twelve people. On rainy wedding days it is used to protect the dresses of the bride and bridesmaids, while at funerals, should the day be wet, it serves to cover the mourners at the graveside.

An Insect's Anchor. The synapta, a water insect, is provided with an anchor the exact shape of the anchor used by ships. By means of this peculiar device the insect holds itself firmly in any desired spot.

## A GUARANTEE TO CURE.

A Positive Assurance of a Cure or Your Money Refunded.

On the authority of the proprietors of Dr. Harte's Celery-Iron Pills, we guarantee this remedy to be an absolute cure for all diseases and disorders arising from weak nerves, watery blood or a run down condition of the system, such as—Anemia, Chlorosis, Pale and Sallow Complexion, Tired, Worn-out Feeling, Sleeplessness, Nervousness, Dyspepsia, Heart Palpitation, Impaired Memory, Unsteady Nerves, Hysteria, Female Weakness and Irregularities, Depression of Spirits, Spinal Weakness, St. Vitus' Dance, Pimples and Eruptions, Loss of Vital Power and General Debility.

Dr. Harte's Celery-Iron Pills enrich the blood, tone up the nerves and invigorate the whole system, producing in sickly, weakly men and women that strong, vigorous, healthy feeling that makes life worth living.

But you don't need to take our word as to what these Pills can accomplish. Try them yourself. If they don't do you good, you can get your money back. Isn't that fair?

You purchase from us 6 boxes of Dr. Harte's Celery-Iron Pills, paying for them \$2.50. With every such purchase we give you our positive written guarantee that if after taking 3 boxes of the Pills, according to directions, you find you have derived no benefit from their use, you can return the 3 empty boxes, together with the 3 unopened ones and get your money back.

By this single box the Pills are worth...

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Some people may not believe it but it is a fact, nevertheless, that there are no millionaire poets.

### YOUR WORN-OUT STOMACH.

What it needs is the strengthening influence of Dr. Hamilton's Pills—they work marvels where the stomach and digestion are poor. In one day the appetite increases and the whole system is then strengthened. No stomach specialist could write a better prescription than Dr. Hamilton's Pills of Mandrake and Butter-nut. At all dealers in a yellow box, price 25c. or five boxes for one dollar.

### NEW FALL FAIR LAWS.

A new departure in some respects is taken by the agricultural societies act which was read a first time in the Legislature yesterday on motion of Hon. Nelson Monteith, Minister of Agriculture. The method of dividing the grant made to societies is entirely changed. Hitherto district societies have drawn \$380, each, while the township societies in each district have divided among themselves the sum of \$420, in proportion to the number of paid members. Hereafter the entire grant of \$70,000 will be divided pro rata among all agricultural societies of the province in proportion to the amount of money expended in the previous year for agricultural purposes. This is specified in the act as being for the holding of spring stallion shows, prizes for agriculture periodicals for the importation of pure bred stock, for ploughing matches, for seed fairs, for crop competitions and good farm competitions, for the destruction of noxious weeds, and pernicious insects. It will not include the running expenses of the society, officers' salaries, or any funds used in paying for special attractions. Information regarding to this expenditure must be set forth by affidavits on or before the first day of March. This will enable the grants to be distributed earlier than formerly, so that societies will secure the money long before the shows are held. No society is to receive more than \$600, except in New Ontario where grants shall be on basis of double those of organized counties.

\$100 Reward, \$100.

The readers of this paper will be glad to learn that there is at least one dreaded disease that science has been able to cure in all its stages, and that is Catarrh. Hall's Catarrh Cure is the only positive cure now known to the medical fraternity. Catarrh being a constitutional disease, requires a constitutional treatment. Hall's Catarrh Cure is taken internally, acting directly upon the blood and mucous surfaces of the system, thereby destroying the foundation of the disease, and giving the patient strength by building up the constitution and assisting nature in doing its work. The proprietors have so much faith in its curative powers that they offer One Hundred Dollars for any case that it fails to cure. Send for list of testimonials, Address F. J. CHENEY & Co., Toledo, O.

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### Medical Directory

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D. McPHAIL, LICENSED tioneer for the County of Grey, moderate and satisfaction. The arrangements and sales can be made at THE CHRONICLE, Residence and P. O., Ceylon phone connection. Dec. 3, '04.—1ypd.