



Published monthly for the benefit of people interested in Horatio Alger, Jr., Edited and published by Forrest Campbell. Research by Max Goldberg and Gilbert Westgard, II Kenneth Butler, Ragged Dick Fund Trustee. Organized July 1962. A non-profit Organ.

With the exception of a few possible states, most of our nation is now in the grip of sub-zero winter weather which can best be illustrated here by our automobile which is heavy laden with a build-up of slush under the fenders and a layer of white salt spray on the left side of the car's body. Then comes an over-night thaw and the build-up drops to the clean garage floor and the salt spray, now moist, looks innocently clean--like a fresh wash job, but looks are deceiving!

Your requests for subscription extension has been gratifying, but I am disappointed that I did not get 100 per cent response, which perhaps proves an old saying, that "you just can't please everyone." Some, I suppose did not take me seriously and I hope yet to hear from a few. I have had new inquiries as late as December 31 and will be obliged to accept new subscribers after the December deadline.

My wife and I wish to thank you all for the many Christmas cards that we received, due to the many new friends we have made via the newsletter. Your personal wishes were enjoyed immensely. My wife, being a Charles Dickens Fan, received a book or two as gifts and our very good friend, Max, (S-08) sent an actual photograph, dated 1867. Max, himself, is a Dickens Fan.

Let us not forget Horatio this month, as January 13th is his birthday (132nd), and let us not forget Gilbert's suggestion to honor him by placing a wreath on his grave on next memorial day. If you wish to contribute to this expense, you may enclose 25¢ in your next letter. I believe Max (who lives nearby) will act as our agent in this respect.

It has been recently reported by (AP) that the TIPPITT FUND has exceeded four hundred thousand dollars, with at least 22,500 letters still to be examined. Our cancelled check has not yet been returned and if we hear from the family, we may be in for quite a wait. It is understandable that the many donations may have been accompanied with personal letters such as ours, and we may never hear from them, except for public statements in the newspapers. Although our donation was small, I am glad that we were a part of this tremendous response, and should an occasion arise again, Let's be Prepared! Do you have a candidate for an Alger Hero?

Kenneth Butler, Trustee of the RAGGED DICK FUND, was in town recently to visit his aged father and mother, and also found time to discuss our affairs with me. He suggests a fund of \$250.00 and at 4% interest, we would have \$10.00 each year for grants to worthy boys. Ken would like the proceeds from paid advertising to establish this amount, but again, I am the obstacle many of you have been unable to overcome. My excuse is, there would be no room for news and items of human interest. Do you want value received for your donations to this fund?

Ken's interests are many. In addition to his 23 antique automobiles, and high wheel bicycle, he is in the market for a popcorn wagon. And with 123 Alger titles, the hunt for new titles bears little fruit. His second interests are anything on Railroad, Circuses and E.R. Burroughs.

The RAGGED DICK FUND has grown as follows:

DONATION NO.	Amount	Total
24	\$2.00	\$54.00
25	2.00	56.00
26	2.00	58.00
27	5.00	63.00
28	2.00	65.00
29	8.00	73.00
30	2.00	75.00

Oddly enough, there is no interest to be reported as yet. The bank informs me that accrued interest is posted quarterly, in February, May, August and November.

Our Fund has only been eligible to accrue interest since last August 21 and the interest accrued for the November posting was negligible---I guess.

Mrs. Smeltzer's (S-28) Quilt Hobby has sparked the interest of Mrs. Conlon, (S-21) who currently has the 14 pages of material about quilts. Mrs. Conlon was already a quilt Fan and pleased to learn of another. My own interest has inspired me to want a NEWSBOY quilt for our guest room. My idea is the NEWSBOY on a circular field of yellow background. Mrs. Smeltzer suggests a quilt which would depict the history of Alger. Now there is a project for someone! I'm predicting that we will have a Dickens quilt long before we have my Newsboy quilt. Mrs. Smeltzer found a 1906 postal card in her grandparents postal album. It shows the front page of our very own Kalamazoo Gazette....and it is amazing what you will find in old books. I also have a 1903 street-car transfer from New York City.

NEW SUBSCRIBERS SINCE LAST ISSUE:

Mr. Roy L. Wendell, (S-90)
439 Riverside Avenue,
Medford, Massachusetts 02155

Mr. Carl L. Winterrose, (S-91)
317 Adelia Street,
Springfield, Illinois 62704

Mr. John S. Alessio, (S-92)
Mr. San Diego of 1964
San Diego, California

Mr. Les. Langlois, (S-93)
1571 W. Mitchell Street,
Milwaukee, Wisconsin 53204

Due to last minute inquiries before the December 31st deadline, it is possible that some new subscribers will be announced in the February issue.

Roy, (S-90) learned of us through Ralph Gardner, (S-53); Roy was not an Alger collector when first contacted; like other inquirers, he had some books to sell. He said in part, regarding the newsletter: "I always like to read about activities of collectors in general, but my Alger interest isn't great enough..." Anyway, the idea grew on him and with hardly any pressure, he volunteered to subscribe. He has been on the Medford Fire Department since 1941. He lives about five miles from Revere, Mass. and is familiar with the Revere area. His former interest was collecting phonograph records, but has disposed of most of them. Some of our subscribers are not Alger collectors, Roy, but take delight in searching for others.

Carl, (S-91) read my ad in the Collectors news and inquired for further details. He writes "...had never figured or done anything about this author, however, a good many years ago, I bought about 20 volumes as a speculation; at that time I was told that it was a complete set..." I've had a similar experience, Carl, but I knew better, for I read more than that as a boy. Carl has a friend in the western states who he thinks might be interested.

John, (S-92) subscribed only because of his interest in our projects and what we have done and want to do. He comes to us indirectly by way of Louis Foley, (S-79), who sent me a newspaper clipping from San Diego, dated December 1st and told that John was to be named MR. SAN DIEGO OF 1964. The story of John's rise to success and fame, is parallel to the typical Alger hero stories. His rise to success started in that city as a shoe-shine boy. My congratulatory letter to him was addressed as given above. It was received by his office secretary and acting under his direction, he is now affiliated. Much of his time is spent in Tijuana, Mexico and has interests at the Caliente Race track. His philanthropy is practiced on both sides of the border and truly deserves the honor which has been bestowed upon him! Welcome aboard, Mr. San Diego!

Les. (S-93) got his subscription in just in time for honorable mention only. Details will be announced next month. He has 105 different titles and 60 duplicates for swapping.

There are many of us who can qualify for the OVER 100 TITLES list which will be published soon. Mrs. I. Gurman, for example (former associate editor of the NEWSBOY), has the largest collection in this state of Michigan plus many duplicates; She has been very fortunate in her searches and I think she knows someone who knows a book-worm personally. She knows someone who has five barns, and hasn't thrown anything away in 25 years and encourages people to patronize him with this sign: IF YOU MUST THROW IT AWAY, THROW IT HERE!) She doesn't tell how the barn could be located. This sounds like a collectors heaven, where you are invited to come in and browse around, for a true collector doesn't want to be waited upon, he prefers the self-service, do-it-yourself plan. He doesn't mind a little dust and a few cob-webs and his purchases needn't be gift-wrapped...and he prefers not be asked what he is looking for, but if asked, he gives a vague answer like "I need a do-hickey to complete a set!"

Betty Lacey (S-41) recently sent me a newspaper clipping dated December 14, 1963 and it comes from Chicago: I would identify the publisher if I could, but this information was not furnished. It seems to be a syndicated column by TONY WEITZEL with a footnote that he can be heard on WBBM. Tony is another columnist who finds it necessary to use the name of Alger to attract attention to his column. It is the most uncomplimentary and ridiculous accumulations of quotes that I have read so far. It is quite evident that Tony is not a Harvard man, but perhaps from a rival school, and his best punches at Horatio were 'below the belt' with such statements as "Horatio was a lousy student" and "wrote inspirational tripe." Tony didn't do any research on Alger himself, but quotes a friend "Who is up for something called the HORATIO ALGER AWARD—so he decided to look into Horatio Alger." It seems that Tony preferred the blood and thunder type of novels himself and only contempt for anyone who admires the hero type of stories which always carry a moral and inspires a person to live an honorable life. Tony can be heard at 11:00 P.M. on radio; personally, I'm relaxing in bed with a good Alger book at that time of night and I really couldn't be bothered.

Robert Johnson, (S-80) recently sent me a 50 foot roll of 8mm movie film. the subject was Bisbee, Arizona and a short view of Bob himself. Anyone may borrow or view it here at our home. Bob sent a narration which was printed on his line-o-type machine.

The story supplement, THE YOUNG POSTMASTER perhaps begins to show some deviation from the usual Alger style with a bit of mystery threading through it. The story ends on Christmas Eve, a duration of less than 3 months, but I am taking three years to write it. Only twenty-three chapters to go.

HORATIO ALGER BOOK TITLES - Continued:

- TRY AND TRUST 1873
 Hero - Herbert Mason
 Same story as: Abner Holden's Bound Boy
- VICTOR VANE 1894
 Hero - Victor Vane (?)
 Same story as: (none reported)
- WAIT AND HOPE 1877
 Hero - Ben Bradford
 Same story as: (none reported in book form)
- WAIT AND VIN 1908
 Hero - Jack Drummond
 Same story as: Work and Vin
- WALTER GRIFFITH (a reissue)
 Hero - Walter Griffith
 Same story as: Striving for Fortune
- WALTER SHERWOOD'S PROBATION 1897
 Hero - Walter Sherwood
 Same story as: (none reported)
- WESTERN BOY 1878
 Hero - Gilbert Grey
 Same story as Tom, the Bootblack
- WORK AND VIN (a reissue)
 Hero - Jack Drummond
 Same story as: Wait and Vin
- THE WORLD BEFORE HIM 1902
 Hero - Frank Courtney
 Same story as Making His Way
- WREN WINTER'S TRIUMPH (a reissue)
 Hero - Wren Winter
 Same story as: A Rolling Stone

NOTE: This list of titles will be concluded in the next issue with the thirteen "Young" series of titles. This list of titles may be repeated again this year beginning with the March issue, but presented in a slightly different manner, and showing any corrections of errors in the current listing. Additions and correction are especially solicited and will be greatly appreciated.

Stanley A. Pachon, (S-87) and currently #26 from the list of subscribers of THE DIME NOVEL ROUND-UP has just sent me an autographed copy of a brochure compiled by him entitled BIBLIOGRAPHIC LISTING OF GOLDEN ARGOSY AND BOY'S WORLD, and published by Edward T. LeBlanc, March 1962.

The DNR has a wider field of interest and of course includes many Alger stories which ran in serial form in the early Dime Novels. Much of Stanley's research time and efforts were spent on the life of Frank A. Munsey as a juvenile writer, editor and publisher. Munsey was born in the state of Maine and perhaps his first interest in editing and publishing came to him while he was employed in the city of Augusta, the adopted home of another famous personage, James G. Blaine, the unsuccessful candidate for the presidency in 1884. Munsey was a Blaine supporter and published a campaign paper entitled "Munsey's Illustrated Weekly."

In behalf of the NEWSBOY readers, I thank Stanley for the gift of this material, for now we can pin-point with ease, the Alger stories which appeared in the many Munsey publications, especially the GOLDEN ARGOSY. Stanley also suggests that those of us who contribute news clippings, be especially careful to identify such clippings with the source and date of such clippings.

Eddie Smart, (S-88) also from Augusta, is employed by the KENNEBEC JOURNAL and can pin-point much of the publishing history of his area. I have the front page of a story-paper published in Augusta, entitled "Sunshine" (1903), which carries the Alger story SUCCESSFUL PAUL (Paul the Peddler). This paper was contributed to me by Mr. & Mrs. Ellis Steiner, (S-03). The paper has been sent to Eddie for examination, and now is in the hands of Stanley, also for examination purposes.

I am happy to report that our very good friend Max Goldberg, (S-08) has now completely recovered from his recent illness, (I am sorry that many of you did not find the time to write and cheer him when he needed your sympathy the most) Max has been very useful to us in the field of research on the life of Alger, and has spared neither time nor expense to furnish us with the truth about our hero, Horatio Alger. He is now continuing with a full head of steam, but has not been idle in spite of his recent illness. He plans to bombard us with more facts and figures ---and pictures. On the subject of HOLY HORATIO, Max wishes to add these facts: (verbatim & quoted): ...Rev. Horatio Alger, Sr. was an reincarnated Cotton Mather; Very sanctimonious and called "Priest Alger" because he carried his religion with him. He hugged his bible as one would a lover. He was inflexible in his religion, like the bible story "According to the laws of the Medes and Persians, which law changed not" everything was precise. In Horatio Jr. he saw a continued Sr. and he proceeded to break the boy's will by severe discipline, prayer and no recreation. That is no human recreation, only colored bricks, no fairy stories, only hymns and stories of the bible. In his home his word was LAW. He was the judge and the LORD'S disciple. He was the Alpha and Omega of human conduct and action from whose verdict there was no appeal. He even had a miniature ministerial suit made for him to wear on the Sabbath. He was to stand aloof from the other children. Naturally the children teased and mocked him and he became the object of their pranks and derision. Since they could not play with him, due to the dignity he was compelled to display, they called him "HOLY HORATIO." This lead him into many combats with them. There is a saying TO ALL THINGS AN END MUST COME and it did, when little Horatio rebelled against the ministerial garb, refusing to wear it except at play. Thereafter the suit was worn by his brother James. The severe discipline imposed on Horatio Jr. in an impressionable age, ruined his future life. It is odd how a person like Alger, Sr. could have blinded people's views. Speak to anyone who remembered him and the opinions are--'He was a fine upright man.' What from GILBERT'S CONTRIBUTION ON PAGE FOUR

THE NEWSBOYS' LODGING HOUSE AS DESCRIBED
BY CHARLES LORING BRACE

Submitted by Gilbert K. Westgard, II.

While engaged as Secretary and Trustee of the Children's Aid Society, in 1853-1854, I was pained at the sight of numbers of newsboys and street-boys, sleeping about at nights near the newspaper offices, in boxes or under stairways. I remember, one cold night, seeing some ten or a dozen of these little homeless creatures piled together to keep each other warm, beneath the stairway of the "Sun" office. There used to be a mass of them also at the "Atlas" office, sleeping in the lobbies, until printers drove them away by pouring water on them. One winter, an old burnt-out safe lay all the season in Wall Street, which was used as a bedroom by two boys, who managed to crawl every night into the hole that had been burnt. I was often amused at their accounts of their various lodgings. "Oh, mister," one said, "There's nothing like them steam-gratins — it's just as good as a feather bed! And next to 'em I likes a good box of sand, 'cause you can git it all up 'round you, and kinder snuggle in it; but bummin' is hard work in a nor'-easter!"

The boys were, as might be expected, a fighting, gambling set, and the little ones were continually plundered by the larger. On enquiring among the missionaries and others of the lower wards, I could not learn that these lads ever went to a Sunday-school or church, or ever had any good public influence exerted on them.

Occasionally, some unusually enthusiastic street-preacher would go among them, but they "chaffed" him so, that he could do nothing for them.

I asked what became of them, but, as with Dickens' "Post-boys," no one seemed to know, until a printer undertook one day to show me, and we found some dozen young men who had been newsboys, in the back-room of a gin-shop, all more or less drunk, though it was then morning.

Thinking it necessary to consult the police, as to any plans which might be adopted for the improvement of these lads, I called upon Capt. Matsell, the Chief. In reply to my suggestions, he said with a smile at such mistaken benevolence, "My dear sir; nothing can be done for these boys! They are a set of perfect banditti!" I had resolved, however, to attempt a simple experiment — to open a Lodging-House for them, as the entering wedge for good influences. I laid the plan before Judge J.L. Mason, the President of the Society, to whose excellent judgement this charity has owed so much, before J.E. Williams, Esq., the Treasurer, to whose generous heart this enterprise of humanity became one of the warmest interests of his life, Messrs. Howland, Russell, King, and others, and they all approved, and gave it their

earnest and cordial support, and the institution was formally adopted by the Board. The first means for it were raised in Rev. Mr. Cuyler's church, a gentleman present seconding my appeal with a speech that forced tears from all hearing.

The especial condition for the success of the movement, however, was the man to carry out the execution of it. Providentially at this time, I chanced upon one of those men who are perhaps peculiar to America — a skillful mechanic, self educated, of much natural tact, with an unbounded pity for the weak and miserable, and a good deal of sternness toward the lazy and shiftless, and who had been long at work among the children of the Sunday-schools, Mr. C.C. Tracy. As it turned out, not one man in a thousand would have been so well adapted to open such an enterprise. He happened to be temporarily unemployed (having just sold out the good-will of his shop and tools), and much against the advice of his friends, agreed to take charge of the intended Lodging-House. He at once began his search for a home, but few would admit such a set as the newsboys then were, within their building.

At length, he discovered an old, begrimed loft in the top of a building on the corner of Fulton and Nassau streets, the "Sun Building." The owner, T.Y. Beach, began his long course of kindness to us by saying, we should have that room for the experiment, if every tenant left the building! Our plan was to divide the loft into a school-room, bed-room, office and bath-room, and to furnish the bed-room with wooden "bunks," placed one over another, so as to hold the most lodgers in a given space. (When iron began to come so much more into use, we substituted iron bedsteads for wooden, which was a great improvement, on account of their comparative freedom from vermin.) To Mr. Tracy was left the general carrying out of the plans, with whatever changes he might think best.

In a few weeks, we had (at an expense of about \$1,000), all furnished and nicely equipped, a Lodging-House, which could accommodate seventy-five lodgers. Notice was given in the papers, and Mr. T himself spoke to many of the leading boys, who always carried with them a train of imitators in whatever they undertook.

The first night, March 18, 1854, the school-room was crowded with a motely congregation of ragged and rough boys — many having come in only to make a disturbance. Mr. Tracy addressed them simply and kindly, and told them the objects of the plan: that we wanted to prevent them from growing up vagrants, and to save them from exposure to the weather, and consequently disease, and to help them on in the world. But that they were not objects of charity, but each one a lodger in his own hotel, paying his six cents for a bed, and the only rules were that they should keep order among themselves, and use the bath. They cheered him warmly, and a larger boy, a "speculator," created a great impression by paying at once his whole week's lodging in advance.

TO BE CONTINUED IN THE FEBRUARY ISSUE

CHAPTER XIII THE MYSTERIOUS SILVER DOLLARS

BY FORREST CAMPBELL

Naturally, Mr. Jamieson objected to the interruption at this point in his conversation with Carl, since it had been progressing favorably, and a revelation was about to be made regarding the welfare of his client, Carey. He hoped the Squire would call for his mail and leave without any further interruption.

"Well! Good morning Gentlemen," greeted the Squire, trying to conceal his inquisitive look, "is our local post office in need of legal advice this morning?"

"Good morning Squire," returned Mr. Jamieson.

"Mornin' Squire," repeated Carl, "just trying to be friendly without the influence of my office."

"If I had the time," replied the Squire, "I would join your friendly little conversation, but I must be about my business of keeping our little village supplied with work; for idle hands make—"

"Then don't keep the Squire waiting," interrupted Mr. Jamieson, "my time is of little importance, Mr. Postmaster."

"What can I do for you Squire?" asked Carl.

"You may give me my mail. Do I have anything from the City?" asked the Squire.

"I don't concern myself about the origin of my Patron's mail, Squire. May I sell you some stamps today?" asked Carl.

"As a matter of fact, you may;" responded the Squire, "you may sell me a sheet of letter stamps."

"Do a lot of writing, Squire?" asked Carl.

"No." returned the Squire, searching Carl's face for the reason of the question, "the last stamps that I bought were purchased from the former postmaster, why?"

"Your son Flint has been our best customer this week," replied Carl.

"That is strange," returned the Squire, "perhaps he has taken a fancy to the new Columbus design." He offered a five dollar note from his wallet.

"Got any silver, Squire?" asked Carl, "I'm short of change this morning."

"I never carry small bills, or silver," replied the Squire with some degree of sincerity, "the fact is, I haven't seen a silver dollar for some time."

"Perhaps your son Flint, has taken a fancy to them also," added Carl.

"Why do you say that?" asked the Squire, "and furthermore, my son's name is not Flint, it's Mortimer, and I prefer that you refer to him with proper respect!"

"Sorry, Squire." apologized Carl, "Your son Mortimer has been our best supplier of silver dollars in payment for his stamps."

"Well—he does receive a generous weekly allowance; perhaps he converts his allowance into silver at the local bank; children like to jingle money in their pockets you know—I seem to be on the witness stand; if there are no further questions, may I be excused?"

"Certainly; no offense, Squire."

"Very well then; Good day Gentle—"

"One moment, Squire." interrupted Mr. Jamieson, "I would like—"

"I have just left the witness stand, Mr. Attorney," sneered the Squire.

"Then will you see me in my office, Squire?" asked Mr. Jamieson.

"If I come at your request, I should be permitted to charge a fee as lawyers do. My time is valuable, Mr. Jamieson, and you are keeping me on my feet—"

"A thousand pardons, Squire," interrupted Carl, speaking through the bars of the service window, "I would invite you in, but there is only one chair; the department—"

"Should furnish a cracker barrel, if you are going to compete with the general store for local gossip. Mr. Jamieson, I do not care to discuss any further business in public places!"

"My business can wait, Squire," replied Mr. Jamieson, "It was only a trifle, anyway; I wouldn't want to embarrass you in public."

"Then Good day Gentlemen," said the Squire coloring, and with an uneasy feeling, he left the post office lobby.

There was a rather awkward silence; Carl and Mr. Jamieson each waited for the other to speak out first and offer an explanation of the Squire's reactions to their questions; Mr. Jamieson, due to his profession as an attorney, volunteered to lead off.

"I don't know what to make of it, Mr. Harris; the Squire was very much on the defense with me, and perhaps irritated with you; I hope I am not coming between two old friends."

"The Squire is not an old friend; I have told you truthfully, that I had only heard of him before I came to Algerton."

"Then perhaps he was obligated to another person, when he recommended you without having known you personally?"

"Mr. Jamieson, I can see that you know how to handle a witness. Just let me say that I used my influence to get where I am, just by mentioning the name of an acquaintance of the Squire."

"Algerton people know very little of the Squire's past, and it is always a subject dear to the hearts of our curious people. This is the first contact with his past—"

"Let's let it be the last, for the present, please, Mr. Jamieson; we have a lot of irons in the fire. Where were we when the Squire came in?" asked Carl.

"Why we—let's see, Oh yes, We were talking about the missing stamps and—that Carey might be accused. I couldn't help but notice that you pursued this line of questioning with the Squire. You would make a real good investigator, Carl—"

"I always wanted to be a detective," interrupted Carl, "It seems now that the Squire had not asked his son Flint—er, Mortimer to purchase any stamps and that he has not tried to dispose of them to his father."

"I am a bit confused about these stamp purchases, Carl, will you please try to explain it to me?"

It is not necessary to repeat what happened, however, Carl told Mr. Jamieson exactly what took place.

"Then Flint is concealing the real motive for his stamp purchases, I presume," stated Mr. Jamieson.

"Whatever the reason for the original purchase, he has stumbled on to a means of obtaining stamps without payment—at least, he hopes so."

"The original purchase may have been a legitimate purchase, but why the interest in the silver dollars?" inquired Mr. Jamieson.

"That is a subject which you should know more about as a local resident, than I would know. Carey has revealed to me that the Squire, or his son may have found a local hoard of silver dollars which is said to be hidden around the village somewhere."

"Yes, I am aware of the local theory about a possible hoard; and Carey wonders if it may have been found by the Squire, or Flint?"

"Yes, that is Carey's theory; but the Squire seems to have eliminated himself by denying the possession of any silver."

"There is a possibility that Flint is getting his supply from the local bank."

"We can check that source, easily enough," added Carl.

"If the bank is the source, his possession may clearly be a childish whim to attract attention with money to jingle," continued Mr. Jamieson.

"If the bank is not, then it appears that Flint knows of a secret place of supply. What happens then?"

"Well, in the first place, Flint is a minor in the eyes of the law and as such, he cannot lawfully hold or possess property; secondly, if such were the case, the Squire would take immediate possession as nearest relative of the minor; third, he may have unlawful possession of this silver—"

"What do you mean?" asked Carl.

"Unlawful possession could mean a number of things; the most common assumption is stealing of course, then supposedly finding such a hoard on another's property which was thought to be concealed in a safe hiding place from dishonest people—"

"What if it was found on his own property?" asked Carl.

"Are you implying that—"

"That the Squire has a hoard which he thought to be securely hidden on his own premises."

"It is a reasonable assumption," added Mr. Jamieson, "and then it was found by his own son, who is secretly spending it."

"The Squire did seem to be in a hurry to be excused; do you suppose that he was anxious to investigate—"

"Yes, I do. We seem to have hit upon a pattern which was not intended for our attention," added Mr. Jamieson.

"This is all very interesting," replied Carl, "if I were free, I would like to know where the Squire is, about now."

"I am free, but I have no legal right to make an investigation without the interest of a client involved, and I cannot see that Carey is involved here."

"At least, not yet," responded Carl, "will you take me as a client, to make the investigation?"

"What interest would you have in this investigation, Mr. Harris?"

"An outlet for stolen money, and receiving stolen money; take your choice."

"I see, then you have just retained me as counsel, acting as your agent in the investigation of one Mortimer S. Flint Campbell."

"—and/or one Mortimer S. Campbell, Sr.," added Carl.

"I see, and what about the two dollar shortage, or the missing stamps?"

"Circumstantial evidence; I could prove nothing."

"Then if you will excuse me, I shall be about your business," replied Mr. Jamieson, as he started for the door.

The first place that Mr. Jamieson decided to investigate, in running down any clues as to the source of the silver dollars, was the local bank, which was operated by two men who lived in the area. One was Mr. Gilbert West, the President, and at one time, the largest depositor, but currently, the Squire's deposits and accrued interest had surpassed Mr. West's deposits and he therefor was retaining his office as President only because of the favor of the Squire, who knew he could declare Mr. West a puppet of the bank whenever he chose. The other employee was a young married man who had worked for the bank even before the arrival of the Squire and was permitted to work without being a depositor; however, recently the Squire, as one of the directors, had requested that no employee could continue without also being a depositor of at least one hundred dollars. Now, Mr. Drummond, the young married man, was a poorly paid bank clerk and had only a few dollars with which he might open a savings account. Upon confiding this information to the Squire, the Squire drew up an agreement whereby he loaned Mr. Drummond the required amount and without interest, but not without obligation, for as the Squire put it, you may be able to do me a favor some day. Such was the picture at the local bank as Mr. Jamieson entered to make his initial investigation.

"Good morning, Mr. Drummond," he greeted, "is the Honorable Mr. West in this morning?"

"No sir, Mr. Jamieson, not at the moment, may I wait upon you?" he inquired.

"Well, I don't know; it depends upon how much authority you have."

"If you want to arrange for a loan, even Mr. West has to get authorization from our loan officer now."

"Who is that?"

"Haven't you heard? It's Squire Campbell."

"No, I hadn't heard, but I didn't come in for a loan, Mr. Drummond; I only need some information."

"I am not allowed to give out information regarding our depositors. It's a new ruling."

"I see, and Squire Campbell made this new ruling?"

"Yes."

"I see. Can a depositor make a withdrawal without the Squire's approval?"