

met the freight head on and full speed. And there wouldn't have been anything but matchwood left of the old Cross Country.

(Signed) WILLIAM O. RAFTERY.

P. S. When my wife's sister heard of this she told it to a fortune-teller on Sixth Avenue, New York, named Professor de Zaro, and he said that on the 16th he was in a trance and, foreseeing what would happen, sent a telepathic message to the man on the train who warned us. But in my opinion the professor is a fakir and lying.

However, I cannot explain what I saw with my own eyes. I know that we pulled in without a single broken window, and I know that we'd have smashed flat if we hadn't stopped to pick up the man that jumped overboard.

SUMMARY OF THE GARRISON BANK FAILURE (from *The Weekly Digest*)

That the death of a single man should save thousands their entire savings was one of the odd and ghastly occurrences of last week.

The facts, as they have since transpired, show that for a number of months the late Alexander O. Templeton, president of the Garrison Bank, knew that this institution was on its way to collapse owing to the reckless, if not dishonest, methods of the board of directors. His protests had been disregarded, and as often as he had

attempted to let depositors and stockholders know of the true state of affairs he had been coerced into silence. It is asserted that on one occasion he attempted suicide in order to call public attention to the manner in which the bank was being conducted.

This suppression of the facts, coupled with the certainty that when the crash came he would be made the scapegoat, tended to unsettle his mental poise.

His physician reports that he brooded continuously on the coming disaster, which he saw so plainly but was unable to avert. In the end a fear of some overwhelming catastrophe colored every move of his life, a fear which grew even more vivid in the hours spent outside the bank. It climaxed on the 9th of December, when he insisted on stopping a subway express to avoid an imaginary collision. The incident was hushed up and Mr. Templeton secretly removed to a sanatorium at Myburn, where it was hoped that his morbid apprehensions would be cured by proper treatment.

But on the 16th he managed to escape and board the Cross Country Limited for New York. His delusion of danger ahead returned, and because the conductor refused to stop on request he threw himself from the train and was instantly killed.

The identification of the body brought about an inquiry which has resulted in the indictment of several of the board of directors and the temporary closing of the Garrison Bank. It is officially given out that because of the timely closing the bank's suspension is only temporary and that all depositors will eventually be paid dollar for dollar.

THE COST

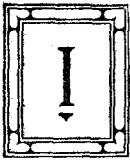
PRINCELY he seemed when riding up,
Noble and brave as his rich array,
His plea the truth in a maiden's eyes,
His prayer to drink of a maiden's eyes,
His pledge to drink and stay!
But the first sip won proved a stirrup-cup:
His golden vows were gilded lies!
My Prince of Dreams came riding up,
Only to ride away.

A knave! So this was the boon of Fate!
Yet there in the dust where our pathways crossed,
Prudence was born to a maiden's heart,
Womanhood bloomed in a maiden's heart:
Amends for an idol lost!
Smiling, I sped him from the gate;
Dry-eyed, I watched my Prince depart;
Nor wept when left alone with Fate:
But oh the Dreams it cost!

Richard Butler Glaenger

LOST OPPORTUNITIES

BY H. C. HUNTINGTON



It was my last day in Santiago. To-morrow night the band would be playing in the Plaza, sumptuous *señoras* and exquisite *señoritas* would line the benches and stroll up and down, ribbons would flutter, fans would wave, puffs of perfume would float in at the windows of the Casa Grande, but not for me!

To be sure, three months would see me back again, but everything would be different then. The long and short of it was that I was going home to be married, and, being at that time a young man and a romantic one, I had planned to bring my pretty Muriel into that mud-hole of monotony, Santiago de Cuba.

To do myself justice, the place didn't seem like that to me. As I rode out of the city toward a piece of work of which I was in charge, the clear, cool air of the morning, the white road stretching on and on before me, the fair, smiling country where palms rustled and bamboos waved along the beds of rushing brown streams, the sparkling blue of the sea, the placid blue of the sky, the soft-flowing Spanish language, and the proud consciousness that I spoke it well, the sense of responsibility, the joy of being constantly out of doors and in the saddle—all this was the breath of life to me.

In the evening I liked to sit in the cool corridor of the Casa Grande and chat with the genial Salvador as I smoked a good cigar and sipped my Benedictine after dinner. I liked to don dress clothes and tread the mazy with the much bepowdered and beribboned fair ones that I met at the various club dances. I suppose my sense of the esthetic wasn't highly developed, for I liked the strong perfumes they used, I liked the music, which I have since been told was wretched, and the sickeningly sweet champagne was delicious to me. All

the tinsel and sham of the place I took in as the real thing, and I dreamed of pitching my tent forever among these childlike, romantic people.

But—and it was a very big “but”—I loved Muriel, and so, as she loved me, I was determined to fit her into the picture, too. What was to follow our month's wedding-trip was all laid out in my mind, in orderly perspective.

I would rent a house in the Calle Santo Tomas—a cool, dim, Spanish-looking place, with a *patio* full of jasmine and roses, iron-barred windows, and tall, unnecessarily secure doors. The floors were tiled in black and white—I had been over the place and knew all about it.

The great rooms—twenty by twenty, the *sala* measured—looked a trifle forbidding. There was nothing to be seen through the great gaps of windows but the blank wall of the house across the way, and the street-car dashed by within two yards of the front door-step; but the thought of Muriel's American daintiness reigning over the old place changed it utterly for me. I fancied her happy face smiling a welcome to me from behind the forbidding iron doors when I came home, and the late afternoon sun making a halo around her golden head as she moved among the roses in the *patio*.

As a matter of fact, Muriel and I never lived in that house, never lived in Santiago, never lived in the tropics at all. Our comfortable, well-appointed bungalow stands in a shady street in Sioux City; there are no iron bars anywhere, and no tiles except in the bath-room. I've no complaint to make about the way the world has treated me, but I may say that we should probably have been better off in cash and reputation to-day if we had gone back down there, where fortune seemed to have nothing better to do than to hand opportunities to me in bunches.

We've never lived out of the United