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WHO'S WHO?

BY HUGO ST. FINISTERE, M. D.

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CHAPTER XX.

I was never able to learn who it was that sent me a marked copy of a French paper. But since the handwriting was that of a woman I suspect it came from the wife of Harold Westcott. None but a woman would have thought of doing such a thing.

The article around which a blue pencil was drawn was a despatch from Monte Carlo, and it told in characteristic French style of a characteristic incident of that great gambling center.

An American, a rich young man, M. Walcott, had tempted fortune at the bank. Perhaps because he had been paring freely of wine he was filled with an ambition to break the bank. He played recklessly, wildly.

While playing his beautiful wife sat at his elbow, cheering him on. His opponent was a Spanish gentleman, Senor Martrillo, well known to the habitués of the place as one of the coolest, most daring and most successful players. He pretended to drink, and now and then did sip a little wine, but never to the extent of affecting his clever brain.

Those of the spectators who were not too absorbed in watching the struggle saw several expressive looks pass between the senor and the madame. What could it mean? Was there an understanding between the two?

At midnight M. Walcott had lost every dollar. He turned to his wife and asked her to pledge her diamonds. She refused. Thereupon he drew a revolver and blew out his brains. Ugh, how American!

The next morning Mme. Walcott took her departure. Senor Martrillo went at



She was thoughtful for a moment. The same time. He was very attentive to her. Have they eloped? It looked that way. Ugh, how American!

And so exit Harold O. Westcott. Let the dead past bury its dead.

We sat on one of the bold cliffs at Newport in the cool of the moonlit summer evening. The lamps of the pretty town twinkled behind us, while the soft waves murmured at our feet. Here and there out on the heaving sea a slowly moving light told where a steamer or sailing vessel was plowing its way across the lovely expanse of water.

We were alone, and— Her dimpled hand was resting timidly within my own, and her voice to mine replying in a whispered undertone.

"You are sure, dearest, that there is not another of those odd fancies left lingering in your brain?"

"Perfectly sure."

"What a strange thing to turn upon you and say in such a tragical voice that I was not Harold Westcott. It's a wonder you did not swoon."

"It would have killed me if it had been true. As if such a thing could be possible!"

"Was there not a grain of misgiving?"

"There might have been had you not told us a few minutes before that the shock from your fall in the park had affected your memory. The moment, therefore, you uttered the strange words I understood it all. I felt so sorry for you that I could hardly keep back my tears."

"You did not keep them back. I saw them."

"Then I worried because after you went away to the country you did not write me a line, but Dr. Shippen said it was best that way. You were too wise to trust yourself to put pen to paper until the cobwebs had cleared from your brain. So I waited and waited until in the fullness of time my Harold came back to me."

"Jeanette, will you do me a favor?"

"Yes; anything you ask."

"Never call me Harold again."

"And why not?"

The wondering face was lifted from my shoulder, and she looked into my eyes.

"Because it is not my name."

"I do not understand."

"Somehow or other it has fastened itself upon me, and it was so similar to my true name that I let it go. But I have formed a dislike for it and shall ask you to address me correctly."

"And how is that?"

"Harmon. There is not a great difference, and the initials remain. My right name is Harmon O. Westcott."

Miscellaneous Reading.

PANICS AS THEY PASS.

"Good Times" Should Come Soon In Course of Nature—Duration of Past Panics. New York World.

There is a regular order about all business disorder. "Panics" come on an average once in seventeen years and last from one to six years. They are usually followed by slow recovery, then by a period of good times, then by a "boom," and the boom usually brings another collapse from over-speculation.

There have been eight great panics, not to mention a number of hurries.

THE PANIC OF 1819.—Wild speculation and heavy importations of merchandise, particularly from England, was the cause of this, the first and one of the worst panics the country has ever known. The reorganization of the United States bank, greatly improving the facilities for business credits, started the speculation. The payment of some of the foreign debts and the large expenditures for Chinese and Indian goods produced a demand for specie. The bank took to importing specie from the West Indies, could not import it fast enough, collapsed and its governor fled. This cut the wild speculation short off, and on the heels of it all came the end of the war of 1812-15 with England, with the consequent removal of the practically prohibitory duties on English goods, which had caused manufacturing to take a tremendous leap ahead. When the foreign products came pouring in the American factories were swamped. Prices rose 50 per cent., exchange on England went to 105 and 106, taking all the gold out of the country, and land fell in value from 40 to 45 per cent. Thousands of people were in want, families living on \$1 a week and women earning 64 cents a day. It took four years to recover from this panic.

THE PANIC OF 1837.—There were only about 9,000,000 people in the country when the panic of 1819 set in. At the time of the panic of 1837 the population was 16,000,000. It began with the failure of Herman Briggs & Co., a great business house of New Orleans. This was followed by failures of banks and business firms right and left all over the country. In New York city alone, in March and April, 1837, the failures reached the sum of \$100,000,000. The cause of this panic was the same as that of 1819—wild speculation and reckless extension of credits. Reports show 33,000 failures and a loss of \$440,000,000.

THE PANIC OF 1848.—This was a corollary of the panic of 1837. As soon as the bottom of that panic was reached there was a general liquidation of debts, followed by an increase in the number of banks and extension of credits. A panic in Europe at the same time precipitated matters, but the depression was not severe, while recovery was quick.

THE PANIC OF 1857.—The discovery of gold in California was at the root of the financial storm of 1857. Everybody was filled with the mania of speculation—crazy to find some short road to riches. There was reckless speculation, enormous expansion of railroad building, overproduction of all manufactured goods and inflated prices. The Ohio Life and Trust company of Cincinnati began the dance by collapsing, with liabilities of \$7,000,000. It was an institution enjoying great public confidence, and its fall dragged banks, business houses and manufacturers down with it in a general ruin. The rally was quick, although it was not until 1860 that confidence was restored.

THE PANIC OF 1869.—This in reality was not a panic—only a flurry. While it lasted it was intense and was caused by an effort of Gould and Fisk to corner the gold market and force the price up to 180, the plot culminating in the memorable "Black Friday."

THE PANIC OF 1873.—Early in 1873 wise financial pilots began to trim their sails and prepare for a tornado which was brewing. It burst upon the country on the 8th of September, when the New York Security and Warehouse company sank under the load of Missouri, Kansas and Texas. Daniel Drew followed five days later with Canada Southern, and on the 17th of September the grand collapse came, when the great firm of Jay Cook & Co. sank under its burden of Northern Pacific. Banks, business houses and factories followed in swift and bewildering succession. Inflated currency, large gold exports, excessive railway building and the reckless land speculation and booming in the north-west were the causes of this panic. It lasted until the middle of 1877.

THE PANIC OF 1884.—This panic, although it lasted but a month and a half, caused a loss of \$240,000,000, and was made historical by its association with the failure of the firm of Grant & Ward, with which General Grant was so unfortunately associated.

THE PANIC OF 1893.—On the 25th of April the banks of New York began calling in their loans from Stock Exchange operators and refusing further extension of credit, with the result of a great flurry, followed on the 9th of May by the great Cordage Trust failure. This was followed by the collapse of banks, the closing of factories and mills in New England and Pennsylvania. From the 9th to the 30th of May—21 days—60 banks in 14 different states failed, and in June 112 banks closed their doors. Between

April 27 and December 31, 1893, 15,000 bankruptcies and suspensions of commercial and industrial concerns took place, and more than 600 banking institutions and banking firms were seriously injured or wholly ruined. The total amount involved in these bankruptcies and suspensions during eight months was \$570,000,000. It is reported that \$1,200,000,000 of railroad properties were forced into the hands of receivers, and that 3,000,000 persons were forced out of employment into idleness.

AIMED AT McLAURIN.

A Crowd of Political Rotifers Try to Howl Him Down.

The meeting at Spartanburg, on Tuesday, was just like the others, except for an ill-advised effort to howl down Senator McLaurin. The senator was the last speaker, and up to the time that he took the stand good order had prevailed. Hardly had he begun to talk before a crowd of roughs set up a horrid din. The incident is described by August Kohn as follows:

Senator McLaurin began his speech by affirming that the people had just witnessed an example of the unfairness of the fight waged on him in this campaign. He was attacked and his views misrepresented and distorted by three opponents on every stump. At this instant some one from the crowd yelled:

"We won't hear a Republican speak." A hundred or more took up the cry. An uproar followed. No voice could rise above that wave of hoarse sound. Senator McLaurin appealed to Chairman Wilson. Mr. Wilson got order restored.

Colonel Irby, who was sitting toward the front of the stand, asked that for his sake the crowd keep quiet.

McLaurin vehemently replied that he did not want to be heard as a favor to Irby or anyone else. "I demand the right to speak as a Democrat." (Applause.)

He had been called a Republican by his opponents. He flung the epithet back in their teeth and declared that he had served the people as attorney general, as congressman and as United States senator too faithfully and too long for this slur against him to be believed. He owed all that he was to the people of the state and he would never be false to their interest.

Since Colonel Irby had brought up the Negro mill labor question, he said, he wanted to assert most positively that he was opposed to Negro operatives in factories. So much was he in favor of employing white labor wherever he could that he rented his farms out to white tenants at a less price than he could get from Negroes.

Here other interruptions from a few in the crowd occurred. They continued and grew to such an extent that Chairman Wilson again had to restore order.

After getting quiet, Senator McLaurin attacked Irby and Evans for devising the Colleton plan to override the will of the people and make Evans governor.

Evans denied that he had anything to do with forming the plan.

McLaurin declared that Evans was the beneficiary of it at any rate.

Turning his attack to Irby's record, Senator McLaurin asserted that the people had done more for Irby than any man in the state and got less return for it. He then read Irby's record while senator. He next prodded Irby for having appointed his brother, W. C. Irby, a committee clerk, and then letting him stay in Laurens the entire time without doing any work for his pay.

Irby got up and explained that in Washington he had Mr. Gantt as his secretary, so that he (Gantt) could study law and while he was at home he employed his brother. The pay, he said, was divided.

McLaurin said that since Senator Irby seemed to have needed a clerk while he was at home, where he was at most of the time, more than he would let the matter drop.

In concluding his speech, Senator McLaurin declared he was unalterably opposed to the direct tax as proposed by Mr. Evans. The courts had decided that an inheritance and an income tax are unconstitutional; bonds could not be taxed, so that real estate and factories were the only property that could be taxed. The people had all of this kind of tax they could stand now, he declared. If a direct tax were imposed, he said it would be a danger to the mill operatives, for cheaper pauper labor from abroad would be brought in to take factory laborers' places.

Senator McLaurin was applauded when he concluded.

McLAURIN MADE FRIENDS.—The Spartanburg Daily Herald, in its introductory to the report of Tuesday's meeting, says:

It has long been recognized that this was an important meeting. It was conceded on all sides that Irby's strength in this race lies in Spartanburg. The Piedmont Headlight has been devoting all its space to him for weeks, and in every issue recently the Irby voters have been urged to turn out in full force and cheer the great "Commoner."

It was thought that a great many would respond, and while McLaurin's friends made not the slightest effort, conceding that Irby would have the crowd here, it developed that of those who came to howl McLaurin down,

many went home to vote for him. It proved to be a decidedly McLaurin meeting. More than half of the 1,000 persons present were strongly for McLaurin before the adjournment, and a great deal of this would have been accomplished if Senator McLaurin had not opened his mouth. The conspiracy against him was so patent, the means employed so unfair, the arguments against him so unjust, and withal the outrageous treatment he received at the hands of the combination opposing him had its effect in his favor. That inherent desire for justice and fair play made those who were in doubt, McLaurin's friends. When the candidates attempted to charge that McLaurin was for putting Negro labor in the factories, they went one step too far, and, instead of having the effect they desired, they made several hundred votes for him.

As a whole, the people behaved beautifully, and while all were cheered, all received respectful attention.

MORMONS AND "GENTILES."

Their War In Fairfield Continues to Excite Interest.

The war of the "Saints" and "Gentiles" in this section approaches a crisis, says a Ridgeway special of Wednesday to the Columbia State. Last Saturday night a company of whitecappers, attired in regulation suits of white, and with faces masked, paid a visit to the dwelling of a Mr. Bramham, an adherent of Mormonism, where two missionaries of the faith boarded, over the line in Kershaw, and extended them a warning to desist and leave this scene of labor on or before the 1st day of August.

It is stated that four elders left the neighborhood as requested, but they have since, during the present week, returned with reinforcements of four more, resolved to maintain their footing with active resistance, if obliged to use force to protect themselves.

They communicate with Elder Kimball, at the head of the propaganda established by the Mormon organization in Chattanooga, which is headquarters for the territory east of the Mississippi, and will doubtless act in accordance with his instructions. Perhaps this high official and the government of the state might, with advantage to the peace and dignity of the commonwealth, appoint plenipotentiaries to adjust terms of settlement, after the manner of the Troco-Grecian war, and thus bring matters to a decent and satisfactory termination.

Meantime, Mr. W. W. Collins, whose house was recently fired into, as previously reported, came to this town yesterday upon business, and while his horse was standing tied in a lot, some one took his saddle off and injured it by abuse and otherwise wantonly and maliciously used it, as charged in the warrant which Magistrate Hinnant has issued at the suit of Collins, against one James Harrell, whom the prosecutor charges with the offense.

Collins says that at present he will not attempt to prosecute any one for the shooting into his house, and it is understood that the man, Smith, who came from Seneca to erect the new church for the members of his faith has given up the job and reshipped his tools.

McLAURIN AND EVANS.

Tillman on the Campaign—Considers Irby a Dead Duck.

While in Charlotte on Sunday last Senator Tillman was interviewed by a reporter of the Charlotte News on the senatorial campaign in South Carolina. He claimed to be entirely neutral, and declared he would take no hand in the fight.

"Senator," he was asked, "who has the best chance to win the coming senatorial election?"

"Well, that is hard to say. McLaurin has a good record and has many friends. Evans seems to be gaining strength daily, and as for the other candidates I don't think there is any show."

"Then you think that it has narrowed down to two, do you?"

"That is my idea exactly. Irby has never had the ghost of a show. His record while in Washington will defeat him for any position in the gift of his state. He is just like a man that had been buried for six months and has scratched out."

"What about Mayfield and Duncan; have they no show?"

"I do not think so. As I said before, I think the fight is between McLaurin and Evans."

HORRORS OF THE KLONDYKE.

GREAT FALLS, MONT., July 23.—Frank Moss, an old-time miner in this section, who four years ago was one of a party of Americans to first visit the Klondyke country, returned today, and tells a story of horrors and starvation seldom equalled even in modern novels.

He describes Klondyke as a placer camp, 7 miles long and 13 miles wide, located in a sink, walled in by bowlders of rock 3,000 feet high. Gold, he says, abounds, but no ordinary man can stand the hardships of the uncivilized region.

When Moss left here four years ago he was a sturdy fellow over 6 feet tall. From hardships and privation he is a cripple for life and badly broken in health. In three years he saw over 2,000 graves made in the Klondyke basin, a large majority dying from starvation. The steamship companies bring in all food and allow no private importations. Consequently it is not

uncommon to go for weeks with but a scant supply and for days entirely without food.

The gold brought in last week to Seattle, Moss says, does not represent the findings of individual shippers, but a large proportion was confiscated from the effects of these 2,000 miners who fell a prey to the hardships.

At the death of a man possessed of dust his body was buried without a coffin, and the dust divided among those who cared for him. With proper relief established by the government, Moss says, gold can be taken out at the rate of \$2,000,000 a month.

The richest strike has been made by a 21-year-old boy named George Hornblower, of Indianapolis. In the heart of a barren waste, known as Bowlder field, he found a nugget for which the transportation company gave him \$5,700. He located his claim at the field, and in four months had taken out over \$100,000.

The richest section of Alaska, Moss says, is yet undeveloped. It is 100 miles from Klondyke, and known as the Black Hole of Calcutta. It is inhabited by former convicts of Bohemia, and murders and riots take the place of law and order.

A few months ago Klondyke organized a justice committee, and its law prevails there now.

With the great crowds preparing to go to the scene now, Moss says, hunger and suffering will be great when added to other hardships to be overcome by those who survive.—New York Telegram.

DOMESTIC UNHAPPINESS.

Four-fifths of the domestic unhappiness that prevails is due to the ignorance of those who are called upon to take charge of housekeeping matters. It has long been the practice of newspaper writers to lay the entire blame at the door of the woman. This is not fair. A woman, to be sure, is not fit to marry who does not know how to make a bed or a shirt; bake a loaf of good bread, broil a beefsteak, boil a potato or an egg, and make a cup of good coffee. But, on the other hand, is nothing required of the man? Has a man any legitimate excuse for being ignorant of the qualities of meats, vegetables, fish, etc., and of those articles, of whatever kind, that enter into the leading details of housekeeping? The house is the woman's sphere, we admit; but it is simply to manage and direct affairs. It is the man's duty to provide her with everything needful for convenience and comfort. When he fails to do this, he falls in one of the first essentials of housekeeping.

The fact of the matter is that both men and women are, as a general thing, lamentably ignorant in all that relates to housekeeping. It has become unfashionable to be presumed to have any knowledge upon the subject. Husband and wife alike scout the idea that it is proper for them to know anything in regard to the doings of the kitchen, much less to make the purchase or direct the manner of preparation. For a fashionable lady to admit that she had directed the cooking of a meal would be to acknowledge that her servants were deficient in those qualities which all servants should possess. In other words, it would argue that she was not willing to pay the price for first-class help. With most men it is a boast that they never know what they are going to have for breakfast or dinner until they see it before them on the table. This is wrong. A man may, or ought, at least, to know what is in the larder, and his knowledge of its contents should be derived not from an inquisitive examination of its contents only; but from the fact of his having assisted in providing them.

If husband and wife would share each other's burdens a little more fully in matters relating to housekeeping, if women were more familiar with their duties and men would manifest more interest than simply providing market money, and enjoying or finding fault with the food that is set before them, not a few of what are now very unhappy households would speedily be changed to delightful homes.

WHEN WE GROW.—Some interesting results have been yielded by the investigations concerning human growth, which have been made by a committee of the British Association for the Advancement of Science. It is shown that growth is most rapid during the first five years of life, when both sexes grow alike, the boys being a little taller and heavier than the girls. From five to ten the boys grow a little faster than the girls, but from ten to fifteen the girls grow the faster, and between the ages of eleven and a half and fourteen and a half are actually taller than the boys, while from twelve and a half to fifteen and a half they are heavier. The boys then take the lead, growing at first rapidly but afterwards slower, and complete their growth at about the twenty-third year; while girls grow very slowly after fifteen, and reach their full stature at about the twentieth year. It is generally supposed that "grown up" people do not increase in height, but these researches appear to show that men gain slowly in stature until their fifth year, and make a more rapid increase in weight up to the age of sixty. Statistics are too incomplete to determine the growth of women after the age of twenty-three.

A Jewish proverb says, "Commit a sin twice, and you will think it perfectly allowable."