

Humorous Department.

What Might Have Been.—They were talking about the joys of a good cigar, and Congressman Henry T. Helgeson, of North Dakota, was reminded of a certain esteemed citizen who was greatly opposed to tobacco in any form.

One afternoon the anti-smoke party met an acquaintance who was industriously puffing away on a mammoth pipe, and in another minute an argument on the evil effects of the weed was in full swing.

"You may say what you please in its defense," emphatically declared the anti, "but tobacco is known to be poisonous to the human system and has a tendency to shorten life."

"You are entirely mistaken," responded the other, who was a healthy looking delegate of several summers. "I have smoked regularly ever since I was 14, and I am now 60."

"Yes," eagerly rejoined the other, who wouldn't be convinced, "and if you hadn't smoked, you might have been 70."—Pittsburg Chronicle-Telegraph.

Advice to a Son.—The late Michael Maybrick, the composer of "The Blue Albatross Mountains" and many other famous songs, said a New York music publisher, according to the Washington Star, was a sentimental soul. He had old-fashioned, sentimental ideas about honor and love and rectitude.

"I once introduced Maybrick in London to a successful financier, Maybrick told me afterwards that the financier who had been checked, reminded him of old Millions. Then, in scornful accents, he told me this story:

"Remember one thing," said old Millions on his death-bed to his son. "Remember this one thing. It is a rule I've followed all my life. It's the secret, in fact, of my success."

"Yes, father; yes," said the young man eagerly.

"Never do a jailable act," whispered the old man in impressive tones. "Hire somebody to do it for you."

Truthful Willie.—A middle-aged spinster who lived in the suburbs had a fine orchard. She likewise had a heap of trouble with a lot of youngsters, who looked on the orchard as something placed there for their especial benefit.

Finally the spinster decided that she could do more with kindness than with a fence rail, so she prepared a feast of apples and other dainties and invited every small boy in the burg to join the jubilee.

"Now, tell me, boys," said the hostess at the conclusion of the feast, "would the apples you have just eaten, tasted so good had you stolen them?"

"No, ma'am," answered little Willie Smith with surprising frankness.

"I am certainly glad to hear you say that, little man," responded the spinster, with a glow of pleasure.

"Why wouldn't they have tasted so good?"

"Because," came the equally frank reply of Willie, "we wouldn't have had no ice cream and cake with them."—Washington Star.

A Cheerful Spirit.—Senator Bristow was talking about a Washington lobbyist whose lobbying had failed, relates the Star.

"They took their shipwreck very philosophically, very cheerfully," he said. "They reminded me of the Ohio farmer in the spring floods."

"The farmer, having been flooded out was rushing down stream with his family in a dilapidated skiff. A relief boat steamed up to him and the skipper called:

"Hullo there, what do you want?"

The farmer, bailing with one hand and paddling with the other, answered cheerfully:

"Nothin' but wings, boss. Nothin' but wings."

A Born Statesman.—"What's the idea, George?" inquired Mr. Washington. "Why do you chop down this cherry tree? Have you anything against cherry trees?"

"No, sir."

"Maybe you are in favor of deforestation?"

"No, sir."

"Doing this for a moving picture concern?"

"By no means."

"Then why chop down a tree?"

"I just thought of going on the stump," replied the future father of his country, and then Mr. Washington realized that George was a born statesman.—Kansas City Journal.

Anticipation.—"Allo, Bill! You do look pale and thin, Bill! What's wrong, Bill? Been ill, Bill?" Thus spoke one jovial frequenter of the gutter to a friend he had not seen for weeks.

Bill passed a hoary hand across his brow.

"No," he observed, "I ain't been ill; it's work—work from 10 in the morning till 9 at night, and only one hour's rest. Think of it, mate!"

"Lumme," replied Bill's mate. "And where are yer workin'?" "Ow long have yer been there?"

"I ain't been there yet," retorted Bill with a groan. "I begin tomorrow."—Pittsburg Chronicle-Telegraph.

Lovely weather, isn't it? A lady whom we know went to see the doctor yesterday.

Miscellaneous Reading.

THE UNITED STATES BANK.

How Famous Institution Was Killed by Andrew Jackson.

The president of the National City Bank of New York, Frank A. Vanderbilt, has suggested to the senators and representatives at Washington who are trying to thrash out the currency problem, a plan for a United States reserve bank which shall be national in scope.

Mr. Vanderbilt's plan provides for a bank with a capital stock of 100 million dollars to be subscribed either by the government or by private individuals and banks.

It wouldn't make much difference, as far as the administration of the bank would be concerned, which of these alternatives were adopted, for the stock would have no voting power.

Stockholders would merely receive dividends of 5 per cent. The bank would be governed by a commission of even directors, appointed by the president and confirmed by the senate, and it would be a bankers' bank as far as its customers were concerned; that is to say, it would lend money to banks, not to individuals.

The Federal government would deposit all its money in the United States Bank.

This proposal of Mr. Vanderbilt is interesting in many ways, not the least of which is the contrast which it offers to the old United States Bank which Andrew Jackson put out of existence eighty years ago.

That was a bank in which individuals had the whip hand—the Federal government owned only 20 per cent of the stock.

It was a bank able to defy the government and run off with its money as it pleased. Jackson believed it was a great menace, a legalized money trust, and he exerted every effort to destroy the Bank of the United States. He succeeded finally.

To begin at the beginning, however. The first Bank of the United States was established in 1791 for the purpose of remedying some of the very evils Mr. Vanderbilt believes his plan might obviate—the evils of a faulty currency system.

In the early days of the republic our national finances were in a chaotic condition. The currency was irregular and debased when the Revolution was closed; all sorts of money were in circulation—English millings, Spanish dollars, "scrip," or paper money, issued by the Continental congress, whose value was a matter of argument, depending upon whether you believed the government was solvent.

A great deal of the coin in circulation was clipped and filed, and wild cat banks issued paper money, whose value was a matter of the wildest speculation.

To help bring order out of this financial chaos the first Bank of the United States was organized, with a 20-year charter. It had a capitalization of 10 million dollars, of which the Federal government subscribed 2 million dollars, and it was a well managed and successful institution.

Alexander Hamilton was its principal sponsor.

This bank ran a successful course for twenty years; its notes were legal tender, and were about the only paper money in the country which really was "good as gold."

However, the first Bank of the United States died a natural death in 1811, when congress refused to renew its charter.

The bill for a new charter failed by one vote in the senate—the deciding vote which the vice president, George Clinton, cast.

There followed five years of wild cat banking in the United States. A century the War of 1812 many of the same currency troubles which had followed the Revolution recurred.

In 1816 congress was glad enough to charter a second Bank of the United States.

This second United States Bank differed in some ways from the first institution. As has been pointed out, the government subscribed for only 20 per cent of this bank's stock, instead of 80 per cent, as it had in the first bank.

That gave to the control of the board of directors to wealthy private citizens instead of to the Federal government.

However, the second bank of the United States prospered. Its notes were sound money, and it was a healthy fiscal institution up to the time Andrew Jackson began his war against it.

Jackson's attack on the bank was founded on his implicit belief that the bank held too much despotic power. It was a money trust, he insisted, and it used its influence for evil, strangling smaller private institutions that were in its way, and developing favorite sections of the country instead of working disinterestedly for the benefit of the whole country.

There is no doubt that there was a good deal of truth in Jackson's contentions, and whatever the bank's actual offenses had been, it had more power than should have been concentrated in the hands of any set of citizens, however honest or able.

The bank had great and grave possibilities of evil in it.

There is no doubt, either, that Jackson was carried away in the heat of his angry determination to kill the Bank of the United States. He fought his war in vain, when he had won his fight, the condition of finances in the United States was, for the time being, at least, much worse than it had been when the Bank of the United States was in existence and receiving aid and co-operation of the government.

Jackson believed the good he accomplished by the destruction of the bank was worth the incidental evils it involved.

When Jackson first became president in 1829 he registered his hostility to the Bank of the United States in his first message to congress. The bank's charter still had seven years to run, but Jackson began his campaign against it at once.

Officials of the bank headed by its president, Nicholas Biddle of Philadelphia, went to the White House to see him and try to soften the edge of his rancor against the bank, but their errand was fruitless.

Jackson received them very cordially and let them know he was not to be swayed.

In 1831 the bank petitioned for a renewal of its charter and the matter was brought before congress. After endless debates and a vast amount of wrangling a bill to re-charter the bank passed both the house and the senate in the summer of 1832.

Jackson vetoed the bill July 10, on the grounds that the bank was a harmful monopoly, one-fifth of its stockholders were foreigners, that the United States gave banks certain rights which it withheld from individuals, the states could tax the bank stock owned by their citizens and thus drive the stock out of

the country, the few stockholders left in the country could control the bank, the bank's charter was unconstitutional, anyhow, the bank's business was exempt from taxation, the bank was said to be mismanaged, a better fiscal agent could be devised, and the bank favored the rich and discriminated against the poor.

Congress was unable to pass the bill over Jackson's veto, lacking the necessary two-thirds majority.

The following December, Jackson was re-elected to the presidency. He completed the work of wrecking the Bank of the United States. Congress refused to authorize him to withdraw the government's funds, which were on deposit in the Bank of the United States, and distribute them among state banks.

Jackson did it anyhow. When his secretary of the treasury, William Duane, refused to issue the necessary order, Jackson dismissed him from office and appointed a man who would obey, Roger B. Taney, afterwards chief justice of the supreme court. The funds were withdrawn and a very considerable disturbance of business followed.

The Bank of the United States went out of business in March, 1836. It was rechartered by the state of Pennsylvania, but failed to make a go of it and closed permanently in 1840.—Kansas City Star.

DAVY CROCKETT

Famous Frontiersman Who Died in the Alamo.

Perhaps, strictly speaking, Davy Crockett was not a trail breaker of any great importance. Although he was one of the first to follow the trail to Texas, he certainly did not blaze it, and his pathfinding activities were in the main confined to certain portions of western Tennessee. But for all that, he was a fellow spirit of Kit Carson and Daniel Boone, and he belonged to that advance guard of American adventurers whose exploits made possible the settlement of the west.

Certainly Davy Crockett was as picturesque a backwoodsman as any one of them, and far better known than most. He was an Irishman, this Davy Crockett, and Job's proverbial turkey was an emblem of his wealth compared with Crockett, senior, Davy's father, who settled in eastern Tennessee. Before he was 13 years old Davy ran away, picked up a living somewhere in various portions of the country from Tennessee to the Atlantic seaboard, and returned home at 15, being then too large to be spanked, to help his father, who was still struggling frantically to keep the wolf from the door.

Davy once worked six months to pay a \$25 debt of his father's, and almost a year to settle a \$50 obligation.

Then, when he was 18 years old and hadn't a penny to bless himself with, he married an Irish girl a year or two younger than himself, installed her in a log cabin that had contained neither bed, chair, table, knife or fork, and settled down to enjoy life. However, he borrowed \$15 and "fixed the place up pretty grand," he assures us. He made a living largely by hunting and trapping. But Davy Crockett was always one of those whose neighbor's smoke vexed his eyes, and at 21 he decided that the part of Tennessee he was in was getting too thickly populated. So he packed his wife, two children and household goods upon one mare and two colts and started for the western part of the state.

There he found abundance of game, and there he stayed two years. Then the Creek war broke out and Davy Crockett joined Jackson's command and fought Indians for awhile. At 23 he is described as a blue-eyed, sandy-haired man, big and loose swung, with a straight nose and a merry mouth.

He made good as a scout and was regarded as a capable and trustworthy person, possessed of a good many of the attributes of leadership. When the war was over, Davy went back to pioneering. This time he chose as his field what was known as the Cherokee Purchase, a wild and lawless country in what was then the far west a country only recently opened to white men. He thrived, and though the country had no laws, Crockett was made a judge. Also he was a colonel of militia and a great man in those parts. He had a ready gift for story telling, and his neighbors chose him to represent them in the legislature.

This new domain of Crockett's was on the Mississippi river, right across from the New Madrid district in Missouri, and it was a great land for the canebrakes. Crockett reveled in it. One year he killed 105 bears, and once he shot three in a half hour. Tales of his prowess as a hunter spread over Tennessee and even the people back east, who weren't as proficient then as they have afterwards become, heard of Davy Crockett. Largely because he was an eminent hunter, the people of his district sent him to congress.

Certainly Davy Crockett must have stirred up Washington a bit. He started east in regular frontier costume—moccasins, leather shirt and all. At Raleigh, N. C., he met a stranger. Here is Crockett's account of the conversation:

"Said he, 'Hurrah for Adams!' and said I, 'Hurrah for hell and praise your own country!' And he said, 'Who are you?' Said I, 'I'm that same Davy Crockett, fresh from the backwoods, half man, half alligator; can wade the Mississippi, leap the Ohio, ride a streak of lightning, slide down a hony locust and not get scratched. I can whip my weight in wild cats, hug a bear to close for comfort, and eat any man opposed to Jackson.'"

However, he changed his mind afterward about Jackson. Crockett was as independent as Old Hickory himself, and he soon clashed with him on a number of subjects. In 1834 the Tennessee woodsman made a trip through the east, speaking at Philadelphia, New York and Boston, and there was some talk, which Crockett seems to have taken seriously, of running him for the presidency. It was, of course, the merest chatter, for Davy Crockett, for all his virtues, was in no way fitted to be president of the United States. He had much native shrewdness, undoubted courage, and his integrity was above question, but he did not know enough about governing or about national questions to be possible presidential timber.

However, the big cities of the east received him with enthusiasm. Great crowds turned out to hear him speak. He was the guest of the city of Boston for a week, and Philadelphia gave him a silver mounted rifle, which the back-woodsman christened Betsy, and with which he gave exhibitions of shooting, hitting a quarter of a dollar at fifty yards without difficulty. He said he believed he'd be able to shoot the gun when he'd gotten accustomed to it.

Then Crockett went back to Tennessee and was defeated for congress in his own district. His defeat was a real humiliation to him, and he at once humbled up his mind to remedy what seemed to him a calamity by going further west.

It was just at the time Texas was winning its independence from Mexico, and the future Lone Star State was the best place in America for excitement. It was the last frontier in those days, and by all odds the most eventful one. So Crockett went to Texas.

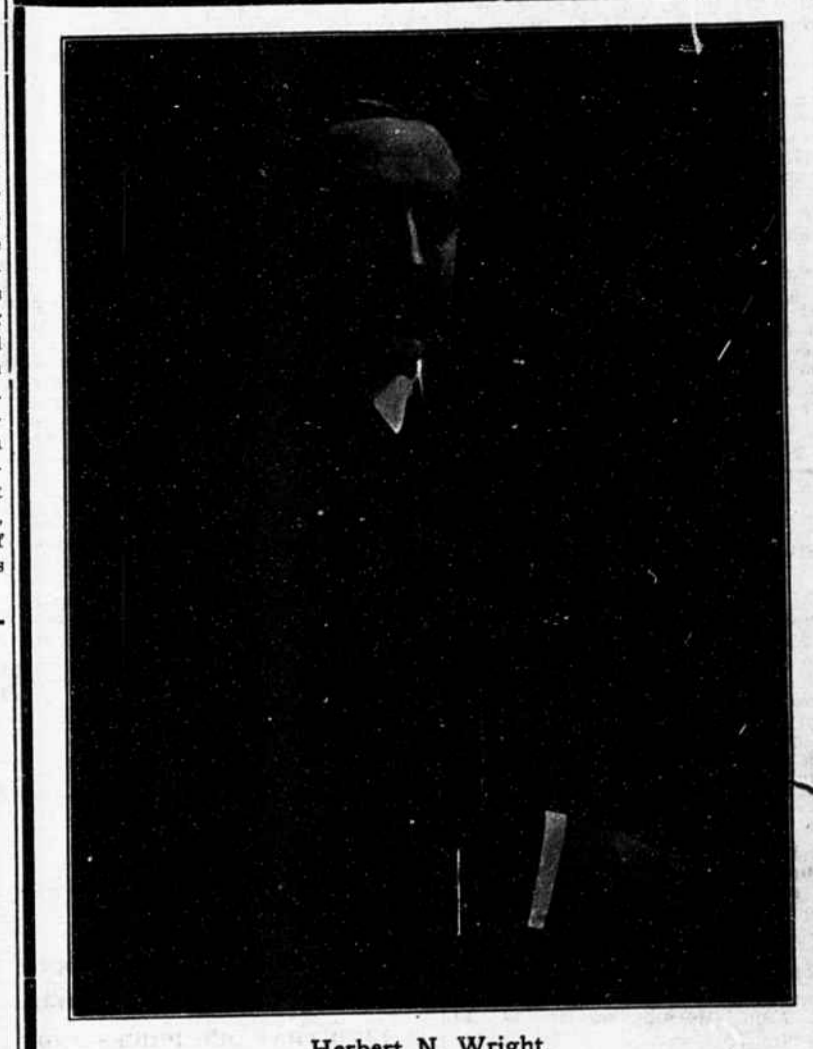
There is a curious old volume which purports to be an autobiography of the famous hunter which tells many fantastic things about his journey to Texas and his experience after he got there. How he made his trip in company with a "thimble rigger," or shell game man, an Indian, a bee hunter and a private who had been a member of Jean Lafitte's Baratavia colony; how he pleaded with the thimble rigger to abandon his evil mode of living and turn honest. And how, when the thimble rigger insisted that he didn't know any means of making an honest livelihood, and had failed at it time and again, Davy told him, "If you can't live like an honest man, you can at least die like a brave one." And the story goes on to tell how the thimble rigger did die like a brave man in the famous capture of the Alamo.

Davy Crockett may have written these things down, and it is very possible that somebody else with an active imagination wrote them afterward. All we know for certain is that Crockett was one of the defenders of the Alamo during its eleven-day siege by Santa Anna's troops, that he killed a good many Mexicans with "Betsy" in that time, and that he died in the last savage fighting at the Alamo, March 6, when the Mexicans surged over the old adobe building and butchered the worn-out pioneers. We know that Col. James Bowie, inventor of the Bowie knife, who lay in bed too feeble to stand upon his feet, killed three Mexicans at his bedside before they finally killed him, that Crockett was one of the last six men alive, beating down his assailants with his clubbed rifle when they were too close for him to reload his gun and shoot any more. Some historians say that the six surrendered finally and were butchered a little later at Santa Anna's order; others that they never surrendered, but died with their backs against the wall, still fighting. From all we know of Davy Crockett, the last story seems more likely.

ROYAL BAKING POWDER ABSOLUTELY PURE Insures the most delicious and healthful food By the use of Royal Baking Powder a great many more articles of food may be readily made at home, all healthful, delicious, and economical, adding much variety and attractiveness to the menu.

THE SAME IN ROCK HILL SUBSCRIBE FOR THE ENQUIRER LIBERAL PREMIUMS FOR CLUB-MAKERS WHO RETURN NAMES. NOW IS THE TIME FOR Subscribers to THE ENQUIRER to Renew their Subscriptions and for prospective New Subscribers to get the benefit of Club rates. The price in clubs is \$175 for a Year, or \$100 for Six Months.

The Holiday Spirit Is In The Ascendancy Norris' Candies Are Better And Wisdom Suggests that You Shop At SHIEDER'S While our Stock is Unbroken --Where You can Find the Goods You Want DURING the past few years this Store has steadily grown in the favor of Holiday shoppers in Yorkville and in the county and this good year of 1913 finds us better prepared than ever to satisfactorily serve the growing patronage of this good store.



Cumulative Acquisition Geo. M. Wright Pres. & Gen. Mgr. Herbert N. Wright Vice Pres. & Treas. J. A. Denholm Asst. Treas. WRIGHT WIRE CO. WIRE, WIRE CLOTH, WIRE NETTING, ETC.

I am very glad to be listed as a "booster" for your office, and for the good, old Mutual Benefit Life Insurance Company, in which your Mr. H. A. Macgowan has written me for the Company's limit, \$100,000. Some years ago I decided to get all the Mutual Benefit would give me before applying elsewhere, and following is a record of my applications to your Company:— 1889, \$10,000; 1901, \$7,000; 1907, \$23,000; 1910, \$20,000; 1911, \$15,000, making your then limit, and \$5,000 through your office in another Company; 1913, \$25,000; a total of \$105,000, and all on fairly high-premium Endowment plans—which plans I strongly prefer.

From Mr. Wright's Brother Mr. Geo. M. Wright, President and General Manager of the Wright Wire Company, and Mayor of the city of Worcester, Mass. and a brother of Herbert N. Wright, also carries \$100,000 insurance in the MUTUAL BENEFIT. In writing to the General Agent of the company about his insurance, under date of March 14, 1913, he says: "I want to express my appreciation of the thorough manner in which you developed my enthusiasm for Life Insurance. Of the \$400,000 carried on my life, all of which you wrote, \$300,000 is payable to the Wright Wire Company, and \$100,000 to my family. While all the companies selected for my insurance are excellent companies, it is due to you to add that I reserved your company—the Mutual Benefit—for my family."

Special Clean Up Prices On Coats and Coat Suits As we do not want to carry over a single Coat or Coat Suit, we have marked the Price Down Exceedingly Low to close them out at once. Now is the time to get yours. Coat Suits, Worth up to \$12.50—Sale Price \$8.48 Coat Suits, Worth up to \$16.50—Sale Price \$12.98 Coat Suits, Worth up to \$22.50—Sale Price \$15.98 Coat Suits, Worth up to \$27.50—Sale Price \$19.75 Ladies' \$4.00 Long Black Coats—Sale Price \$2.98 Ladies' \$6.00 Long Black Coats—Sale Price \$3.98 Ladies' \$8.50 3-4 Length Coats—Sale Price \$4.98 Ladies' \$12.50 Coats, "Beauties"—Sale Price \$8.75 Ladies' \$15.00 Coats—Sale Price \$11.95 Ladies' \$18.50 Coats—Sale Price \$13.95 Ladies' \$25.00 Coats—Sale Price \$19.75 Ladies' \$4.00 Black and Blue Skirts—Sale Price \$2.98 Ladies' \$5.00 Black and Blue Skirts—Sale Price \$3.98 Ladies' \$6.50 Black and Blue Skirts—Sale Price \$4.98 These prices mean a saving of 25 per cent and in some instances 50 per cent; as we buy cheap and do not mark up to leave a margin for cut price sale—everything marked in plain figures.