Ruin of Bank Brought About by "Lucky" Dream

Chicago.—From a youth's dream, through a maze of dissipation, frenzied gambling and the resultant debauchery, into which was sucked the cashier who in turn drew in the president, until the whole structure tumbled with a crash, the fall of the Milwaukee Avenue State bank has been traced.

Walter Frantzen, once confidential secretary to Paul O. Stensland, a stripling of excellent promise, saw in a dream that which aroused the spirit of chance within him. Through the boy the unrelenting spirit touched Henry W. Hering, the cashier, and he fell, dragging with him Paul O. Stensland, the president, who had also been caught in the magic meshes.

In a dream that came to him the night before the great American Derby at Washington park in 1900, Frantzen, who had never been at a race track in his life, saw the plunging horses galloping to the finish, and just as plainly as if he stood in the press box of the old stand, he saw a card put up, reading: "1. Sidney Lucas." The vision passed and he awoke in the morning a marked man, though unaware of it.

"I had a funny dream last night," Frantzen said to a fellow-clerk. Then he told him of the vision.

"What was the name?" asked the clerk.

"I can't remember exactly, but if the papers have the entries, and this was one of them, I can tell," he replied, and an interest arose within him.

Found Horse of His Dream.

The clerk got a paper and slowly read down through the entries of the

great racing event. When Sidney Lucas' name was reached Frantzen coolly said: "That's the one."

Frantzen's associates were inclined to regard it as a joke, but kept asking him why he did not "take a chance." He battled with the desire to bet, for as a clerk at $75 a month he did not have money to throw at the birds, or at horses, either. Besides, the newspapers declared that Lucas did not have a chance on earth.

Frantzen, up to that time, had never gambled, and had seldom played cards. He had remained home at night to study and read. He was ambitious to become a successful business man like Paul O. Stensland, his employer, whom all in that district looked up to and respected.

Frantzen had never been tested in just this way before, and he was unprepared for resistance. Not knowing the price of his folly, he drew $25 from the bank and decided to put in his Saturday half-holiday at the track. He did not intend to bet; he told his friends he just wanted to see the horse win.

Succumbed to Temptation.

When he reached the track and mingled with the enthusiastic throngs that crowded the betting ring, his dream came back to him with startling reality. He saw the track and grandstand as he had seen them in his dream. The betting ring seemed to draw him with an irresistible force. He crowded through and with a trembling hand proffered $20 to "Put that on Sidney Lucas in the Derby," he said huskily. The bookmaker grinned as he handed back a pasteboard card with a little red numbering at the top, and a scrawl of figures at the center. He placed it in his inside pocket, and then read the "dope" on the Derby. It said that Thompson Bros., the owners of Lucas, were dubious. Frantzen sighed with relief to know his money was already lost.

But, when the horses went to the post he was bewildered to see that the horse with "15" attached was Lucas. The number "15" had been on the horse of his dreams. Spellbound he watched the preliminaries and the start. He watched Lucas stir up the mud and run circles around Lieut. Gibbons, the favorite.

The winner shot under the wire with a trailing bunch of blurred horses and riders behind. The grandstand leaped into life and noise. Frantzen pulled out his ticket, looked it over and walked through the disgruntled, rapidly thinning crowd in the betting ring to the almost deserted bookstand. He presented his ticket, and the bookmaker, with the same grin, handed him a roll that counted up nearly $600 when he got home.

Sealed Doom of Bank.

Frantzen had won his first bet, and the doom of the Milwaukee Avenue State bank was sealed.

The story traveled through the bank and became known to his friends. Frantzen was looked upon as a sort of wizard, and acquaintances urged him to "go to it" while his luck held out. His head was turned, he followed the evil advice, and became a regular plunger. Some days he would pick as many as six race winners. He seldom sustained a loss. His acquaintances and friends began to take his "steers," and Frantzen, the ambitious young secretary of a few weeks before, sat at his desk with "dope sheets" and studied the horses, about which he had not the slightest knowledge.

Frantzen found new associates to assist him in spending his easily made money, and into these circles of gayety he took Hering. Hering was a phlegmatic, home-loving German whose amusements had been of a domestic character.

Dazzled by the glamour of Frantzen's wonderful run of luck, he saw no reason why he should not follow Frantzen's lead with the same success.

Downfall of Others Begins.

Frantzen was a natural leader and the pace he set the cashier was not slow. Hering, however, after a few ineffectual attempts to swing into it, finally struck the gait. He made himself at home in crowds he had shunned all through his own youth.

Gradually Paul O. Stensland was drawn into the crowd. He began to lose the moral integrity that had been his. About this time some of his old friends, prominent Norwegians who had heretofore regarded him as a splendid representative of their race, heard of his changed associations and withdrew their confidence from him. This marked the beginning of his personal downfall. He began to steal from the bank in order to meet the demands on him, taking out little by little, animated by a hope similar to Frantzen's that his speculations would reap a rich harvest before the stolen money was missed.

Then Frantzen's luck turned. Thinking that it would surely swing back to his original good fortune on bets, it is charged that he began taking small sums from the bank. He told himself he was merely borrowing until he should be able to win back the equivalent to-morrow or the day after.

Hering Wins at First.

Hering says Frantzen stole $40,000. A memorandum found in Stensland's vault places the amount at $69,000. Frantzen was never prosecuted by the bank authorities and left the state when his crime was discovered. Now he is being brought back to answer for it, as well as to tell all he knows of the operations of the bank officials.

Hering Wins at First.

Cashier Henry Hering became a "sport" under the influence of Frantzen. He followed the "tips" of Frantzen and won a lot of money. Theodore Stensland, whose father at that time was not involved in the stealing that finally cost him his all and spread misery among thousands, used to refer to Hering as a "cheap sport" and a "cheap skate."

When the 1902 Derby day came around, Frantzen was favored with no vision. The nearest thing to a "dream" he could muster up was the name Aladdin, as a winner. Aladdin sounded like a miracle and the "pool" backed it for all it was worth. Aladdin barely reached the wire before the next race was called.

Swift Pace Down Hill.

It was then that the incline was reached, and the members of the pool shot to their doom. Debauchery, fast women, evil associates, and high times figured in their mad efforts to hide from their accusing consciences.

When Stensland was drawn into the pool he met women of a sphere just above Hering's, and it was at that time that Frantzen was charged with embezzlement of from $40,000 to $69,000, and sent away. His cunning in picking winners had left him.

Stensland a Wanderer.

The predominating trait of Paul Stensland's character recalls the fact that he was of the blood of the old vikings who set sail in their frail ships, careless of where the wind bore them provided it was somewhere new. Stensland was above all things a wanderer. When he arrived in Chicago after years spent drifting from place to place in the orient and with old age approaching he still could not resist his nomadic instincts. About five years ago he went on a prolonged trip through South and Central America and more particularly Honduras, in which country he professed a special interest. On his return he displayed a marked reticence to give an account of his travels. In view of this fact the opinion is freely expressed among his quondam acquaintances that the missing man will be found, if at all, in Central America.

Contrary to popular opinion, Stensland is declared to have been far from prodigal with his money. He was extremely frugal in his meals and would frequently dine in a cheap restaurant near the bank where a table d'Hote was served for the modest sum of one quarter. This frugality was varied with occasional curious extravagances. At infrequent intervals he would invite a party of his friends to his house, where he would entertain them in a manner befitting his supposed wealth.

Unusual Vocations Taken Up by Two Young Ladies

One, Longing for Open-Air Life, Is Cultivating a Farm in the Wilds of Ozark Mountains—Teacher, Unable to Get School, Takes Up Blacksmithing.

Little Rock, Ark.—Out of St. Louis to the virgin wilds of the Ozarks has come Miss Amy Rosemary Miller, a city-bred stenographer, who has become a homesteader on her 80-acre square tract. Single-handed she entered into the project, and if determination, health, strength and grit count for anything she is going to transform the wilderness into a cultivated region.

Time was when business men in the Century building, St. Louis, sought her as the most reliable and accurate means of transcribing their letters. But the cramped and conventional life of the city palled upon her.

Unaccompanied by relatives or friends of the male sex, Miss Miller started for the Ozarks, erected a modest home of rough hewn logs, and is now living there alone and unmolested.

Before selecting the government land which was afterward allotted to her, Miss Miller took counsel from old-timers and selected a well-watered tract, heavily timbered and near a public road in order to obtain the rural delivery service.

"Clearwater," as Miss Miller has named her farm, is in the shape of a square, 80 acres long by 80 acres in width. This is the most economical shape, requiring the least amount of fencing material. Steel's creek, a branch of the Big Buffalo, runs through "Clearwater" from south to north, making a huge fork near the center, cutting the farm into three parts.

The creek roars down over several waterfalls in its winding course, disappearing here and there in the densely wooded part of the farm and emerging to traverse an open space with its banks lined with maidenferns and violets.

There is a five-acre tract as level as a table between the prongs of the fork in the stream. This level space has been cleared and planted with 50 choice apple trees and a large number of grapevines. On other cleared parts of the farm Miss Miller has planted strawberries, raspberries, Concord grapes, peach, plum and cherry trees.

The hillsides of the Ozark country are remarkably well adapted to the growth of the Arkansas black apple and is the home of the famous Elberta peach. The conditions for a vineyard are ideal. With the extent of slope of mountain side facing the south and protected from the biting winds of the north by the huge hills, vines of every variety thrive and bear abundant fruit.

Out of her big tract, Miss Miller selected 160 acres on a hillside and contracted to have erected there a log house, 16x16 feet, having one window. When the house was completed in September, bidding farewell to St. Louis,

Miss Miller Handles a Plow with the Skill of a Farmer.

Miss Miller packed her two trunks with dishes, kettles, bedding and other household necessities and moved to the new home in the forest.

Miss Miller's mother was her guest for the first two or three weeks, during which time they spent much time each evening barring and bolting the door and window against a possible intruder.

Lack of any call from unwelcome visitors has induced Miss Miller to leave the window unbarred and open in fair weather, and the door is closed only against prowling dogs. At one time she spent nine months alone in the little log cabin without a thought of fear.

Miss Miller says the easy familiarity of the mountaineers is bracing and encouraging when the bluntness wears off and one becomes accustomed to being addressed as "Howdy, Amy!"

The first name is always used and "howdy" is always the salutation. Introductions are entirely unnecessary, and if one lives in the same county the privilege of acquaintance is demanded.

Miss Miller's bill of expense for the undertaking shows $14 for filing papers at the land office preparatory to taking possession of the 160 acres, $25 for the log cabin and $10.50 for the fence that surrounds it. Her living expenses for one year were $1.50 per week.

She says she has no rent to pay, no car fare and no gas bills. There are no office hours, and she is her own boss.

School Teacher Makes Living as Blacksmith.

Lincoln, Neb.—Unable to secure an appointment as teacher in the rural school districts of Kansas where she resided, Mrs. Philo P. Wilcox has

Miss Wilcox Earns Her Living at the Anvil.

turned to blacksmithing, which was her husband's trade. In the last 15 years she has reared a family of four children, and as her husband failed in health she has worked more and more into the business until now in the suburb of College View she does all the work offered, with the aid of three of her children.

Horseshoeing is the only part of the business at which Mrs. Wilcox balks. She is able to prepare a horse for its shoes, but owing to the handicap of skirts cannot affix the shoes to the animal's hoofs in the style long approved by blacksmithing.

Mrs. Wilcox is 40. She has a clear complexion and her hardened muscles are evidence of the long hours she has put in at the forge.

During her girlhood days she received a good education and was a teacher when Wilcox married her at Roselle, Kan. In Kansas married women are not wanted as school ma'ams and, barred out of teaching, she turned to the forge.

"I like the work," she says. "At first the tendency of people to stop and stare was disconcerting. But now I don't mind it. I know of no other woman blacksmith in the country.

"Most of my work is in using the sledge, making horseshoes, repairing wagons and farm implements, sharpening tools and the like. I am kept busy all the time. One of the girls take care of the house and the other three help in the shop.

"Two of my girls, aged 17 and 15 respectively, are expert bicycle repairers. One makes from five to eight dollars a week at this work. The oldest is a natural-born mechanic. She can take the most complicated machinery to pieces, tell what is wrong, repair it and put it together again.

"My husband is now in Mexico for his health. The work is hard upon him, but the rest of us like it and thrive upon it.

"My oldest girl went out last summer with a thrashing machine outfit and was with it all summer. She cut bands, fired the engine, fed the separator and did part of the cooking for the men. It is hardly girl's work, but it does not harm her. She is as lithe and strong as a young lion and in bicycle races she has proved more than a match at long distances for the young men in the neighborhood.

"I still have a license to teach and shall turn to that this winter, when the blacksmithing is dullest. I like this work better than the schoolroom."

FARMER'S IDEA OF BEAUTY.

Utility Rather Than Sentimentality His Strong Point.

The long looked for summer boarder had arrived. She had hurried to her room, thrown on a more comfortable gown and had repaired to the front piazza to enjoy the scenery. Here she found her farmer host waiting to entertain her while "mother" was preparing supper. During that brief interval the following conversation took place:

"Aren't the mountains just grand?"

"Purty hard place tur git timber off from in the winter, miss."

"Oh, but isn't the sky beautiful?"

"Waal, tew my mind 'twould look better of it would cloud up an' rain; we need it turribly."

"Isn't the air bracing?"

"Purty cool fur this time o' year; our garden stuff is all uv two weeks behind."

"Doesn't the lake look pretty?"

"If all them acres uv water could be put intew timber or grass they'd pay better."

"You must enjy these immense pines around your house?"

"Waal, it'll be tew years at least 'fore they'll be big enough tew cut fur timber."

"Oh, but isn't there anything around here beautiful in your eyes?"

"Waal, now yew're talkin'; of yew'll jest step aout back uv the barn I'll show yew eight uv the purties black hogs in Oxford caounty."

Some Rare Books.

Two copies of the second "Ray Psalm Book" are known, the British museum owning one, while the other is in the Brown university library in Providence. The Massachusetts Historical society has a unique but imperfect copy of the 1647 "Theses." The only known copy of the almanac for 1648 is in Mr. Church's library.

At the Matinee.

"That actress is just as natural as life," remarked the first auditor.

"Yes," said some one who knew her, "the part is suited to her; she is playing the role of a woman with a furious temper."—Detroit Free Press.

HAD RAT TRAP IN POCKET.

Husband's Scheme to Cure Wife a Cruel Success.

Washington, Pa.—Philip Rodney, of Centerville, this county, a prominent business man, discovered recently that his wife had been taking spending money out of his trousers pockets while he slept. He remonstrated with her, but the wifely pilfering continued.

The other night Rodney, determined to break up his wife's practice, put a small but strong rat trap in his money pocket, with the jaws toward the opening.

He was awakened shortly after midnight by his wife's screams, and jumping out of bed, discovered her hand tightly wedged in the jaws of the steel trap.

The woman begged to be released, but Rodney allowed her to suffer for awhile before freeing her. Her hand was badly lacerated.

Mrs. Rodney left her husband and took up her residence with her parents. She says she will not longer live with him.

LONGWORTHS WERE SNUBBED.

Frau Wagner, Composer's Widow, Vents Ire on Them in Berlin.

Berlin.—Now that Mr. and Mrs. Nicholas Longworth have returned to America, the real reason for their sudden departure from Baireuth is revealed. At the time it was said that the daughter of President Roosevelt was annoyed by the ogling of German "dandies," but it is now given out that Frau Cosima Wagner, who rules everything at the Bavarian village, took advantage of the presence of the Longworths to vent the animosity which she has entertained against all things American since "Parsifal" was staged and patronized by the United States against her wishes.

Inexplicably, the Longworths found the hotels "full," and were compelled to take refuge in a boarding house. Then Frau Cosima caused the command to go forth that the Longworths' presence should be practically ignored. She herself arranged to snub the president's daughter socially by ostentatiously omitting to invite her to the famous soirees held during the week, which are attended by all the celebrities. She also arranged that Mrs. Longworth should not be presented to her and the great artists of the season during the intermissions, which are always gay social events.

The only genuine welcome accorded to President Roosevelt's daughter came from Mme. Schumann-Heink, who scandalized Frau Wagner by rushing up and effusively embracing the visitor in full view of a terrace full of people.

Between Neighbors.

Mrs. Firstfloor—I called to speak about your daughter's playing. I—Mrs. Secondfloor—Now, look here, she'll play just as loud as she likes. See?

"That's what I wish to say. You see, I'm going to give Willie a whipping, and I don't want everybody to hear him yelling."—Cassell's Journal.

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