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The Choice of a Business, BANKING.

By GEORGE G. WILLIAM, President of the Chemical National Bank of New York, in the New York Saturday Evening Post.

To the young man who contemplates entering the banking business believing it to be a quick and easy road to fortune, I would offer Panch's advice to those about to marry: "Don't."

While it is true that any youth of fair education and intelligence may enter upon the business of banking with a reasonable chance of future success, the goal of fortune at the outset of his career is just as far removed as it is in other branches of trade where goods and not money is the commodity.

The successful banker of to-day is the man who, as a youth, began at the bottom of the ladder, climbing to the top only by unceasing industry, scrupulous honesty and a determination to do the thing in hand to the best of his ability. There is no room in the banking business for sluggards; to hold his place in the estimation of his employers the bank clerk must, first, last and always, be rigorously honest, uniformly polite to all persons, and work work, work.

The question of politeness may seem to the young man looking toward the banking business as an occupation to be quite a superfluous, if not, indeed, a wholly trivial matter. Next to absolute integrity I deem it of utmost importance. From my earliest days in the Chemical Bank I have been impressed with the value of courtesy. From my parents I learned the lesson of politeness, and I in turn have tried to impart my feelings in this respect to all those who have come under my direction in the bank.

Too often the man who wears a shabby coat is subjected to discourtesy, but I have observed that many a tattered garment hides a package of bonds or a big sum of money, and that gorgeous clothing does not always cover a millionaire. Many desirable customers have been driven away from a bank by the incivility of its employees. It is the invariable rule of the Chemical Bank that every employee, from the humblest clerk to the highest official, shall be courteous to every one. It is our assumption that a grain of politeness saves a ton of correction; no institution is too important or too independent to ignore the unwritten laws of courtesy.

If I could command the speech of twenty nations I would preach politeness to them all. It is the Aladdin's lamp of success; it oils the wheels of commercial progress, and makes the burden of the day's work less irksome. I do not speak idly in praise of politeness, for out of the experience of fifty-six years in the banking business it has been borne in upon me almost daily that courtesy is one of the prime factors in the building up of every career. It is the hall-mark of the christian gentleman and the keen man of affairs. Politeness pays.

The banking business is really in the finer sense of the term a profession, is not to be learned without a deal of study and years of patient, thoughtful application. Whether a young man can reach the professional stage of banking or not depends wholly upon his personal qualifications, the extent of his ambition and the persistency with which he devotes his talents to the work before him.

Of all the functions of a bank the handling of commercial paper is probably the most difficult to master. As a discount clerk I realized that the science of successful banking involved the study of men and human nature. Any man of intelligence can familiarize himself with the purely technical features of banking, but the notably successful banker is a man of culture, character and strong intuitive powers. Nothing indicates so clearly the intellectual and moral stamina of a man than the attitude he assumes in affairs involving large sums of money.

The foundation of every great institution lies in the character of the man or men controlling it, and not in the material things which are behind it. The man who lives beyond his income, whose habits are extravagant, who seeks to 'cut a dash' disproportionate to his resources, is the man whose paper is to be handled with extreme caution.

Finance is so intimately related to all human affairs that the trained banker knows precisely what course to pursue to

avoid calamity, just as the physician knows what to prescribe for a given ailment, the lawyer what code best covers the case of his client. It is the possession of this knowledge of matters apparently foreign to business that ranks successful banking among the professions. The young man who aspires to a high place in finance can never hope to realize his ambition, therefore, if he is content with performing merely the mechanical details entrusted to him.

Of course there must always be 'hewers of wood and drawers of water' in every pursuit, and banking is no exception to the rule. The majority of young men enter their work in a bank with no thought above the daily routine to which they are assigned. To earn a fixed salary and remain in the same position all their lives is all that the average bank clerk asks or hopes for.

Such men are not to be discouraged; they are trustworthy servants of an institution without whom the thousand and one details of a bank could not be looked after. Indeed in most cases such men are to be commended for their self-repression and their recognition of the fact that they can never grasp the great and complex problems of finance. It is a wise man and a useful member of the business world who can measure his ambition by his capacity.

The young man who can become an intelligent machine should receive the consideration due him from those who control the great mechanism of which he is a small but important part. I know of many men filling minor berths in the banks of the country who are brilliantly able, and whose intellectual equipment is of a very superior kind, but who are philosophically resigned to the position which yields them the means wherewith they are enabled to sustain themselves and their families in comfortable circumstances. All cannot be leaders, and the conviction that work well done no matter how unimportant it may seem to the worker, is a sound reason for self-satisfaction.

To sum up in a few words the essentials of success in the banking business. I would advise a young man who feels himself fitted for the work to learn economy, associate with those whose ideals of life are high and noble, to practice self denial and observe the laws of health. He must be expert in the use of figures and as accurate as a chronometer. He should avoid evil associations in books and newspapers no less than in people. He should learn to face trouble unflinchingly. He should remember that knowledge is power, and that his ability to make money is in direct ratio with the extension of his intellectual horizon. Devoting his leisure to study, his time during the business hours of the day to the conscientious performance of his duties, living a clean, manly, honest life, no man can fail utterly.

FACTS ABOUT HUMAN GROWTH.

It is Possible to Add to Your Stature Under Favorable Circumstances.

I do not think it is possible to add more than an inch or so to human stature, said a well-known physician in answer to a question of the writer.

This is one respect in which Nature insists on having her own way; and I am quite sure that under no conditions would it be possible to raise a race of giants. Nature is always at work correcting any tendency to extremes, though here and there someone escapes her notice and grows into a giant or dwindles into a dwarf.

You might think that tall parents would have taller children than themselves, but a little observation will prove that this is not so. Nature always seems to be striving to reach and maintain a medium height; so that as a rule tall parents have children shorter than themselves, and short parents raise taller children; the two extremes meeting in a few generations at the average height.

But something can certainly be done if the attempt be made early. Practically a man does all his growing before he is eighteen and a woman before she is sixteen; although I have known cases where a man has grown perceptibly in stature until long past thirty.

After all, stature is largely a question of length of legs. If you take three men, one of 6 ft., another of 5 ft. 6 in., and a third of 5 ft., there will be only the smallest difference in the length of the body, and in fact the short man may have the longest body of the three. But the long man will

have an advantage of 10 in. in length of leg over the short man.

The margin for growth in the legs is 66 per cent. more than in the body, and 150 per cent. more than in the head. This means that the legs of an adult are five times as long as when he was born, his body three times, and his head twice its original length.

It is thus, you see, very largely a question of legs; and to the legs we must look for any great increase in stature. As you may know, each leg bone is in early youth in three distinct pieces, which later unite into one bone. If you could devise any means of preventing this union or delaying it for a few years, there is no question that you might add material to stature, although you would destroy the proportion and symmetry of the body.

Nothing checks growth more than illness; and by avoiding it you help growth very substantially especially in the very early years. I think you will find that most men and women who are dwarfs have suffered from repeated illnesses in the first few years of their lives, and have been unable to make up the leeway.

Anything which promotes health promotes growth, and the only royal road to stature and symmetry is in the direction of fresh air, nourishing food, and judicious exercise. You see what the emancipation of our daughters has already done for their stature. In the old days, when girls were shut out from almost every form of outdoor exercise, it was unusual to see one higher than 5 ft. 6 in. Now that they cycle

and swim, and play golf and tennis as unrestrainedly as their brothers, they shoot up like young saplings to 5 ft. 9 in., and 6 ft. I quite believe that in another generation the average height of women will be quite 2 in. more than in the last generation.

It is curious to observe how the average height of men varies with the class to which they belong. The wealthy and professional classes are quite 3 in. to 4 in. taller than the poor, working classes and the intermediate stages are marked by the degree of prosperity of the class to which a man belongs; so that while an average factory worker is about 6 ft. 5 in., a skilled artisan will be 5 ft. 6 in., a laborer, 5 ft. 7 in.; a tradesman, 5 ft. 8 in.; and a lawyer or doctor 5 ft. 9 in.

Briefly, then, my advice is, if you want your children to be tall—that is, to attain their full natural growth—guard against illness of all kinds, let them be in the fresh air and sunshine as much as possible, encourage every kind of open-air exercise in moderation, with a course of gymnastics to make them straight and supple, feed them on plain and nourishing food, and send them to bed early.

Human science can do nothing more than this to make them tall; although 'elevators' may add a fraudulent inch or two.

Couldn't Catch Him.

A certain young lady gave a certain young man a piece of wedding cake, together with seven neatly folded slips of paper. She told him to place the wedding cake and the slips under his pillow, and when he awoke in the morning to take out one of the slips and read what it contained. She further informed him that each of six of the slips would bear the name of some young lady, but that the

seventh would be blank. If the slip he opened on the seventh day contained a girl's name, it would be that of his future wife; but if it was the blank, he was doomed to bachelorhood. The next morning, when he opened a slip, he found it contained the name of the very girl who had given him the instructions. At this he was much disappointed, for his affections were set upon her. So he concluded that the other slips wouldn't interest him enough to sleep on them six nights, and proceeded to open them all, and read their names before throwing them away. But when he found that the girl of his choice had written her own name on everyone of them, it was a short time before everything came about in the most approved fashion.

That was the story the other girl read, and she made up her mind to try the same system upon the young man she most admired, but who displayed a singular hesitancy to question her upon the momentous subject. The next time he came to see her she entertained him sweetly, and as he was going, she brought out her wedding cake and the slips containing her autograph. She gave her lover his instructions about dreaming and opening the slips, and all the rest of it, and her consternation may be imagined when he remarked, pleasantly:—

"Oh, yes! I read the story myself. Pretty good scheme, wasn't it?"

And she hasn't seen him since.

Time to Save.

Husband: "There, the house is furnished at last, and now we can begin to save money."

Wife: "Yes, we must save all we can, for the furniture we got first will soon be out of fashion."

Bicyclists Must Be Strong and Healthy to Fully Enjoy the Pleasures of Wheeling.

Paine's Celery Compound

Imparts Physical Strength and is a Perfect Restorer of Nervous Energy.

An Opinion from a World Champion.



The young, middle aged and even those in advanced years are looking forward to a season of recreation and pleasure through the use of the bicycle.

Wheeling, under certain conditions is undoubtedly conducive to the health of both men and women.

People who are weak, broken in health and suffering from impaired nervous energy, only increase their troubles and aggravate their ailments when they use the bicycle. It is a well known fact that many suffering from nerve troubles, physical weakness, heart irregularities and nervous dyspepsia have hastened their end through wheeling.

If young and old desire to wheel for health and enjoyment they must be strong and vigorous before the exercise is indulged in.

The use of Paine's Celery Compound for a few days will quickly brace and tone the nervous system and give all needed strength to the weak body. The blood will be made pure, circulation perfect, the brain clear, the eyes bright and the spirits buoyant. After these blessings are acquired wheeling is a pleasure and benefit.

It is also worthy of note that Paine's Celery Compound is the great recuperator

and restorer of strength in cases where long distance riders have exhausted their energies and strength by hard and fast riding.

From amongst the thousands of amateur and professional bicyclists who have obtained health, strength and vigor from the use of Paine's Celery Compound, we are permitted to use the letter of Champion C. W. Miller, who astonished the world by his wonderful six days ride. Mr. Miller says:—

"I won the six days' bicycle race in Madison Square Garden. I covered 2007 miles and beat my next competitor 22 miles."

"Two weeks from the date of that exhaustive struggle I would not have known that it happened. I was in as good condition as any man could possibly be."

"I owe to Paine's Celery Compound a debt of personal gratitude. For several years I have occasionally used this splendid spring remedy when I felt out of sorts and run down."

New York, feeling that I ought to be in the best possible condition, because a nervous breakdown on the track is the one thing all well trained men are afraid of—I began to use Paine's Celery Compound. It was a part of my successful training."

"But what I feel I ought to tell you is this: that after the race, when I had used up every bit of energy that I could and was as far broken down as a man would naturally be after such a tax upon his energies, I felt the need of something to tone up my system, to restore my nerves which were somewhat shaken, to give me an appetite which I had lost, and I fell back upon Paine's Celery Compound. I assure you that it did me so much good that I am very glad indeed to send you this letter."

"Trusting that riders who are not put to such severe tests as I, and perhaps couldn't stand such severe tests may have the benefit of my experience, and use what I consider a perfect restorer of impaired nervous energy, I am,

Yours truly,
C. W. MILLER,
Champion Long Distance Rider of the World.