

SOLID COUNTRY BANKS.

THE WAY THEY AND THEIR INSTITUTIONS GROW UP.

Usual Form of Starting the First Bank in a Small Town—Office Generally in Part of a Store—Some Southern Experiences—Conversations at the Windows.

The man who begins his career carrying around drafts for a bank in a big city and becomes gray-headed or bald-headed at 40 from working ten or twelve hours a day as cashier knows little about the life of a country banker, unless he happens to run into one of these institutions while on a vacations trip. Nowadays many of the banks in the larger villages have "put on airs" and put up buildings of brick and stone with plate-glass windows, steam heat, and gorgeously decorated railings and counters, while the President and cashier sit in their leather-seated swing-back chairs. But the company which has such a home constructed out of the surplus may not be half as solid financially as the little one-story affair across the way, where a part of a store has been fitted up with an old-fashioned safe and cast-iron railings, and where one man acts as cashier and bookkeeper and runs about town at the noon hour to collect drafts.

One can find the old-fashioned banks in many of the smaller towns yet, and some of them are a study to the city people accustomed to stand in rows before the teller's window and to draw out money or have their accounts credited at the rate of a thousand dollars a minute. A great many of the country banks are formed in this way. Half a dozen merchants happen to get together, perhaps after church on Sunday, or down at the village hotel, with a lawyer or so, possibly a doctor and occasionally some of the factory people. If the town has any such industry. The talk turns from politics, the weather and the crops to business, then some one says the town is big enough to have a bank; that there is no reason for going ten miles over to Smithtown and giving all the business into the place, and some one else asks the lawyer to explain the legal proceedings necessary to get up an account. They figure on how much stock John Smith will take, how much stock John Smith will take, and some one says that he believes Old Man Brown, who does most of the note shaving, can be induced to put a little money into the concern if he sees 10 per cent profit in it.

A committee goes to see Brown, who is generally the closest and richest man in town, while the lawyer draws up formation papers with the understanding that he is to be the bank attorney. In a day or two the bank is one of the topics of conversation around the stove of every store in the town and at all the cross roads for a dozen miles around. Old Man Brown puts his name down for a dozen shares and everybody says it must be a good thing. In this way the bank is formed. Part of one of the stores is rented, fenced around with an iron railing with a hole for receiving and paying out money, and business begins usually with one man. It is a rare thing if the bank does not earn a dividend of 6 per cent, at least during the first year, but the shrewd farmers and tradespeople save this up for a rainy day, when money is scarce and a surplus fund may come in handy in case of a "run." The new building may come a little later, but there is no hurry about it just yet.

This agents for burglar-proof vaults and safes and a hundred other contrivances swam into the town and leave without getting an order, and things go on smoothly until after a few years it is announced at the annual meeting that the capital stock had better be doubled, as business has increased so that it is necessary. The books often show a surplus as large as the capital. And so it goes until the little group of merchants and farmers the manufacturer and the lawyer, possible the town doctor, find their shares can be sold at double what they paid for them. When the cashier goes to the city he is surprised at the elegance and massiveness, as far as the office and building are concerned, has really less money on his surplus account than his own modest concern.

Down in the Southern States one cashes his checks at many curious banks. In a little hamlet in Georgia, not many miles from Atlanta, they started a bank in a grocery store. The concern had no safe to begin with, and the storekeeper put his

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cash into a tin cracker box, which was fastened with a padlock. At night one of the clerks slept in the rear of the store, and this was considered a sufficient guard. When the bank was formed the stockholders did not think it was sufficiently protected and an arrangement was made to use the vault in the new Town Hall. At the close of business every day the tin box was locked, put on one of the wheelbarrows of which a stock was kept for sale in the store and trundled by a big negro, who did odd jobs around the place, to the Town Hall, where the box was placed for the night. The cashier with a loaded shotgun, accompanied the man to keep off robbers and to see that he did his duty properly.

In this bank the head clerk of the grocery store acted as cashier, teller, and "Pook-Pah" generally. A planter would drive up to the door with a crate of eggs or a dozen chickens, which could be exchanged at the market price for groceries. The clerk figured out the amount due, tied up the coffee, sugar, &c., and handed them over to his customer. The latter would then pull out his pocketbook and leave the money he wished deposited and it would be thrown into the tin box alongside of the store receipts. Only one book was necessary for the bank accounts, and in it all the deposit items were entered. At the close of the day's business so much was counted out of the box to the credit of the bank and the balance to the credit of the store. It was a simple way of doing business, but seemed to be satisfactory to everybody concerned. After a while, however, the bank grew to such proportions that the office decided to buy a new safe, and the daily procession to the Town Hall came to an end.

Another bank was formed a few years ago in one of the Southern towns, and to economize part of a store was also rented. Here, however, it was thought that some kind of a protection ought to be put up as a safeguard and to give more dignity to the institution. The trust of one of the churches had decided to make improvements and pulled down the old iron fence which surrounded the churchyard. It was one of the old style cast iron picket inclosures, with a gate fastened by a lock operated by a big brass key. The bank company bought enough of this fence, including the gate, to make the necessary protection. The cashier and clerks lock the gate key up on a nail. Whenever any one wishes to get out the gate is unfastened and the key passed back over the fence so that the gate may be kept locked at all times. In addition to this protection, however, a loaded rifle is in one corner where it can be picked up any moment in case of trouble.

As a rule, however, most of the "store banks," if they can be called such, are fairly well protected, except from the attacks of experts. One or two store buildings can generally be found built substantially of brick, and it is an easy matter to partition off one end with the same material. The roof is covered with sheet iron and some kind of a safe is provided for beginning business, while later a steel-lined vault may be added. Most of the banks, however, still stick to the old style hardwood counter with its wire network on the top and basket windows. The town blacksmith put up a row of half-inch iron bars across the windows on the outside, which give the place the appearance of a "lock up." This work is not costly, but if it is done thoroughly makes the bank as safe as many a building which costs from \$40,000 to \$50,000.

The old proverb that "appearances are very deceitful" is true in the life of a country banker, for the "heaviest" customers are those who wear the shabbiest coats if they wear any coats at all. They drit in one or two at a time and have a social chat with the man behind the window, for they knew that this is one of the best places to get the news of the vicinity. After awhile they get around to business and out comes the pocket-book. This is very frequently a shot bag, as these pouches made of heavy canvas and sewed with waxed ends are an excellent thing for carrying bills and papers. The money is rolled in a wad in the bottom of the bag, and then the bag itself is made into another roll and tied with the drawing string. Placed in the trousers pocket, which may be a foot deep

the cash is as secure as it is in a steel box. The farmer unrolls the bag, takes out the rolls in tens, fives, and ones mixed together, with perhaps two or three promissory notes, smooths the mass out on his knee, and, putting his thumb in his mouth to moisten the end, he carefully counts it out, although he has possibly done the thing three or four times within the last twenty-four hours. Then he gives it into the window, and always asks the clerk how much it is. If he has made a mistake and is short in the amount he knows the bank man will probably give the right figure, and he may be in five or ten dollars. In nine cases out of ten he never tells the amount himself.

The bills are sorted examined. The clerk looks at the back of the notes to see if they are indorsed properly and then enters them upon the big book and the farmer's book, the latter watching every motion he makes. The little book is handed over to its owner, and the farmer hitches up his trousers and shuffles out to his own team to drive homeward, letting the horses or mules jog along by themselves, while he carefully goes over the list of figures in the book to make sure that no mistake has been made. The variety of bills and specie which come over the counters of the small country bank is something wonderful. Some of the depositors do not come to town for a month at a time, and accumulate all kinds of wealth from copper pennies to the old 10 and 25 cent "shinplaster." They seldom deposit anything larger than a \$10 bill in currency, and the bulk of their money is in ones and twos. As many who raise chickens and garden truck bring it to the country store, sell it at the market price, and take the cash, instead of groceries, to deposit in the bank, the storekeeper generally "gets off" all his coppers and nickels in this way, and the bank officers are compelled to receive them. A large quantity of this kind of currency is expressed annually from banks of this kind.

Here is a fair sample of a conversation which the country bank clerk indulges in as a part of his daily duties:

"Mornin', George."

"Mornin', Mr. Jenkins: how's crops up at the Corner?"

"Well, I calculate wheat will average about thirty bushels to the acre. Oats is fair, but it's been pretty dry even for corn; don't know what we will do without we get some rain soon."

"Sorry to hear that. How's Preacher Williams?"

"He's gradually failin'. Guess the old man's held his last service at the Corners. We've got Dr. Jackson's son there now. Seems to be a smart young feller. You know he graduated from the Cicero Academy. Funny he never wanted to study medicine when he had such a chance to git his father's practice."

"Well, Mr. Williams is along in years anyway. He was real feeble the last time he preached here in the Methodist church."

"Yes, that's so. He's been up at our place twenty years last spring. You know he christened my oldest daughter and Bob; that's my second son that is clerking in Bushville."

"Is Bob over at Rushville? I thought he was going to take up farming."

"No, he likes the store best. You needn't say anything, but I'm going to buy him a little interest next spring if he keeps on as steady as he is now. I've got a note that came from Bill Parker for that ten-acre wood lot. I sold it to him last week. I suppose he's good for it, ain't he?"

"He's all right. Bill's good here for a thousand. Is that the lot down in the valley with the chestnuts on it? Ought to be worth \$150 easily, I should think."

"Yes, that's the place; but I got more'n that. I calculate I rank an even \$50, for I sold it for \$200. You can just put it on my account. No, I don't need any of the cash to-day. I expect to bring in a lot of potatoes next week. I see by the city paper that they'll be apt to fetch 50 cents a bushel in a few days. Good by; come up and hear young Jackson next Sunday and stop over to dinner. The girls will be real glad to see you."

Charming A Lion

While Rev. W. J. Davis was living in Africa, his little son John, a boy of four years, went too near to a chained lion in a neighbor's yard. It was called a pet lion, but was so wild and vicious that no living thing was safe within the radius of its beat.

The unsuspecting child stumbled within its reach, and the lion instantly felled him to the ground and set his huge paw on his head. There was great consternation among the bystanders, but none were able to deliver the child. African News tells the story of his escape, which seems equally due to the lion's love for music and a young woman's presence of mind.

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Miss Moreland, seeing the peril of the child, ran up stairs, seized an accordion and hastened to a window which looked out upon the lion. There, with a shout to arrest its attention, she began playing a tune. The lion at once released its prey, went the length of its chain toward its fair charmer and stood in rapt attention.

The boy, in the meantime, got up and ran to his mother. He never thought of crying till he entered the house and saw how excited every one was; then, quite out of danger, he had a good cry on his own account.

AN ALASKAN ADVENTURE.

A Thrilling Situation of an American Explorer.

For some time, early in the present year the belief prevailed at Washington that Lieut. Joseph P. Castner, of the Fourth United States Infantry, who was a member of a military exploring expedition in Alaska, had perished of cold and starvation.

With two private soldiers of the Fourteenth Infantry, Blich and McGregor by name, Mr. Castner left the commander of the main expedition, Captain Glenn, near the Tanana River, in the summer of 1898, in an attempt to follow up the Volkmar River to the headwaters of Birch Creek, and follow that stream down to Circle City. He found that the maps indicating the possibility of such a trip were grievously wrong.

He lost his mules in rafting them across the Tanana, or within a short time after passage, but the three men went on afoot. They travelled one hundred miles over a country which was all mountains or marshes. They pressed on farther and farther, their provisions rapidly giving out and their clothes being torn from their backs by thorns. On September 15th they found they had provisions for one day only, and then they attempted to find their way back.

Castner climbed a lofty hill, and saw only range after range of snow capped mountains. The next morning the three breakfasted off their last scrap of bacon. "For several days," Mr. Castner says, "our rations had run so low that the privilege of licking the frying-pan was one which we almost fought for. That afternoon I managed to shoot two small ducks. We ate them, bones and all."

"Next day we heard the howls of an old she-wolf across the canon. Looking up, we saw her standing in front of two half grown cubs. She was howling to call the attention of a third, which was out of sight down the canon, but which presently came into view within easy range."

"One of the men fired and missed. He fired five times before he killed it, and each time the cub came closer out of sheer curiosity, till it fell dead fifty yards from the slayer. It had never seen a human being before. We got the skin off that wolf in double-quick time, and found the flesh delicious."

They hoped to live on little birds till they could get back to the carcass of the last mule they had killed. They built a raft, tearing up their last blankets for lashing lines, and launched out on the rapid mountain torrent called the Volkmar.

They shot rapids after rapids, getting soaked to the skin. Presently the raft was sucked under a log-jam; the three men clung to the logs for their lives, and their raft and everything on it was swept away. Their guns and ammunition and their shoes were gone. They could shoot no more game.

Barefooted and wet, they kept on their way, leaving tracks of blood on the snow, which had now, toward the end of September, begun to fall. By and by they reached the carcass of their lost mule, but wolves and carrion birds had picked its bones clean.

There were a few berries here and there and on these the travellers lived for the next six days. "Here and there," says Lieutenant Castner, "a cranberry-bush would be found, and around it we would gather for breakfast. The red seed-pods on the rose-bush were plentiful, and I believe they saved our lives, for they were almost all we could find to eat. They had been bitten by the frost and had a sweet taste—at least, so it seemed to our famished stomachs."

At the end of the sixth day, when their feet were so sore that every step was torture, and when they were ready to lie down and die, they heard the sound of an axe. Seeking it, they found a party of Indians, who received them hospitably and fed them on moose-meat. In a few days they had recovered strength sufficient to enable them to start out again.

Eventually they reached—in November—the military post at Rampart, and then started with a dog-team on a thirteen-hundred-mile journey to Skagway. They arrived there February 24, 1899.

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Exception Worth Noting.

One of those positive men who are prolific in maxims for the general guidance of mankind was holding forth to a group of listeners.

"Never tell your dreams," he said. They interest nobody but yourself, and if they have any significance at all, they merely

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indicate some mental weakness on the part of the dreamer.

"Yes," replied one of the listeners, after a pause, "what a fool old John Bunyan was to tell that long dream of his about the pilgrims!"

After this there was another and longer pause.

Crutches Thrown Away

THE REMARKABLE CASE OF A YOUNG GIRL IN WALKERTON

For Three Years She Could Only Go About With the Aid of Crutches—had to be Helped in and out of bed—her Restoration to Health was Unlooked for. From the Walkerton Telescope.

A couple of Walkerton ladies were recently discussing the case of a mutual friend who, owing to the sudden development of a bad attack of sciatica, had been compelled to take to her bed, when a third lady present, but who was a stranger to the young woman in question, made the remark, "I would advise your friend to take Dr. Williams' Pink Pills." Asked to give her reasons for making this recommendation she proceeded to give the details of a most remarkable cure that had been effected by Dr. Williams' Pink Pills on the daughter of her nearest neighbor, a Miss Rebecca Greenhow, and the story as told by this lady, having subsequently been repeated in the hearing of the editor of this paper, we decided to investigate and find out from personal inquiry all the circumstances of this seeming remarkable instance of the power of medicine over disease. That evening we called at Mr. Greenhow's residence. Both Mr. and Mrs. Greenhow were at home, but their daughter had gone down town. "Yes," replied Mrs. Greenhow in answer to a question in regard to the reported cure, "My daughter has been cured; I believe Dr. Williams' Pink Pills saved her life." She then gave the circumstances of her daughter's illness and cure as follows:

"Rebecca is now seventeen years of age. When she was eleven she was attacked with tonsillitis and following this for the next three years she never had a moment free from pain. She began to complain of pains all over her body but chiefly in her back. She became so weak and run down that she was unable to walk without the assistance of a crutch. The doctor said she was suffering from inflammatory rheumatism brought on by an impoverished condition of the system. He prescribed various remedies but nothing seemed to do her any good and finally we decided to try another doctor. He also pronounced the trouble to be rheumatism but though he gave her bottle after bottle of medicine, she still continued to grow weaker. By the end of the second year she was unable to leave the house and could only move from one room to another by the use of her crutches. We were advised to get her an electric belt and did so, but though she wore it for a long time it did her no good whatever. During the third winter she became so bad that she had to be assisted into and out of bed, and could not even raise from a chair without assistance. We had given up all hope of her recovery when a Mr. John Allan, who had himself been similarly afflicted, but who had been cured by the use of Dr. Williams' Pink Pills, advised us to give them a trial. We had tried so many things without success that we hesitated to accept his advice, but he insisted so strongly that we finally yielded. The first five boxes seemed to produce no change, but before she had finished the sixth box we were sure we could notice some improvement, and we felt encouraged to continue their use. From that on she continued to improve steadily, and by the time she had taken eighteen boxes every trace of pain had left her. She threw away her crutches and soon forgot that she had ever needed them. For months past she has been filling a position in the rattan factory and can work as well as anyone. Indeed I do not believe that there is today a healthier girl in Walkerton."

Such is Mrs. Greenhow's story of the cure of her daughter, through the use of Dr. Williams' Pink Pills after years of great suffering. We may add that a day or two later the writer called once more at the Greenhow abode in the hope of seeing the young lady herself. This time she was at home and she came into the room. She presented an appearance of the most perfect health. She repeated the story of her sufferings in substantially the same terms as her mother had done, and, like her mother, gives all the credit to Dr. Williams' Pink Pills.

Rheumatism, sciatica, neuralgia, partial paralysis, locomotor ataxia, nervous headache, nervous prostration, and diseases depending upon humors in the blood, such as scrofula, chronic erysipelas, etc., all disappear before a fair treatment with Dr. Williams' Pink Pills. They give a healthy glow to pale and sallow complexions. Sold by all dealers and post paid at 50c. a box or six boxes for \$2.50 by addressing the Dr. Williams' Medicine Co., Brockville, Ont. Do not be persuaded to take some substitute.

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