

A more interesting request was that of a young lady who had to support herself by such work as gentlewomen undertake of an intellectual character. She had tried the role of an author, and in connection with her first literary attempt had asked an advance. Taking out rolls of proof of her first novel, she also produced a letter from certain publishers accepting the MSS. for publication. A letter from the firm's "taster" was also shown, in which he objected to certain phrases of an *outré* character. This novel, or rather her rights in it, were offered in security for an advance. The crux of the matter was the terms made by the publishers. These turned out to be that the author was to receive nothing till the first edition was sold out, and as this edition numbered 2,000 copies, the chances of a new novel running off soon were rather remote. The security was thus too flimsy to be thought of; so when she was told that to advance money on such conditions would be benevolence but not business, she replied that she did not want benevolence. This attempt to raise money on fiction reminds one of the Constables' (publishers) vain efforts to pledge Sir Walter Scott's future productions with the Bank of England against an advance in cash.

If it were asked what a new agent ought to do to obtain business, the reply likely to find most acceptance would be that he should sit remorselessly at the receipt of custom. There is a great advantage in being on the ground when anything is wanted, and the bank office is the natural place for an agent. He has scope there to ingratiate himself with the strangers who enter his bank, and to make friends generally. On the other hand, the more he is known the better for himself, as the unknown is not always taken for the magnificent. If, therefore, his business lies in a locality where he does not personally reside he may be able to get introductions during the day which he could not well get at another time. A large acquaintance is, therefore, desirable in the interests of the bank, as it is a channel for the flow of business.

It is said that business discards localities, and that in short persons choose places where they can do business with most advantage to themselves. Distance does not deter in such cases. Many bank accounts are opened in parts remote from