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ROBERT'S LITTLE ACCOUNT

I will tell you in the order in which it came to me, although that puts the middle of the story at the beginning.

It was a clear, crisp, winter morning, and business called me down town at an hour as early as the bank would be open. I reached there just as the door was unlocked, and, as two or three persons were ahead of me, I waited outside in the bright sunshine. As I stood there, the bank door swung open and a little man of five years came out, pleasure shining in his black eyes and an air of importance visible in every motion. A small, red auto-wagon stood at one side, and, after a business-like examination to see that all was in order, he turned an imaginary crank, and then carefully seated himself within.

Looking up, he met my interested smile, and instantly responded with a polite touch of his cap and a manly, "Good morning. Pretty cold, isn't it?"

I was a newcomer in the town, and had never seen the little man before, but he seemed to recognize a friendly spirit, and with confidence turned to me and said in a low but proud voice: "Say, I just deposited five cents in that bank, and this is my bank book that tells all about it," touching a little, yellow book that showed above the edge of his miniature overcoat. Then he straightened up, placed his feet on the pedals, and, with a "toot, toot," from his lips to warn all passing pedestrians, he rode gaily away, as happy and as important as the richest man in all America. I watched him down the street, and I saw him turn in at the candy kitchen in the next block, as I turned to enter the bank.

It was a very few weeks later that, in the home of a friend, I met a very pleasant lady, whom we will call Mrs. Burton. On the walk outside, a small boy was riding up and down in a red

auto-wagon, and as I looked again, I recognized my business friend of the wintry morning. I spoke of the incident, and then the mother, wife of one of the best and most conservative business men of the town, gave to me the beginning of this true story.

Robert was their only boy, so she told me, and his father was very anxious that he should start right and learn good business methods even as a child. For that reason he allowed him a small amount of money each week as his own, but it had worried him very much, because Robert could not be content if he had a penny or a nickel until he had spent it. And so he had been having an occasional talk with the boy, trying to make him understand some things that he felt would be good for him.

"Robert," he had said, just the evening before my first meeting with the little man, "don't you know that you will be a poor man when you grow up, and that you will never amount to anything, unless you learn to save some of your money?"

"But, papa," answered Robert, "when I feel the money in my pocket, it just seems to me like I ought to buy something with it."

"Then don't keep it in your pocket, son. Put it in your bank, where you can't feel it," advised Robert's father.

"But—but, papa," protested Robert, "when I put it in the bank I can't get it out unless you unscrew it for me."

Mr. Burton smiled, for he remembered how many long arguments he had had with the boy before he could persuade him to consent willingly to leave the bank "screwed up" for the time.

"Papa," asked Robert, after a little thought, "where do you put your money, so you don't want to spend it?"

The careful business man felt that an opportunity had come, and then and there followed quite a long description of the banking business, to which Robert listened gravely and patiently.

"And if you put your money in there, can you get it out without anybody unscrewing it?" he asked, as his father paused.

Robert's father laughed. "Why, certainly, son," he answered. "When you put your money in the bank, you just deposit it there. They will take good care of it for you, and when you really need some of it, you will sign your name to a slip of paper, and they will let you have it—drawing it out," they call it. You want to be a good, smart man, don't you, Robert, and when you get to be a man, you may have enough money to have a store like papa's, and all the people will want to patronize you?"

"Patronize? What is that, papa?" asked Robert.

"Pat-ro-nize, Robert, not patronize," corrected Mr. Burton. "That means to buy things of you, like they do at my store when they want dresses and shoes and hats."

"Oh, yes, that's nice," was all the answer given, and Robert soon went off to bed, so much more quiet and thoughtful than usual that his father felt encouraged, and remarked to his wife, as she came down stairs again, that "he believed the boy would get the right idea pretty soon, and that he was glad he didn't let that opportunity slip."

Robert's mother smiled, but said nothing. She had learned that those quiet and thoughtful spells didn't always bring the results expected, and then—she sometimes wished Robert's father wouldn't put so much stress on "money" and "business." By morning the matter had gone from their minds.

The cashier of the bank told his part of the story to Robert's father, and Robert's mother also told that to me.

He was busy in the back room of the bank, doing some necessary work before the hour for opening up for business. No attention was paid to repeated rattlings of the front door latch; but when it was followed by vigorous kicks, he impatiently put aside the figures he had just finished adding, and went to the door. But the cross words did not pass his lips when an eager small boy with red cheeks and sparkling eyes burst into the room, and, trusting his hand into his pocket, drew out a five-cent piece and held it toward him.

"Mr. Bankman," he said, proudly, "I want to deposit that in your bank. My father says I won't amount to nothing if I don't begin to save my money."

"Mr. Green recognized Robert as the small son of one of their best customers. The humour of the situation interested him, and he entered into the spirit of the thing at once, treating his customer as one whose business was much to be desired. A bank book was produced. "Robert Burton, in account with the First National Bank," was neatly printed on the cover, and the proper entry was made.

"And now, sir, can I do anything more for you?" asked the cashier, as he glanced at the clock and noted that it lacked only a minute or two of opening time.

"Yes, sir," promptly answered Robert, drawing a crumpled slip of paper

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from another pocket. "I printed my name on this piece of paper, and I want to draw out five pennies, please."

Another entry was made on the opposite page in the little book, and Mr. "Bank-man's" eyes glistened with merriment as he counted five bright pennies into the chubby hand.

"You'll be a great financier some day, Robert," he said, as he went to unlock the heavy doors.

Robert reached home a few minutes later with the package of meat he was sent for each morning, and with five other small parcels, each one of which contained a different variety of candy.

"Mamma!" he exclaimed, "just see my new little bank book the man at the bank gave me. I deposited my nickel in the bank, and this tells all about it."

Robert's mother looked up in surprise. "That is nice, Robert," she said, "and papa will be very glad that you are going to save some of your money."

"Yes," continued Robert, "and I drew out five pennies and I patronized five stores on the way home." —Playmate.

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