HUMORS OF BANKING.

FUNNY INCIDENTS RELATED BY MEN IN THE BUSINESS.

A Farmer Who Was Glad That He Didn't Want to Borrow For Ten In-stead of Five Years-A Draft That Queerly Went Astray.

"One of the best bank stories I ever heard or read," said the assistant cashier of the Capital National bank, "was related by Governor J. Hoge Tyler of Virlated by Governor J. Hoge Tyier of Virginia in an address of welcome made to the American Bankers' association in an annual convention at Richmond, Va., Oct 2, 1900. As I remember it, the story went about like this. Soon after the war, when banking rates, or discount rates, were high, an old country friend in one of the southwest counties, a farmer, went the southwest counties, a farmer, went to the bank to secure a loan of \$1,000 for live years. Of course this made the man behind the grating open his eyes and look at him with wonder and astonishment, and the farmer was told that they could not make provision for such a loan as that unless they had the most satisfac-tory collectors, that could be obtained

tory collatera; that could be obtained.
"The old fellow asked, 'Collot what?"
"'Collateral,' the banker answered.
"'Well, what is that?' the farmer ask-

"The banker went on to describe the stocks and bonds and securities that are meant by the term collateral. The old farmer said. Well, if I had those things I wouldn't want any money. They are better than money, he said.

'Weil,' said the baiker, 'you can't get the money unless you succeed in getting some of those collaterals, and then we might discount your note."

might discount your note.

"Well, the farmer succeeded in getting some conateral and in getting some personal indorsements and also in getting his own name upon the paper and his wife's as well, and obtained mortgages on everything he had He came and dumped his collatera down on the bank-er's desk. They were satisfactor, and the cashier made out his note for him for \$1,000 and told him to sign it, which the farmer did. After signing the note he passed it over. Then the castier counted him out \$287.52. The old farmer ejaculated, 'Come out.'
"'No, sir,' said the cashier; 'that is all

you can get on a pote of \$1,000 for five years at our present rate of discount." 'Dis' what?' said the farmer.

"'Discount,' said the cashier. "That is all you can get.".
"'What do you mean? said the

farmer "'Why,' said the cashier, 'we take off the discount for the first four months and the next four months, and so on, and then at the end of five years your

note will only make \$287.52. 'I am glad I did not ask you to lend me that money for ten years, ejaculated the farmer, or you would have had me in debt, and I would have to pay you something for asking you to lend it to

"When I was banking in Sullivan, Ind., some years ago." said the president of a national bank, "I had a singular experience. I always locate my stories on the banks of the Wabash so that people can't tell whether I am 'stretching it' or not. One day a rustic looking fellow came into the bank and handed me a draft on New York made out, we will say, to John Bell. I was not exactly certain that I knew the man, but his appearance was in his favor, and I cashed the draft. He could not write, so I had him make his mark. The draft was for-warded to New York for collection, and in about a week or ten days it came back to us with the statement that the indorsement on the back was a forgery. The letter from the New York bank that accompanied the draft said 'John Bell, the man for whom this draft was intended, is a traveling representative for a local patent medicine house, and, while he admits that he was in the town of Sullivan on the day the draft was cashed, he declares that he did not get the money. Bell further says that he can read and write very well."

"I sent for the farmer, whose name was John Bell also to come to the bank," continued Mr. Wilson, "and when he came I showed him the draft and the from the New York bank and asked him how it came about that he cashed that draft, which was intended for another man of the same name. 'Well,' he said, 'I'll tell you how it was. There was a feller in our neighborhood a couple of weeks ago selling tickets in a lottery for a dollar apiece, and I bought one of them tickets. When I came to town the other day. I went to the postoffice to get my mail and they handed me a letter with that there draft in it. I jest supposed it was returns from my lottery ticket, and so I brought the draft to you and got the

noney on it.'
"I could tell by the old man's face and manner that he was telling the truth, and I took his note for the amount of the draft, which he had spent in the meantime, and fixed the matter up that way. He paid the note, too, eventually."

When I used to work in the Meridian National bank, which was afterward absorbed by the Merchants'," said another bank official, "I relieved Albert Kopp, the paying teller, one day during the noon hour while he went to lunch. An old farmer came up to the counter with a check for a hundred and some odd dollars that he had received in payment for some hogs he had brought to the city and sold. I looked at the name of the payee written on the face of the check and then at the man before me and said, 'I don't know you, my friend; you will have to be identified.' He gave me an innocent stare of surprise and, reaching into his pocket, said, 'How much will

that cost, mister?" "
"Way back in 1876, when the civil war revenue tax was still in force," said a bank official, "a country depositor came into our bank at Sullivan and asked me for some stamps, saying he expected to have use for them pretty soon. 'What denomination?' I asked. 'Waal,' he replied, 'I am a Methodist now, but my family's all Baptists.' He had evidently never heard the word denomination use in any connection other than religious.

The Sussex Farmer's Toast. Here's to the three B's and the H: Bread when we're hungry, Beer when we're dry, Bed when we're weary (and)

Heaven when we die.-Journal of the Folk Lore Society.

Clarke-Mr. Shiverly is passionately fend of art.
Miss lameson-Yes, and yet not fond enough of it to stop painting.—Town and Country.

ays remembered that re womanly diseases. Indeed, where such diseases exist exer-

cise is apt to aggra-vate the condition rather than to help it.
The first step toward establishing the general health is to establish the local womanly health. Dr. Pierce's Favorite Prescription cures womanly diseases which undermine the general health. It establishes regu-

larity, dries enfee-bling drains, heals inflammation and ulceration and cures female weakness. When these are cured, backache, head-

ache and nervousness are things of the past. The universal testimony of weak and sickly women, cured by "Favorite Prescription," is this: "It has made me feel like a new woman."

feel like a new woman."

"My wife has used three bottles of Dr. Pierce's medicine, and I never saw such results," writes A. B. Haynes, Esq. of Aurora, Lawrence Co., Mo. "It was wonderful in its work. We had used lots of medicine, also had one of the best physicians in Aurora, but my wife got no better; we heard one pitiful groan after another, day and night. A friend handed me a copy of Dr. Pierce's successful treatment, and seeing that the cases described were similar to my wife's, I bought for her a bottle of Dr. Pierce's Favorite Prescription. Before she had, taken all of the medicine she was up and neiting to do the work. She has taken three bottles and is now, about well. It as better health than she has had for years."

Dr. Pierce's Pleasant Pellets cure con-

Slate pencils were formerly all cut from solid slate, just as it as dug from the earth, but pencils so made were objected to on account of the grit which they contain, and which would scratch the slate. To overcome this difficulty, an ingenious prohas been devised by which the slate is ground to a very fine powder, all grit and foreign substance removed, and the powder bolted through silk cloth in much the same way in which flour is bolted. The powder is then made into dough, and this dough is subject to a very heavy hydraulic pressure, which the pencil out the required shape and diameter, but in lengths of about three feet. While yet soft the pencils are cut into the desired lengths and set out to dry in the open air. After they are thoroughly the pencils are placed in kilns, where they receive the proper temper. Pencils made in this manner are not only free from all grit and of uni-lorm hardness, but are stronger than cut out of solid slate. For these reasons they have superseded the old kind. Over twenty-five millions of these pencils were made and sold in 1890 by one American concern in Chattanooga.-Exchange.

CHAPTER I. "What is your name, little boy?"

asked the teacher. "Johnny Lemon," answered the And it was so recorded on the CHAPTER II.

"What is your name?" the high school teacher inquired.

"John Dennis Lemon," replied the

Which was duly entered. CHAPTER III. "Your name, sir?" asked the col-

lege dignitary.
"J. Dennison Lemon," responded
the young man who was about to enroll himself as a student. Inscribed in accordance therewith CHAPTER IV.

"May I ask your name?" queried the society editor of the 'Daily

"Jean D'Ennice Le Mon," was the reply of the swell personage in the opera box. And it was duly dotted down.

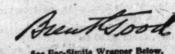
A life of pleasure makes even the strongest mind frivolous at last. Time may heal a wound but it doe not always obliterate the scar.

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Very small and as casy to take as sugar. CARTERS FOR HEADACHE. FOR BILLIOUSNESS. FOR TORPID LIVER. FOR CONSTIPATION. FOR SALLOW SKIN. FOR THE COMPLEXION

CURE SICK HEADACHE

Many a man spends half his time

ESAU BUCK AND THE BUCKSAW

Samoan Boy Who Wanted to Own a venson's death so many of his Samoan friends begged for his photograph that we sent to Sydney for a supthe first day they hauled up a small load of poles for wood and unloaded them beply, which was soon exhausted. One afternoon Pola came in and remarked in a very hurt and an aggrieved manner that tween the garden and the barnyard. he had been neglected in the way of pho-

tographs, "But your father, the chief, has a large, fine one."
"True," said Pola. "But that is not the box presented to me

POLA LOVED HIM

mine. I have the box presented to me by your high chief goodness. It has a little cover, and there I wish to put the sun shadow of Tusitala, the beloved chief whom we all revere, but I more than the others, because he was the head of my clan."

"To be sure," I said, and looked about for a photograph. I found a picture cut from a weekly paper, one I remembered that Mr. Stevenson himself had particu-larly disliked. He would have been pleased had he seen the scornful way Pola threw the picture on the floor.
"I will not have that!" he cried. "It is pig faced. It is not the shadow of our chief." He leaned against the door and

"I have nothing else, Pola," I protest-l. "Truly, if I had another picture of

Tusitala I would give it to you.' He brightened up at once. "There is the one in the smoking room," he said, "where he walks tack and forth. That pleases me, for it looks like him." He referred to an oil painting of Mr. Stevensor by Sargent. I explained that I could not give him that. "Then I will take the round one," he said, "of tin." This last was the bronze bas-relief by St. Gaudens. was the bronze bas-rener by St. Gaudens. I must have laughed involuntarily, for he went out deeply hurt. Hearing a strange noise in the hall an hour or so later. I opened the door and discovered Pola ly-

opened the door and discovered 1 of the sing on his face, weeping bitterly.

"What are you crying about?" I asked.

"The shadow, the shadow!" he sobbed.

"I want the sun shadow of Tusitala." I knocked at my mother's door across the hall, and at the sight of that tear stained face her heart melted, and he was given the last photograph we had, which carefully with a ribbon of grass.

TOO GOOD TO BE WELL.

Hospital Doctor's Experience With an Out Patient. There is an interval of silence; then a sudden peal as the accident bell is heard,

and the next moment an agitated parent is seen running down the passage with a child tucked under the arm, its bare legs streaming behind it in the wind of its mother's rapidity. "What's the matter, missis? Has she

swallowed some poison?"
"No, sir; it ain't that," she pants; "but I'm that scared I don't know 'ardly which way to turn."
"Well, but what's happened? Has she hurt herself?

'e couldn't do nothink, else I ain't used to runnin like that, and 'e'd 'ave brought 'er up, but 'e says as 'ow 'e daren't touch 'er, and I've run all the way, and me "Come now, missis, just tell me quietly what's the matter with the child." The patient, a pretty little thing of 4

"No, sir; and 'er father 'e's that upset

looks inquiringly at her alarmed parent; there seems to be little the matter with "It's all very well yer a-sittin there and

mother. "If yer 'ad children of yer own yer wouldn't like ter see 'em die afore yer eyes. Oh, dear, oh, dear, and there ain' only two more and the baby!" The doctor in despair examines the little

girl, but fails to discover anything wrong. "Now look here," says he firmly, "I can't find anything the matter with your child, so you'll have to go away unless you tell me why you brought her up to the hos-

"Well, doctor, we was all a-havin our tea a minute ago as it might be, and 'er father was eatin a nice bit of tripe as was over from dinner, when Susy, that's 'er, says as 'ow she loved God and was goin to 'eaving when she doied. What!" in tones of horror. "Ain't yer going to give 'er no medicine?"

To dwarf trees as the Chinese do you must follow their methods. They take a young plant, say a seedling or a cutting of cellar when about two or three inches high, cut off its taproot as soon as it has enough other rootlets to live upon and replant it in a shallow pot or pan, allowing the end of the taproot to rest upon the bottom of the pan. Alluvial clay molded to the size of beans and just suffi-

cient in quantity to furnish a scanty hourishment is then put into the pot-Water, heat and light are permitted on the same basis. The Chinese also use various mechanical contrivances to promote symmetry of growth. As, owing to the shallow pots, both top and roots are easily accessible, the gardener uses the pruning knife and the searing iron freely. So that the little tree hemmed on every side eventually gives up the unequal struggle and, con-tenting itself with the little life left, grows just enough to live and look well.

How Symbols Look to the English. There are many quaint old restaurants and inns around London, and some of their signs are very curious, writes a London correspondent to the New York Times. Among these is one known popularly as the Goose and Gridiron. In reality it is the Swan and Harp, which was the wall known symbols of the Comreality it is the Swan and Harp, which are the well known symbols of the Company of Musicians. The Angel and Steelyards, as another one is known, really represents Justice holding her scales. The Bull and Bedpost shows a bull fastened to a stake ready to be baited, and the Ship and Shovel is a me-mento of Sir Cloudesley Shovel's naval

An American traveler in Europe re-marks the Italian laugh as languid, but marks the Italian laugh as langulo, but musical, the German as deliberate, the French as spasmodic and uncertain, the upper class English as guarded and not always genuine, the lower class English as explosive, the Scotch of all classes as hearty and the Irish as rollicking.

Said an Irishman, "If a Yankee was cast away on a desolate island, he'd get up early the next morning and sell every inhabitent a map of the place."

ticipating tomorrow and the other half in regretting yesterday.

ok That Saw Esau Saw. An old farmer of Arkansas, whose son had all grown up and left him, hired young man of the name of Esau Buck to help him on his farm. On the evening of

The next morning the old man said to the hired man, "Esau, I am going to town today, and while I am gone you may saw up that wood and keep the old

am out of the garden."

When the old man had gone, Esau went out to saw the wood, but when he saw the saw he wouldn't saw it. When Esau saw the saw, he saw that he ouldn't saw it with that saw. Esau ooked around for another saw, but that was the only saw he saw, so he didn't saw it. When the old man came home, he says to Esau, "Esau, did you saw the wood?" Esau said, "I saw the wood. but I wouldn't saw it, for when I saw the saw I saw that I couldn't saw with that saw, so I didn't saw it." The oleman went out to see the saw, and when he saw the saw that Esa couldn't saw with that saw. When Esau saw that the old man saw that couldn't saw with the saw, Esau picked up the ax and chopped up the wood and made a seesaw. The next day the old nan went to town and bought a new bucksaw for Esau Buck, and when he home he hung the bucksaw for

Esau Buck on the sawbuck by the see old buck in the garden eating cabbage, and when driving him from the garden to the barnyard Esau Buck saw the bucksaw on the sawbuck by the seesaw, and Esau stopped to examine the new bucksaw. Now when the old buck saw Esau Buck looking at the new bucksaw on the sawbuck by the seesaw he made a dive for Esau, missed Esau, hit the eesaw, knocked the seesaw against Esau Buck, who fell on the bucksaw on the sawbuck by the seesaw. Now when the old man saw the old buck dive at Esau Buck and miss Esau and bit the seesaw and knock the seesaw against Esau and Esau Buck fall on the bucksaw on the sawbuck by the seesaw he picked up the ax to kill the old buck, but the buck saw him coming and dodged the blow and countered on the old man's stomach, knocked the old man over the seesaw on to Esau Buck, who was getting up with the bucksaw off the sawbuck by the seesaw, crippled Esau Buck, broke the bucksaw and the sawbuck and the see

Now when the old buck saw the completeness of his victory over the old man and Esau Buck and the bucksaw and the sawbuck and the seesaw he quietly turn ed around, went back and jumped into the garden again and ate up what wa left of the old man's cabbage.

THE BEEHIVE.

A good supply of empty combs is half he battle in beekeeping. Arrange the hives so that all dampness

can be kept away from them. Submitting combs to the fumes of burn ing sulphur will rid them of moths. Worker bees are dwarfed female bees o small that they never become impreg

nated and lay no eggs. Good sealed honey and that gathered during the first of the season is always best for winter feeding. Bees do not like to be hastily handled

and will repel all quick motions. There-While bees will live with very little a tention or expense, yet to make profitable they must have good care. Many bees are lost by not being able

to reach the entrances of hives that are set up some distance from the ground. There is a great difference in stocks of ges, so much so that it is almost impossible to find two stocks exactly alike. Comb building ceases at the winding up of the honey flow at any season of the

year. Bees are not known to secrete wax and build comb at any time other than when they are gathering honey or being fed. A Tense Imbroglio.

The train had just recommenced its journey toward Bedale. "What did the porter say was the next

station?" asked one passenger of another. "Excuse me," said passenger No. 2, ou mean what is the next station. It's still a station, you know."
"You're wrong. What it was, wasn't

Is is was, but was is not necessarily "Now you're getting ridiculous," said the second speaker irritably. "What was is, and what is is. Is was is, or is is

was?"
"Don't be foolish! What may be is, but is is not was. Is was was, but if was was is, then it isn't is, or was wasn't was.
If was is, was is was, isn't it? But if is

"Listen. Is is, was was, and is was, and was is; therefore is was is, and was was, and is is was." "Shut up. will you! I've gone by my

station already!" And there was a silence for awhile.

Resourceful.

"There was one occasion," said the train robber who was exchanging remin-iscences with his companions, "when I came pretty near letting a chance go by. "But your presence of mind saved

"Exactly. I had boarded a train and discovered that I had carelessly left all my firearms behind me. But the Black Raven Ranger was not to be daunted. I took the porter's white jacket and whisk broom. It was a little slow, but I got all there was before I quit."

Equal to Any Emergency. The story is told of the late Du Maurier that when a young man in Paris he was one day waited upon in his studio by a model who later became famous

for her great beauty.
"What do you sit for?" asked the young artist patronizingly.
The model looked round the room and elevated her nose,
"Oh," she said, "for anything that you like, sir; landscape, if necessary."

A Miraculous Survivor. Hobbs-Tubbbs is the most remarkable man I know.

Dobbs—In what way?
Hobbs—He weighs about 180 pounds, and according to his own account he never eats anything and hasn't had a good night's sleep for 30 years.—Chicago Herald.

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