

**TWO BANK STORIES.**

"In the early days before the telegraph extended to all parts of the world," said U. S. Secretary William B. Green, at the Bankers' Congress, "it was much easier to work confidence games on banks than it is now. I don't know that the history of banking in this country affords any more remarkable case than one which took place in New Orleans many years ago. A confidence man visited that city. By the use of skeleton keys he obtained access to one of the banks. Night after night he let himself in and examined the books and correspondence until he had familiarized himself thoroughly with the affairs and connections of the concern. He disturbed nothing, but when he knew as much as the bank officials did he prepared forged letters of introduction and papers of great apparent value. Then he presented himself at the bank as an English gentleman of wealth. His credentials were perfect. His letters of credit were without a flaw. There was no way of cabling to verify them, and if there had been it is doubtful if the bank would have distrusted a customer so completely equipped to deceive. This man carried out of New Orleans \$100,000. He passed on up the river, and was afterwards traced to various eastern cities. He crossed the ocean and lived to the end of his life on the proceeds of that New Orleans trick. His career abroad was entirely exemplary and he passed for a man of probity."

"My father," said an Eastern banker, "was one of the attorneys in the Rathbone case at Buffalo. In the course of his operations, which were very extensive for that period Rathbone fell in need of money. He was a pushing, energetic man, and the leading citizens of Buffalo didn't want to see him go to the wall. Ten or a dozen of them agreed to go on a note together for him. The amount was to be \$10,000 or something like that. Rathbone claimed that amount would carry him over, and the citizens thought they would risk that much as a matter of public spirit. Instead of contenting himself with a single note, Rathbone secretly prepared about ten. He went to the indorsers singly and got each one to sign a different note, on the supposition that it was the only one. This gave one genuine signature on each of the ten notes. He forged the other signatures, so that he had ten notes, each bearing all of the ten or twelve names. He raised by the notes about \$100,000 instead of one-tenth of that sum, and then the discovery came. Rathbone was sent to the penitentiary. After he got out he went to New York City, became a much respected business man, and was straight till he died."



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