

"You bet it is," cried someone in the crowd; and the galleries enjoyed the show.

"I see a great many girls here to-day," continued the speaker, "and they look like the friends of bank-clerks. Now what is going to become of them unless we can make enough money to support them? An engagement never made any girl happy, after it was more than two or three years of age. How many of us have been engaged for five and ten years, and can't even yet afford to make good our promise? I'm glad you take it as a joke, instead of growing angry with me; but, my bank friends, it is not a joke, particularly to the girl who is waiting for you and me."

The seriousness of Nelson's tone had its effect on the audience, and the silence that followed his last sentence was tense.

"There are many other crows," he went on, "to pick with head office, the majority of which will have to be plucked in committee meetings of the A.B.C.'s." (Applause.) "We are here to get the organization of that association under way, rather than to entertain our friends. So with your permission I will conclude my introduction and begin business by asking you to form a *pro tem.* organization. Who will you have for temporary chairman?"

Before Evan had sat down several bankmen were on their feet nominating him for chairman. Henty tried to elicit some other nomination but failed; they shouted and whistled for Nelson. He thanked them and took the chair. A. P. was chosen secre-