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The quiet Scotchman in Chicago said never a word to this for some time; but at once began gathering together every bill of this bank he could secure. This was continued for several weeks, when he suddenly set out alone and unattended for central Illinois, being roughly dressed and very unpretentious in appearance.

Reaching the place and staggering into the bank, he awkwardly presented one hundred dollars in the Fire and Marine bills, requesting exchange on Buffalo for a like sum.

The cashier eyed him a moment, and then remarked sneeringly:

"We don't take that stuff at par."

"Ah! ye dinna tak it, then?"

"No," replied the cashier; "'George Smith's money' is depreciating rapidly."

"Then it's gaun down fast, is it?" responded Smith, reflectively.

"Oh, yes; won't be worth fifty cents on a dollar in six months!"

"It'll be worth nae mair than fifty cents! An' may yourse be worth a hunner' cents on a dollar, *noo*?"

"Certainly, sir, always. If you should happen to have ten thousand dollars' worth about you at the present time," replied the cashier, as he gave the stranger another supercilious look, "you could get the gold for it in less than ten seconds."

"Then," said the travel-stained banker, with a very ugly look in his face, as he crashed down a great package upon the counter, containing twenty-five thousand dollars in the bills of the opposition bank, "Mister George Smith presents his best respects tae ye and would be obleeged tae ye if ye wad gie him the specie for *this*!"

This shrewd stroke of business policy had its legitimate effect. The bank in question could not instantly redeem so large a sum, and opposition of an unfair character in that and other directions, through the notoriety given this practical humiliation, was effectually ended.

In countless other ways this early western financier established credit and compelled respect, until, as I have said, "George Smith's money" was as good as the gold throughout the entire western country, and this fact, in time, caused it to be taken in hand by eastern counterfeiters.