

STORIES OF BANKING.

Lyman J. Gage, president of the First National Bank of Chicago, tells the following interesting tales:—

"I recently heard," said Mr. Gage, "of a banker in Wisconsin, a man of iron firmness, who, hearing of bank troubles in many local cities, determined that he would not lend a dollar, but would collect every claim due him. He enjoyed the entire confidence of the community, being a man of undoubted responsibility. Soon after the banker had determined upon this policy, a man of substance applied to him for a loan of \$100. The banker refused roughly, on the ground that he could not spare the money. The would-be borrower, from whose mind the illusion had not yet been dissipated that a bank was a fountain from which wealth flowed, was shocked and pained. He went out among other members of the community expressing his grief that his banker was in such a distressed situation. Certain depositors put their own construction upon the meaning of all this. Within a week the banker himself was an humble borrower in Chicago, having paid in hard cash 25 per cent., of his liabilities to the community which had lost faith in him."

Mr. Gage then told a story of another kind in pleasant contrast. "After the panic of 1873," he said, "I visited a not distant town of moderate size, and the most important merchant of the place gave me this: 'For a week or ten days during the panic, business here came to a standstill. We did absolutely nothing. One day we received a \$100 bill by express from a distant town, with directions to credit it upon the open account of the sender. We looked at the \$100 bill with interest and curiosity. After conferring together we concluded to send it to Mr. A., to whom we owed a small amount, knowing that he was in need. About 3 o'clock in the afternoon a wagon-maker in the village came into our office with a broad smile on his face, and said: 'I am glad to pay you \$100 on account. It is the first money I have seen in a good while.' We took the money and discovered it to be the same note we had received by express in the morning. We asked him where he got it, expecting he would reply that he received it from Mr. A., to whom we paid it. He told us he had received it from Mr. B. We then followed the history of the note back and found that it had liquidated six other debts of \$100 each during the day, and in the afternoon it had come back to us liquidating another debt of \$100. We still had the note for fresh operations the next day.'

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