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Industry, Thrift, Banking, Insurance, Investments

RURAL BANKING FACTS AND FUN.

BEING ALL THINGS TO ALL MEN HAS ITS FUNNY SIDES—FOR PROOF, READ THIS.

[BY F. E. MUNSELL, IN FORBES' MAGAZINE.]

A country banker must be all things to all men. He must be general information bureau, lawyer, friend, family confidant, general counsellor, community back-stop, all-round booster.

Sometimes he is even asked to act as a matrimonial agent. A young fellow came into my office one day, towed me confidentially into the back room, and after several embarrassed starts, made it known that he wanted me to write a proposal for him. I tackled the job, got him the girl he wanted, and, incidentally, a fifty-cent fee. A cheap enough wife, I thought.

It is this personal element in country banking that is its most distinctive feature. The country banker must know everybody in his town and in the adjacent territory. Also, he must know everybody's business. I think one of the best compliments I ever received was from a farmer who had done business with me for twenty years. He stood waiting one day when I chanced to be very busy. When his turn came he said:

"I don't see how you do it?"

"Do what?" I asked.

"Well, I've been watching you for some time. You seem to know everybody's business as well as you do mine, and I know you know mine as well as I do myself, maybe better."

A JANITORIAL PRESIDENT.

City bankers are apt to think us slow. A dapper young fellow from a city bank came into my office one morning before banking hours. Our janitor had gone back on us, and I was sweeping out.

"Are any of the officers of the bank about?" he asked.

"The janitor seems to be," I grinned.

"I would like to see the president." Evidently his dignity was offended.

"The bank will be open for business at nine," I told him. "If you come back then you can see him."

He came back, and for a minute he seemed paralyzed to recognize in me the janitor of an hour before. Then he became bumptious. I stood as long as I could, then read him a lecture.

"Son," I said, "you have jumped to the conclusion that because you found me sweeping out my own office you could bluff me. I did that because, being a real banker, I am not ashamed to turn my hand to anything that needs to be done. If you are ready to talk business to me in a gentlemanly manner, go to it. I'll meet you half way."

That cleared his vision, and we did business.

Because of the intimate personal relationships of country banking we uncover some queer quirks in human nature. A customer of ours, a tailor, came into the office one day and caught me wearing a coat that he had not made for me. He immediately transferred his account to the bank across the street. A few days later my cashier saw him and asked him what was the matter. The tailor told him.

"Don't you suppose the Old Man has other customers to jolly along as well as you?" asked the cashier.

"That was a new thought to the frate tailor, and he soon brought back his account."

AN IRATE GROCER.

I made out the papers for the transfer of property to a young man who delivered for a certain grocery in town. I computed the interest semi-annually, as we always did in such transactions, and he concluded I was trying to cheat him. To get even he charged my wife up with four dollars' worth of groceries that she had not ordered, making out the delivery check himself, and filling them in the store. My wife insisted that she had never received the groceries, but the proprietor insisted that there could be no mistake, so, to save trouble, she paid the bill. Some two years later the young man came to see her, confessed what he had done, and paid the amount. He had been converted at a revival, he said, and wished to square up everything in his past life that was wrong.

Among my customers was a farmer named George Thoman. One day he came to me with a package of mutilated bills which had apparently been cut diagonally through the middle, then charred and cut out. He had kept this roll of bills, about \$200, in an old bureau downstairs, he said. One morning, some two weeks earlier, on going out to the barn, he had found the pocket-book, or rather the half of it, with the half of the bills inside, lying beside the charred remains of a few sticks. Someone had told him that he could have the damaged bills redeemed, and he had brought them to me. I sent them in for him.

A little while later a United States detective came down and arrested Mr. Thoman. He was tried and heavily fined. The other half of those same bills had been redeemed by another party from a town nine hundred miles away from us before his half had been presented for redemption. Who was this other party? Mr. Thoman denied all knowledge of anyone by the name given. Were the two together deliberately trying to cheat the Government? Had they found the man as straight as a string. Moreover, he was a man of fair intelligence, and he must have known that an attempt to redeem the same bills twice would get somebody into trouble. If a common thief took the money, why did he go to the trouble of first mutilating it, then redeeming it? I leave the solution of this problem to some clever writer of detective fiction.

A COURSE IN COUNTERFEITING.

When I was young in the banking business a stranger came to the office one noon when I was alone, and said he had \$1,500 in bills which he wished to deposit. The fourth or fifth bill in the pile aroused my suspicions. It was undoubtedly counterfeit. Indeed, two-thirds of the whole amount was counterfeit.

The stranger watched me with a dry smile. "You've done pretty well, young man," he remarked, when I had finished, "but you haven't found them all. There are two more counterfeit bills in that pile."

"What is the meaning of this?" I demanded, as I secretly reached for my revolver.

"I am a counterfeit detective," he told me, and showed me his Government license.

I finally let him come in and paid him \$10 to teach me what he knew about counterfeiting. I felt that I got my money's worth, and was arrested. He wired me, and my statement released him.

A country banker's advice is asked on every possible subject, but there is one proposition on which it is never taken. When a man comes in and wants to tell us about advice against investments in get-rich-quick schemes. These schemes take thousands of dollars out of every town.

TIP TEMPTATIONS.

Sometimes the results of such investments are amusing. Several years ago a mining craze swept over town. One of my customers was a telegraph operator, another a dentist. One day the dentist received a "private tip" of the usual last chance to make a killing. He hurried down to the telegraph office and told the operator to wire in \$500 to pay for this tempting "last stock." The operator thought it a good chance, too. Indeed, he thought so well of it that he bought the stock in his own name instead of his friend's. The two men had been quite chummy before, but after this the dentist would not speak to the operator. This went on for six months. At the end of that time the bottom fell out of the scheme and the operator lost his \$500. Then he refused to speak to the dentist.

There is scarcely a day passes in my office that does not furnish material for an interesting human document. We country bankers do not accumulate a great deal of wealth, as a rule, or draw down a very fat salary. We do not claim to be efficiency experts. When a retired farmer comes in and wants to tell us about the trouble he is having with his new reaper we take time to listen to him. When an old mother, whose prodigal son spends every cent he can get his hands on, comes to us with her troubles we not only take time to listen to her; we make it our business to give the young man a bit of fatherly advice and to chase down the fellows who are leading him into temptation and cajole or threaten them into leaving him alone.

HUMAN NOTE IN BANKING.

There is more to business than money-making. We are satisfied with the reward we get as we go along. We know that we are playing an important part in the game of national finance, and we like coming in contact with the individual citizen and helping him to learn lessons of thrift and system in handling his money. If this country is ever in need of saving, financially or otherwise, it will be hundreds of the little fellows who will save it, rather than one or two big ones.

WALL STREET CONDITIONS.

If one had any doubts about how the financial world was considering the conditions and prospects for the success of the Allies at the front the continued appreciation of bonds, industrial and transportation securities, would tell them that all is going well. Our prospects are brightening daily, while the morale of the enemy is weakening daily. It is to be hoped now that Foch and Haig have made such successful drives they will continue the offensive without giving the Huns time to recover their poise for reorganization. Both the American and Canadian markets are gathering confidence and force. The past week has seen very marked and satisfactory improvement, notwithstanding the intensity of the weather which has kept so many good traders away from the floors of the Exchanges. For several weeks we have been optimistic as to the outcome of this summer's market, advocating the purchase of tested securities, while they might be had at prices giving very high income returns, and some of our correspondents have questioned the grounds upon which we based our conclusions, but the encouraging conditions continue to develop with greater potency and the big yields are gradually slipping away from the reach of the man who likes to put off until another time the doing of the thing he knows and feels he ought to do. We believe this is a safe time to invest in carefully selected securities. That all good reliable bonds and stocks will appreciate in value for some time; that bonds of the Allied nations, including demobilized Russia, are safe to buy, and probably among these there are none offering better chances for improvement than Roubles, which fell so badly in disrepute with the collapse of a misguided people. Russia's credit will be re-established. The banking systems on this continent are absolutely sound; trade is good; people generally are stimulated by the bettered war conditions to take a new grip on things, and while the greater burden of taxation will be severely felt by some, the greater volume of business done will more than compensate. This is no time to slacken up on any well thought out plan of expansion, but rather the time to go ahead, prepare and be ready.

Protection for the Family

If it is good business sagacity to insure the vessel, which only a mere chance may injure or destroy; if common sense dictates the wisdom and necessity of insuring the building which, after all, is not likely to burn, is it not prudent and wise that the life which, sooner or later, must inevitably end, should carry insurance against untimely loss? In a word, should not the same co-operative principle of mutual burden-bearing and mutual protection which is used as indemnity against loss of property be applied, even more strongly to the indemnification of the family when the breadwinner shall have been snatched away? Why should a single family be made to bear a crushing burden which a thousand families would gladly share? While the life insurance principle has been practiced at least since the middle ages, it has been only during the past century that the business has been scientifically developed, and the foundations laid for the enormous proportions which it has now attained. The rich, the well-to-do and the poor, have become its patrons, and families in all walks of life share its benefits.

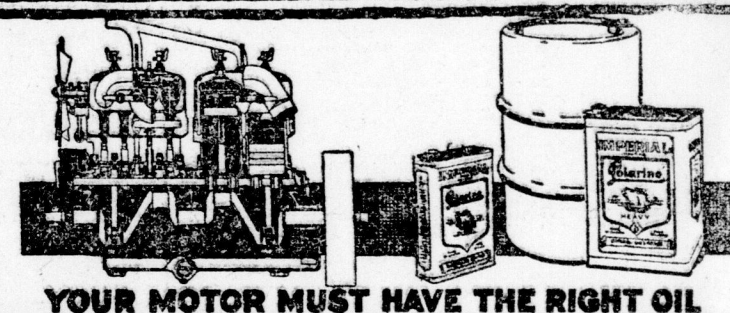
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