

THE FARMER AND HIS TROUBLES.

BY A WINTER BOARDER.

The farmer sat by his nickel-plate stove
And thought of the price of wheat;
He had foddered his cattle and housed his sheep
But his temper was far from sweet.

For the doctor had dunned him with pompous
warmth,

The lawyer wanted his fee,
"The storekeeper threatens to sue, by George,
And then there's THE COMPANEE.

These people have all had my custom long,
We're voters and yeomanree;
I've waited on Providence long enough,
Now I'll make them wait on me.

For root crops were poor and the grain was
scant,

And wool brings no price at all;
And since creameries started and froze us out,
Our dairyin's gone to the wall.

I'm a feelin' right poor, this fall, somehow;
Sir John and his old N. P.
Is bleedin' the farmer right along—
And so is THE COMPANEE.

This here mortgage weighs heavy and hard
just now,

The most of the term is gone,
And whether we sleep or we wake, they say,
This interest keeps runnin' on.

But city folks better not worry me now;
Doctor, trader, lawyer, be d—,
I'll sell out, or remove, or go shop-keepin' too,
And be hanged to THE COMPANEE!"

Then the good wife, knitting her stocking heel,
Said: "John, jest hearken to me;
You'll make a poor mouth whenever you kin,
None so blind as them that *won't* see.

Remember, the Lord has been good to us,
You have strength, I have health, and we
Are neither 'helpless' nor 'hopeless'—That
yarn

They may tell to the steers," quoth she.

"You've got a good farm, we have timber and
stock
And fruit, when the grain is slim;
Our hogs and our lambs and my butter bring
cash,
For I tell you my milk's not skim.

There's the hen-house—and that's your old
woman's, you know—
Eggs and chickens pay well, and geese;
With Commercial Union or not, we'll thrive
Without "broilers a dollar a piece."

Now that loan comp'ny's helped you, not curs-
ed you, mind,
With their money you built these barns;
Praise the bridge that carries you over, and
don't
Borrow trouble about your consarns."

"Old woman, maybe you're right, by Time!
And may be I'm wrong:—we'll see;
But I'll go to the bank and draw out a cheque
And git squar with THE COMPANEE.

I hate to lose interest and part with cash
For to pay up old scores, d'ye see,
But if Providence sends us another good crop
I'll be bothered no more, and the dunning will
stop,

We'll work mighty hard to come out 'on top.'"
• There's some good in THE COMPANEE."

—"If you take my advice, you will never
allow your civil service to be degraded into an
instrument to subserve the ends and interests
of any political party."—*Dufferin*

RECOLLECTIONS OF AN OLD BANK
CLERK.

Impressions of events in our youthful days
are much more vivid than those of a year or
two back. In youth the mind is free to receive
and hold what in middle age leaves little or no
trace behind. I have the most distinct re-
membrance of my first day as junior in the
Bank of Nova Scotia early in 1855. Christ-
mas holidays were over, and instead of going
back to school (or rather to the academy taught
by George Munro, now millionaire publisher
and college benefactor), I was recommended
by my friend Dr. Forrester, the Father of
Common Schools in Nova Scotia, as a likely
youth to make myself generally useful in a
bank. We were bank clerks then, they are all
"bankers" now. Was I not to be envied?—
£40 a year—hours from 10 to 3—nothing to do.
That was imagination, but the reality, as ex-
perienced on the opening day, was something
different. When the hour of three struck on
the big bank clock nobody seemed in a hurry
to go; four o'clock followed—the work still
went on; five came—lights were brought, more
fuel heaped on the fire; six rang, when the
junior was informed he could have a half holi-
day, and would learn to work late by and by.
That lesson was soon learned, but plenty of
work does not injure any aspiring youth, at
least it never hurt me. Still that first day
brought a demolition of pleasing castles in the
air, of ease and abundant leisure. What a
change 33 years has brought. In 1855 one
private bank of unknown capital, one branch
bank of limited business, one incorporated
bank with £140,000 currency capital, and two
agencies. To-day, five chartered banks and
two large branch banks, nearly four millions
of paid-up capital, sixty agencies, stretching
from Cape Breton to Minnesota, St. Pierre to
Bermuda, grasping nine-tenths of the banking
business of the Maritime Provinces and ad-
jacent countries. In whatever respect Halifax
has shewn want of enterprise certainly it is
not in the banking business.

But you don't want statistics. It gives rise
to reflections other than joyous to recollect that
every president, director, cashier, and with
two exception, every clerk who was in the bank-
ing institutions of Halifax, when I entered the
service, has since passed away and handed in
his final account. We young bank clerks used
to look with reverence and awe upon the ven-
erable men who controlled the destinies of fi-
nancial concerns. As business was done in a
leisurely way, there were only two discount
days per week, Mondays and Thursdays. Three
o'clock was the hour of meeting, giving plenty
of time to discuss politics and general news
after the sheet was marked. Every director
was expected to be in his place when the clock
struck three, and the first duty was to enter
the initials of his name in the book which gov-
erned the distribution of the annual allowance.
One name was never absent from the roll, never
out of the city, never sick, never known to be
late; his share of the allowance always top-
ped the list. But on one occasion our punctual
director's watch was slow, the hour struck,
doors were closed, the board met, the well-
known seat empty. The attendance book was
hastily initialled and closed, the amount to be
loaned announced, the first offering considered.
Meantime a great tumult of pounding and
shaking the outside door is going on, a rush
for the latch key, the inner door opens and
the missing director appears, covered with
perspiration. On hastily opening the parlor
door the president quietly said "too late," the
whole board raised a chorus of laughter, the
late director indignantly retired, as he could

not get his day's pay he would not sit. This
little incident in the way of a practical joke
showed that the grave and dignified personages
were not above enjoying a bit of fun at the ex-
pense of one of their number.

Counting the cash was "pic-nic day," even
the coppers in the teller's tray were counted.
Every day a high lunch with good port and
sherry. Four days for counting the cash, five
minutes given to the balance sheet. A bottle
of ale was sent out to the clerks on one occa-
sion, it was kept by them for a long time as a
curiosity and something better obtained from
a neighboring wine cellar and charged to "wax
candles."

"What is the duty of the cashier?" was
asked of one gentleman occupying that posi-
tion. The reply was, "To carry out the in-
structions of the directors." Another cashier
of tougher material, to whom the same query
was addressed, answered, "To run the bank."
Which is the correct answer?

In my early banking experience in one bank
the cashier was only the head book-keeper, in
another he was receiving and paying teller. A
youth making his first deposit or a country-
man getting a cheque cashed was met with the
peremptory demand, "take off your hat, sir,"
which was in most cases responded to with
alacrity. Occasionally some sturdy old John
Bull citizen would bluntly refuse, on the
ground that the bank office was a public place,
so gradually the demand ceased, and custo-
mers of the bank were allowed to keep the head
covered. Overpayment of money would not
be acknowledged. "We don't make mistakes
here," was the response when any overplus
was tendered.

A note was offered for discount by a young
merchant not then long established in busi-
ness, but who died since, very wealthy. Though
there were several names on it, yet
according to the custom of the day another
name was asked for, and a decent brewer ad-
ded his signature to help the note along.
Hopefully the young merchant exhibited the
reinforced paper, but to his consternation it
was handed back with the remark that it was
some good when offered before, but the last
name had d—d it altogether.

Forgeries were not so frequent then as now,
but they were not unknown. Several cheques
bearing well-known signatures, all forgeries,
were cashed one day at two banks. These
were so well done that it was no wonder they
passed the close scrutiny of the various
tellers and the ledger keepers. We had
our suspicion of the clever forger. Hutt,
the detective, agreed with the opinion of the
bank's officers, but the crime could not be
brought home to the suspected party, who now
walks the streets of Boston. Notes with sup-
posed forged endorsers were always promptly
lifted, never laid over. The modern practice
of notifying endorsers when notes are dis-
counted was not then in vogue. People were
much more punctual in paying notes than they
are to-day. To be unable to pay a note the
day it fell due was almost tantamount to put-
ting up one's shutters. It was considered a
sign of great weakness to give notes for trades-
men's accounts. How would that doctrine
hold good now?

Gold was the life blood of the bank. There
were no thousand-dollar government bills to
make easy settlements at the end of the month.
Any customer asking for gold was looked upon
as an enemy of the bank, and was shut down
upon in the discount book, or asked to with-
draw his account. A merchant wanted a few
sovereigns and presented £20 in the bank's
notes for exchange, but was refused. He