

## IN SAVINGS BANKS.

ROMANCES WHERE ONE WOULD HARDLY EXPECT THEM.

Interesting Experiences Told by Presidents—Instances of the Accumulating Powers of Interest—How a Depositor Was Robbed by an Unprincipled Lawyer.

If one has the good luck to get several presidents of savings banks together and when they are through with talking business hear them exchange interesting experiences, he will have an enjoyable hour. Here are some of the things which he will be likely to hear or might have heard any time within the last few years. Imagine a group of presidents seated around a glowing sea coal fire in the luxurious office of one of them. After the conversation has "become general," as some of the novel writers say, Mr. A. discourses to this effect: "I don't know whether any of the rest of you have ever had anything like this in your experience or not. It is against the rules, of course, for our bank to take charge of the books of any of the depositors, but I must plead guilty to violating the rule to a certain extent myself. In one of the drawers in my desk for the last six or seven years I have kept the book of a woman who opened an account that long ago. As soon as she had done so she came to me and told me a moving tale of the cruelty of her husband, saying that he would give her no peace day or night if he knew she had put money in a bank. She was afraid to take the book home with her, as she had no place to conceal it where he could not find it, and she didn't want to tell any friend about what she was doing ' unbeknownst,' as she might have said. So she begged me, with tears in her eyes, to allow her to leave it with me, and as a personal favor I consented to take charge of it. Every now and then she comes in here, asks for the book, takes it out to make her deposit and then returns it to me. Her account now amounts to about \$800. And I think I can say that I have never suffered from a pricking of conscience because of having winked at a violation of a rule of the bank."

Mr. A. having been acquitted by the unanimous silence of his confreres, President B. began to speak. "I don't want to bore any of you who may have heard this before," he remarked, "but it certainly was a singular experience. Some years ago a hardworking mechanic opened an account in our bank, to which he added regularly for some time. After that for a long period the account lay dormant, growing by the addition of the interest until it amounted to about \$3,000. In some way an unscrupulous lawyer heard of it and after the manner of his kind went to the mechanic with a plausible tale. 'What will you give me,' he asked, 'if I will prove to you that there is a sum of several thousand dollars due you and put you in the way of getting the money?' The mechanic was naturally astonished and was easily prevailed on by the smooth-tongued lawyer to sign a contract that if the lawyer could make out such a case as he said he could the money would be divided between them. Thereupon the lawyer let out his 'secret.' 'The money is due you,' he said, 'from such and such a savings bank.' 'Oh, I know all about that,' replied the mechanic. 'I have known all along that I had the money there.' But the lawyer flaunted the contract in the man's face, and, though it was a plain case of fraud, the man believed it was a valid contract and actually gave the scoundrel lawyer half the amount in the bank."

After a suitable interval President C. took up the tale. "I don't know that I can do better," he began, "than to tell a little story which I heard a few years ago from the president of one of the Brooklyn banks, and I shall try to tell it as nearly as possible in his own words as I recall them. 'As I was sitting in my office one day one of the young men in the bank came to me

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Next comes our black clay Worsted, elegant goods; other tailors charge \$21.00 for same quality of goods; our price will be \$17.50

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THE BARCAIN CORNER,

and showed me a book which bore a date of many years before. He said it had been brought in by an old woman. I told him to send her to me. On inquiry I learned that she could neither read nor write, but she said the book belonged to her, and she had put the money in the bank a long time before. As nearly as she could remember, the amount was about \$300, and several times, pointing to the book, she asked anxiously if it was not all there. I assured her that it was and proceeded to question her as to why she had left the account so long undisturbed. She said that many years before she had been employed as a servant in Brooklyn and had taken all she could spare from her wages and put the money in bank. After a time she went away from the city and had never set foot in it until that day. She was getting old and thought it would be a good thing to go and get her money. Again she asked if it was all there, indicating the book, and of course I told her it was all right, except the interest, a word that seemed to convey no idea to her mind. I became convinced that she was entitled to the money and told one of the clerks to write up the book just as though it had been an active account all the time. When his work was done, I found that the amount due the old woman was about \$3,000. She was simply dazed and asked how it could be. I explained as well as I could about the interest, but she was unable to understand it. Overcome by her feelings, she burst into tears when the money was brought to her. 'Oh, sir,' she said, 'you don't know what you have done for me. I can't understand at all how all that money belongs to me; but, do you know, I shan't have to do another day's work as long as I live.' 'I don't think,' said my Brooklyn friend in telling the story, 'that I ever had a keener appreciation of the benefits of savings banks than at that moment,' and I fancy all of us would have said the same thing if we had been in his place."—New York Tribune.

### Quick Beef Extract.

A quick way to make a strong beef extract rather than tea for an invalid needing plenty of nourishment is by a process of searing and pressing. Raw, juicy beef is cut into pieces the size of a small egg. These are put into a very hot skillet and quickly seared on all sides. They are then rapidly taken off in a hot, deep dish and pressed firmly with a wooden spoon or spatula to extract the juice, the meat being often returned to the fire to continue its heat, and as often taken off to squeeze out more. A glass lemon squeezer may be used if preferred. The juice should be served very hot, slightly salted, and in a colored glass.—New York Post.

### Wants, Lost, Found &c

WANTED—A girl for general housework. Wages \$7. No washing. Apply to Mrs. G. A. Warburton, Westwood. 100 c&w

WANTED.—A general servant and a nurse. Apply to Mrs. James Simpson, Rochford St.

WANTED.—For "Hotel Idlewilds" "Sheddie" Cape a cook and two housemaids, references required. Apply between the hours of 7 and 8 p. m. to Mrs. R. B. Norton, Upper Prince St.

TO LET—A Dwelling House 9 rooms, situated on Upper Easton St. Apply to Charles McGregor. 99 1/2

WANTED.—A girl or general housework Apply to Mrs Rufus McDonald, Kent Street

WANTED.—A Servant. Must understand plain cooking. Enquire at Mrs. Edward Palmer's, Queen Street. 96 1/2 w 513

FOR SALE.—A desirable Building Lot on corner of Sydney and Hillsborough Streets. Apply to W. W. Wellner. 96

SALESMEN WANTED. In every district to handle reliable goods, new season, samples free, salary from the start. For particulars write Lake Bros, Montreal. 95

TO LET.—A house on Douglas St, containing six rooms and pantry. Apply to Isaac Jenkins. 95-31 pd

TO LET.—House on Cumberland St. H. P. Welsh 94


TO LET.—The southern half of the late Chief Justice Palmer's house on Queen Street can be inspected at any time. Apply to Mrs. E. Palmer, or at office of H. James Palmer. 83-

TO LET.—On Kent St, a three story house, Apply to Mrs Younker, on the premises. 81—eod 1/2

TO RENT.—The convenient and pleasant situated cottage and grounds at present occupied by the Misses Wright, near the Gas Works. Open for inspection. Apply at the Gas Works. 83-11 pd

TO LET.—Cottage on Upper Prince St, containing 9 rooms, adjoining the premises of late Judge Hensley. Possession given May 1. Apply to W Leitch 87—eod

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# AULD BROS.

**GRATUITIES:**

**The Tipping Evil Is Worse Here Than It Is In Europe.**

Rarely in hotels, at home or abroad, does one get much attention for more than a day or two without feeling or letting it be known that fees may be expected finally for proper service. This is the sad result of lavish giving in days gone by on the part of Americans, who did not know first what to offer and desired that the servants should not think them mean. The evil probably never will be reformed. All that the traveler can do now is to insist on excellent attention and then give what seems proper, utterly regardless of the recipient's opinion. If one really cares for what is thought, peace of mind on a journey or in the hotel is not for him. The poorest service in hotels is given by the women servants, and therefore the housekeeper may often be sent for to note neglect in cleanliness. This may require a fee, too (about 5 francs), but the service thereafter is likely to be better, so that finally, when the situation is not to be borne without loss of temper, one wisely concludes that the hotel is not of his kind, and he goes elsewhere. It is worth while to complain once to the manager if matters are wrong, but if that effects no reform one had better move on, because it will be evident that the management does not care whether he stays or goes. The European landlord, and especially the landlady, is a callous creature, who smiles and smiles and is a villain still.

Yet the evil of feeling is worse at home. It is hardly possible to make anything go in an American hotel in the eastern states except at the rate of \$1 a week to the table waiter, the same to the chambermaids, several dollars to the head waiter after a week or ten days, if he has given you a nice table, well placed, and 25 cents to the minor attendants every ten days or weekly. This all amounts to a large sum. But are not fees expected in the houses of one's friends and relatives?—Lewis Morris Idings in Scribner's.

**A Good-Bad Dog.**

The Indian certainly showed a fine sense of propriety when he named the bulldog "a good bad dog." The name fits very well.

Major Peter Ronan, agent of the Flathead Indians in western Montana, purchased a fine blooded and ugly faced bulldog, not to guard his pleasant quarters at the Flathead agency, but to give his Indian wards a new subject for study in the animal kingdom. The appearance of this strange quadruped caused as much excitement among these untutored sons of the forest as a behemoth of the paleozoic age would arouse by a sudden appearance on Main street.

The chiefs held a long consultation over the characteristics of the animal and finally decided to call him "a good bad dog." The first adjective is doubtless caused by a certain Indian sense of diplomacy to be exercised in addressing the animal, while the latter is evidence of the red man's regard for truth at all times. At all events, the name is worth studying.—Helena (Mon.) Independent.

**Not In the Dictionary.**

Teacher—What word are you looking for, Brown?

Thad Brown—Why, teacher, you wanted to know what a woman would be called who performed a brave act. Now, a man who acts bravely is a hero, but I can't find the word for a brave woman.

Teacher—What is the word?

Thad—Shero. But it's not in the dictionary.—Harper's Round Table.

**Began Searching Early.**

First Wheelman (to beginner)—Strange how a fellow will run into things when he first begins to ride.

Second Wheelman—Yes, I ran into debt to get my wheel.—Exchange.

**A Fair Poker Player.**

She has three decks at her command, Yet always holds the selfsame hand From start until the finish.

Although she is as much at sea As anybody well could be, Her stacks do not diminish.

She's almost always full on jacks. T's hold a straight she never lacks. No luck could be diviner.

But when she runs against a bluff She goes up like a pluck of snuff. For she's an ocean liner. —J. Landburgh Nelson in Twinkles.

**—AT THE—**

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**Notice to Contractors.**

Sealed Tenders addressed to the undersigned will be received until the first of May, 1897, for the erection of a Packing House in Charlottetown. Plans and specification can be seen after Saturday, the 17th inst, at the office of the undersigned. April 13th, A. D., 1897.

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