A SUPERANNUATED HAS BEEN

By William H. Osborne

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a slow and somewhat beginning man-ner and shuffed uncertainty into the pank. His hat was rusty with age, and he alk binding was innocent of silk and shore with a new luster from afar. He coat, which bore the appearance of aving been made for some one else. ng upon his shrunken frame in folds. The bottom of his trousers barely reached his shoe tops. His collar was a bit frayed about the edge. He was no longer young, and yet his age was uncertain. He might have been fifty years of age or seventy-five. He used

A thin gold chain was somewhat ostentatiously displayed. One end of it reposed in his vest pocket. Whether it was attached to a watch or no he only knew. It seemed to be the last relic of former prosperity.

He stepped inside the door and glanced about, peering around as though seeking for something, be knew not what. Finally his gaze settled upon the glass door leading into the office of the president. With a sudden resolve the old man stepped forward and entered the room. He sat down in a chair with a sigh of relief and pulled out a white handkerchief, which as yet had not been unfolded, and wiped his brow. He was a clean old fellow, neatly shaved and with his scant locks well brushed, but he was shabby - too shabby, thought the president of the Monroe National bank as he looked

"Well, sir?" he said curtly to the old man. The old man looked at him for a few seconds in silence. Then he replied:

"I thought," he began, "that I would stop in and see the old bank. It waslet me see—some (wenty years ago that I was here. Everything looks so failiar to me. It seems like yesterday when I was here, I tell you, sir. But I see no familiar faces. I see none of the men who were here in my time." He said this with a forlorn air. "Even you, yourself, sir, are a stranger to me. Dear me! Burke and Hallowell and Stephens they're all gone now. I ought



to have known that, too, for seems to me I heard there was new manage-ment here. I"-

The old man rambled on. But the resident, after his first glance at the n, frowned and kept his eyes on his

work.

"Chatterton," he called, "I want to write that letter to the County National of New York. We'll need about \$250,000 from them, and I want to enumerate the securities we can put up. Bring them out bere, will you?"

A man came out bearing a little drawer full of bonds. The old man looked ou. The president glanced once more at him and then awant around in an impatient manner.

"I her your parion, siz," he said

in an impatient manner.

"I beg your pardon, siz," he said testily, "but you see I am very busy. You don't want to see me on business, do you?"

The old man looked first at the president and then at the bonds. There was no intelligent look in his eyes. But he shook his head.

"Just granted to see the old bank," he replied forlornly. "Used to work here myself, you know."

"Well, then," continued the president curity, "you must excuse me. I'm a busy man."

by man."
"Good day, sir." replied the old man, as president turned his back. He did it deign to reply.
The old man stepped to the cashier's adow. He nodded to the cashier is concillatory manner, but the cashier, so had watched affairs in the prite office, was ready for him.
"Well, sir." he remarked in a bank-salika tone, "traw or deposit?" He acked out his hand as though to resched out his hand as though to re-

he saw a stout, good natured man. The instant he saw him the old man tapped somewhat boldly, and in his agitation somewhat too loudly, on the window. The other man looked around, and then an expression of astonial appeared upon his countenance. He hurried out.

"Well, Mr.— well, Jim," he corrected, in a hearty voice, as he led the old man inside, "what are you doing here? And how glad I am to see you. Let me see—why, it's twenty years since you and I"— And on he rattled. The old man's face became flushed with pleasure. For some twenty min-ntes he and the other man conversed with their heads together. The em-ployees of the bank went, one by one, to take a look at the two. "Gee!" they remarked. "Woiverton is a soft mark. Always ready for any old guy that comes along, be is."

Wolverton finally put on his hat and coat. "I am going out to dinner," he announced. Every man stopped work and watched Wolverton lead the old man out of the bank and down the steps and across to the hotel.

"Now, Chatterton," remarked the president inside, "I guess that's all right. Send this letter right off and express the securities. The County National treats us white and we pay a good low rate of interest to them, and we want to hold their favor if we can. And I think that's a pretty fair letter that I've written to them.

Later Wolverton came back alone The cashier called to him and a few others sauntered up to hear what was

"Say, Wolverton," began the cashier, 'who's your poorhouse crony?" Wolverton turned a bit red. "Oh," he answered shortly, "he's a man that for planting this season. used to work here a long while ago;

that's all." "Say," remarked the cashier, "you'll have enough old men on your list pretty soon to start a home. What's his name?"

Wolverton turned redder still. "His name," be replied, "is Minturn."

"Minturn," repeated the cashler— "seems to me I've heard the name. Where does he hall from anyway?" "Well," returned Wolverton reluc tantly, "I'll tell you. He's a sort of a director in some railroads—seventeen

of 'em, in fact." "What!" exclaimed the cashler. "And he's president of three others,"

went on the other. "What you giving us?" sarcastically remarked the cashier.

ton, "he's - he's president of - of s "And what's more," went on Wolver-

"A bank!" demanded the other. "What bank?" Wolverton smiled. "Of the County National bank of New York. His full name," he continued apologetically, "is J. Prentiss Minturn. You have heard

The cashler turned pale and reached under his desk for a book. It contained the portraits of every bank president in the United States. He leafed it over rapidly. Finally he found the place. "Great Casser's ghost!" he exclaimed. "You're right, it's the very man. I'd heard that he was that kind of an old luck too. But I never approach. (Cas)

duck too. But I never supposed— Geel
And I've been trying for the last six
months to get a place in his bank too?'
Wolverton nodded soothingly. "I
know," he replied. "I haven't been trying to get a job there, but I've just been offered one at twice my present salary. I think," he went on slowly—"I think I'll take it, maybe."

Two days later the president received a letter from the president of the Coun-ty National of New York. It ran like

We find ourselves unable to make fur ther leans to you at 5 per cent. We must bereafter demand 3½ or more, as the oc casion dictates. Your securities are hard by sufficient to cover lean. Better sen more at once. Hereafter kindly make ap-plications for leans to our new lean, not and discount officer, Charles J. Welver ton, Eng. He is empowered to deal for the bank in all matters of this kind Yours, etc.,

J. PRENTISS MINTURN,

President.

"By George!" exclaimed the enabler nefully to the president. "That wan's a

"He is," repeated the president sor-rowfully, "a very line bird, but with very indifferent feathers, uncortunately for us."

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has two large compound eyes, which
for near vision, and also three little
disple eyes on the top of the bead,
which are supplyed for sening things
a look of the cashier in the pridin

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Loans and Discounts......

я	Overgrand	84U.	38
ä	Bonds	1,000.	00
8	Furniture and Fixtures	1,984	
ă	Real Estate and Material for	网络约	總
8	Bank	8 686	no
g	Due from Banks	80.585	
ä	Cook Town		
ā	Cash Items	109.	
ğ	Cash on hand	12,967	76
ä	The second secon	178,863.	13
ŝ	LIABILITIES.	SHE SETTING	8
ŧ	Canital Stock	000 304	20
9	Capital Stock	0,000	哭
8	Undivided Profits	6.102.	
g	Notes Rediscounted	5,700 (
ı	Bills Payable	7,500.0	90
1	Deposite subject to check and	STORE ST	
đ	Certificates of Deposits	82.175 6	12
ı	Cashler's Checks outstanding:	385	
ı	Dividends unpaid	2.000.0	
ı	Due to Banks, none	2,000.3	89

\$178,863.18

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