

SHORT STORIES OF THE BUSINESS WORLD

The Man Who Wouldn't Belong

BY RICHARD SPILLAINE



WHEN the presidents and directors of the five banks in Montrose saw that the country was in for a panic in the latter part of 1907 and the Wall Street money kings were tying up all the available cash in sight, they did what prudent bankers should do. First each bank examined its condition— took a financial inventory, so to speak. Then the heads of the five institutions conferred. As a result of that conference a meeting was called at which all the depositors of any prominence in the town were asked to be present on Sunday afternoon in the town hall.

Mr. Forbes, president of the First National, acted as chairman. Without any frills he plunged right into his subject. So far as Montrose was concerned, he said, there was no cause for alarm if the business men would be patient and a bit self-sacrificing. There was going to be a very severe financial storm, one that would try the souls of men and test the resources of old and worthy institutions. But if the people acted on that good old policy of all for one, and one for all, the skies would clear in due time.

Every bank in Montrose, he said, was solvent. Of course, there was not a bank in the city that would not fall if every depositor demanded his money. Banks could not do business if they kept enough money on hand to pay all depositors in full any time they desired the money. Banks had to keep money employed. They advanced money on mortgages; they discounted notes; they made loans; they stimulated business in a hundred different ways. If the banks foreclosed all the mortgages, called all loans they held and withdrew credit from those they had been assist-

ing, it would bring distress to many persons just as it would bring distress to the banks if all the depositors flocked in and demanded their money at one time.

He explained how each bank had prepared a statement of its condition; how they all determined to stand together and how it now rested with the depositors to do their part. In doing their part they would simply be safeguarding themselves. Their part was this: They should first make an examination of the banks to verify the reports of the officers of these institutions. If they found those reports satisfactory they should sign an agreement to draw from the banks only such money as was absolutely necessary to conduct their business. They should economize in every way, shape and form until the panic subsided. If this was done, Montrose would have reason to be proud of its banks and its merchants. If it was not done, there was danger of disaster.

This was pretty straight talk. The doors were locked and no outsider heard what Mr. Forbes had to say. When he finished, the depositors, most of whom had a fair idea before Mr. Forbes got up what he was going to say, consulted informally and then decided to appoint a committee to examine the statements of the five banks of the town. Then recess was taken until 9 o'clock that night, so the committee might have opportunity to investigate meantime. At 5 P. M. the committee reported that everything was exactly as the banks had said. That being the case, the committee recommended that the depositors sign an agreement by which one and all were

pledged in accordance with Mr. Forbes' suggestion.

There was a rush to sign. Men seemed eager for the honor of being first on the list. It was a time for all good men and true to show themselves. So they felt. All but John Svenson; he made no mad rush to get his name at the head or near the head of the list, or at the foot either. He did not like that business of having his money tied up in bank and having anybody tell him he should draw only just so much.

Svenson had a hardware establishment. The cow men from 50 miles around patronized him. He had been in Montrose from the time it was only a three-shanty town 16 years before and had grown and become rich with it. Headstrong, obstinate, resentful of dictation, he determined he would not sign. He was one of the largest depositors of the First National. Talk of panic, hard times, standing by one another and such, made him over-suspicious. He had more to lose than almost any one else.

When some one noticed that he made no move toward putting his name to the list and called attention to the fact Svenson announced in a loud voice that he did not believe too much in banks anyhow and he was going to get his money or know the reason why. Some of his fellow merchants tried to argue with him, but Svenson was not a person to be changed by reasoning. He would have been pleased had Mr. Forbes, for whom he had great respect, stepped forward and flattered him a bit about how much it would mean to the bank if he left his money on deposit. But Mr. Forbes was not that sort of

man. He had made his plain statement and put the matter right up to the depositors; it was for them to decide.

There was an ugly pause when Svenson, in defiant tone, announced that he would be on hand when the bank opened for business next morning to draw out his money. Somebody moved to adjourn, and Mr. Forbes, after smiling in a calm voice and with stiff face that there seemed to be one man who would not belong, declared the meeting adjourned.

John Svenson, true to his word, walked inside when the First National opened its doors next morning. He went to the paying teller's window and pushed in a check. The teller examined the paper, carefully looked at Mr. Svenson and asked: "Do you want it all?"

"Yes, I want it all," the hardware man answered.

The paying teller took the check to the cashier. The cashier went to the window and asked the Sweden the same question, getting the same reply. Then the cashier took the check to Mr. Forbes. The president went to the paying teller's window—and made the same inquiry of Svenson. This time Svenson raised his voice a notch and replied as before.

"All right; pay him," said the president, and walked back to his room.

The paying teller called several clerks and set them to work. Then he bustled himself passing money to Mr. Svenson. First he pushed 12 silver dollars out to the depositor. Then he pushed stack after stack of silver dollars through the wicket to Mr. Svenson so fast that Mr. Svenson had difficulty in arranging it on the ledge of the partition. One

hundred, two hundred, three hundred, four hundred, five hundred dollars in silver had been passed out to Svenson before the merchant made a protest. The paying teller paid no attention, but passed out more silver dollars.

"Give me bills—I don't want so much silver," said Svenson, angrily. But the teller only shoved more silver at him. Some of the money fell to the floor and Mr. Svenson upset a few stacks with his elbow. Nothing makes a man more rattled or confused than to upset money and at the same time make a fool of himself, especially if he accumulates a crowd in the doing of it—and Mr. Svenson certainly did collect a crowd.

Various depositors who had knowledge of the fact that Svenson was going to draw his money assembled to see him do so, and appeared to enjoy his discomfiture. Svenson asked one of them, a friend of long standing, to help him with his money, but the man declined.

Meanwhile the paying teller was still pushing out stacks of silver. The more money he got, the more rattled Mr. Svenson became. He was working harder than he had for years and was getting apoplectic. Maybe this was why the friend who refused to assist him handle the silver consented to telephone to Svenson's store with orders to bring a wagon and have three or four of the boys come along to help. When the wagon and the young men arrived a prayer of thanksgiving went up from John Svenson. Two of the young men acted as money carriers,

while another was guardian of the wagon.

In five minutes the wagon had a load. Before it returned Mr. Svenson was perspiring profusely so hard was the paying teller working him. Three times that wagon made a trip between the bank and the store before John Svenson had all his money. He had drawn \$26,612 from the First National Bank of Montrose, and he got every dollar of it in silver.

When Svenson got to his store he had a problem to solve. The iron safe he used in his business would not accommodate this silver flood. There seemed no place in which to safeguard his newly acquired hardware except the cellar, so he had it carried down there. Some of it was in boxes, some in kegs. He got it down in the cellar, but that did not ease his mind.

To have \$26,612 in your cellar when your cellar has a stairway leading to the street, and everybody in town knows you have that money and that it is in your cellar, and everybody in the county is going to know it within 48 hours and everybody in the United States is short of money and eager to get some, is enough to make even a headstrong, obstinate and resentful-odious man like J. Svenson pause and wonder whether he is not getting a lit-

tle more trouble than he bargained for.

One thing had to be done immediately, Mr. Svenson saw. That was to padlock that cellar door, then nail it down, then spike it down and then pile all the junk it would bear upon it. But even the securing of the outside cellar door was not sufficient. The treasure had to be guarded every minute. There was nobody more competent to guard that silver mine than was Mr. Svenson. So, getting a sixshooter and an ample supply of cartridges, he went into the cellar and tried to make himself comfortable.

It takes a real philosopher to enjoy himself in the cellar of a hardware store. All the philosophy allotted to the Svenson family had been disposed of before John Svenson was born. Ordinarily the hardware man had plenty to keep his hands, his feet and his mind busy in his business, so sitting in a chair in the cellar with his sixshooter in his lap was rather slow. The creaking of the planks as the clerks moved about above, or as people came in and out of the store, began to irritate him, especially as it appeared now and then that somebody was laughing—laughing at his expense, probably.

Being a man of steadfast purpose, however, Mr. Svenson did not budge until it began to grow dark in the cellar. Then he went to the head of the stairs, called his chief clerk, gave instructions to him to arrange for one

GEORGE ADE'S NEW FABLES IN SLANG. 1912 MODELS

The New Fable of the Lonesome Ride on the Sprinkler.

ONE pleasant morning the Chief of the Society for Promoting the Importation of Scotch Merchandise awoke after a Balloon Voyage which began 5 feet below Sea Level in a Bathskeller and finished 2900 feet above the Altitude recorded by Lincoln Beachey, the Man-Bird.

When he came to he discovered that the Pillow had climbed over on top of him and was trying to work the Half-Nelson, while a large File-Driver, of the kind used along the Water Front, was beating a rhythmical Tattoo on his tender Bean.

He had a Temperature of 102 and his Ears were hanging down. Also, during the Period of Coma some one had extracted the Eyes and substituted two hot Door-Knobs. Furthermore, his Dining Room Floor was covered with a Flush Rug.

After he had decanted a miniature Niagara on to the smoking Coppers and removed his Collar and cautiously picked up from the Floor his Stick-Pin and the Watch and the Remnant of the Check cashed at 5 P. M., he felt his way over to the Window and denounced in unmeasured Terms an English Sparrow that had perched on the sill, merely to annoy him.

In a little while he remembered that he was a Resident of the Planet Known as Earth. Soon after that his Name came back to him and then he recalled his Boyhood and the Fact that when he passed the Parsonage the Presbyterian Minister would ask him to pick some of the Lilies and Snowballs and take them home to his Sister Alice.

From that Point he groped through his Life History up to the Twilight on which the Regulars had arranged a Send-Off for Old Buck, who was pulling out for Seattle. In order to help Buck to remember them as True Friends, they had covertly planned to get him stewed to the Eye-Balls and then ship him on to his new Home, spread out in Stateroom B, with long-stemmed Roses laid across the Remains. This form of

homicidal Gayety is perpetrated under the name of American Hospitality.

Our Hero remembered the polite Get-away on the Low Speed with everybody Respectable, after which the Fountain started to gush and Walters began to come up out of the Ground bearing Fairy Gifts of a Liquid Variety. Somewhat later in the Evening he found



SOMETIMES HE WOULD STOP ON A CORNER AND LOOK ALL ABOUT HIM AND UP AT THE BUILDINGS AND WONDER IF THE TOWN HAD ALWAYS BEEN AS QUIET.

himself balanced on one Toe on a swiftly-moving Cloud, announcing to the Stars of Night that he was a True Sport.

In other words, he realized, as he sat humped over in the Morris Chair, holding on to the Head, lest it should fall off and roll across the Floor, that he had been Spotted for Fair, Plastered,

Ossified, Benzozated, Piped, Pickled, Spifflicated, Corned, Raddied, Obfuscated, Souased and Ory-Eyed.

Six hours before, he had stood on a Table and declared for the Brotherhood of Man and now he craved but one Companion and that was old Colonel R. E. Morse.

Standing over in the Sunlight by the Window, where he could see the innocent Shop-Girls going blithely to their work, he lifted the trembling Right Mitt clear above his Head and then and there declared himself to be on the Cart until the great Celestial Bodies should skid in their Orbits and the Globe itself dissolve into Vapor.

Just as he pronounced the Words, "Nev-ER A-ken," he felt a great Flood of worthy Resolutions arising in his new Moral Nature. He would buy a Winchester Automatic and devote the remainder of his wasted Life to shooting up Barkeeps. And when he died, the whole Estate would go to the W. C. T. U.

Just after he had double-strapped himself to the Wagon and started up Selzzer Avenue he realized that an immediate Absolute Frappe would be worth \$15,000 to him, but instead of ordering one he resolved to write Doc Wiley, Leticia and the other three who he was putting his Nixey Mark on that Green Magoo he should include all other Colors bestowed upon the Essence of Tribulation.

That afternoon the Survivors of the Midnight Massacre got together at a Club to compare Hang-Overs and find out what had happened after the Roof fell in.

Our Hero appeared just as the Boy was getting ready to throw a Life Line. He was greeted with a ribald Shout and told to come running and Save Himself.

The Moment had arrived for him to be a Man. Surrounded by Ice and Squirrels and Mixing Spoons and Orange Peel and Jiggers and Jagers he drew himself together and made the Announcement.

For a Moment they were stunned by the Impact and then every Son of Peoria leaned back and let out a Yowl. To think that a real up-to-date Fellow would pull any of that Old Stuff! A puny Mortal trying to get a Toe-Hold on the Demon!

They told him to forget it and quit his Spouting and remove his Over-shoes and ease a couple of Gills into his Reservoir and try to be a Human Being, however painful the Effort.

He came back with a few Gems from the Family Medicine Book about the

Effect of the Accursed Stuff on various Organs. He did not propose to feed himself anything that would cut the Varnish off of Wood-Work. The Hard Stuff had passed out of his Life.

The Cackles died away and were succeeded by looks of Blank Dismay. They saw that one whom they had long regarded as a reliable bench-working Union Lush had turned in his Card and deliberately made himself an Outcast.

They saw him order Vichy and go to it as if it were a Beverage and then they tore up his Credentials and burned his Photograph and told him to go out into the snowy Streets and find a new Home.

He sat back and puffed the Grim Smile, which is enough to make even a headstrong, obstinate and resentful-odious man like J. Svenson pause and wonder whether he is not getting a lit-

tle more trouble than he bargained for.

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Rectitude that grades so pure and spotless as that exhibited by the disinfecting Dove who has not touched a Drop for nearly 24 hours.

They saw him go home with a Magazine under his Arm and then they sat around until all Hours, lapping it up and frogging his Finials. They said he never would last a Week and when he fell it would be some Splash.

They began to issue daily Bulletins and watched the Case with much Anxiety because they really liked the Old Scout in spite of his Eccentricities. When they learned, at the End of a Week, that he had plied Butter milk to a Standstill all up and down the Quick Lunch Circuit and was at his Desk every Morning with his Face clean and a Flower in his Coat, they called a Meeting of the Vigilantes and decided that the Joke had been carried far enough.

In the meantime, Our Hero had learned two new kinds of Solitaire and began to call around for a Dish of Tea with some distant Female Relatives who had long supposed him dead. Along about the Cocktail Hour he would find himself sitting first in one Chair and then in another, but he Casbed big every Morning when he awoke and found that Henry Katzen-jammer was not sitting on the Foot-board making Rivets for Straps.

Only, sometimes he would stop on a Corner and look all about him and up at the Buildings and wonder if the Town had always been as Quiet as at Present.

After he had stuck for a Fortnight the desperate Envoy from the Indian Camp went after him for Keeps. They held it in front of him and splashed it on his Clothes and begged him to step aboard with them and go right up to the 18th Floor.

Probably if he had let him alone he would have come sneaking back into the Reservation to watch the red Whirligigs and pick a few of those Night-Blooming Martinis, but when they tried to Stampedo him, the old New England Stock asserted itself, so he substituted Rivets for Straps.

He is now the honored Associate of those who play Cribbage in their own Homes and eat Apples before turning in. But if you want to get a Line on his Real Character just ask the Wet Brothers. They will tell you that he wasn't there with the Strength of Character, so he simply sank out of sight.

MORAL: The Way of the Ex-Transgressor is Hard.

GEORGE ADE.
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