

THREE BANKERS AT LUNCH.

Each One Relates an Alleged True Incident—Showing How Persons Who Handle Other People's Money are Tempted and How Some Remain Honest.

From the New York Times.

Three down-town bankers sat at a lunch table in one of the cozy eating-rooms on the top floor of the Mills building. It was after banking hours on a pleasant autumn afternoon. The mild sunlight peered through a bull's-eye window facing the Bay and danced merrily over the glittering silver and glass paraphernalia of the table. It also caused a blaze of light to flash from the jeweled scarf of one of the bankers. The three gentlemen had met by accident, and they tarried over their coffee and cigars to enjoy a half-hour's social chat. One of the number had suggested the desirability of throwing greater safeguards around the cash vaults of banks. "Additional checks should be placed upon the cashiers and tellers," he said. "Banks must either put a stop to these frequent defalcations or they will suffer through the speedy loss of public confidence."

The youngest and smallest member of the trio, who is a brisk, natty gentleman, with grayish side whiskers, a dearth of hair on his head, and a keen, observing eye, exclaimed: "Pshaw! what can you do? It is impossible to keep a man honest by watching him. You must trust your cashier and you may trust your teller to a certain extent, no matter how strict your methods are. If a man has a grain of dishonesty in him the realization that he is being watched will excite his baser qualities, and in nine cases out of ten will make a thief of him. There is that in human nature that makes a man—especially a clerk—proud of being trusted. Some men, however, are bound to be thieves, and whether you watch them or trust them makes no difference. I have in mind a notable case of what I call instinctive dishonesty."

"Let us hear it," exclaimed the other two gentlemen, settling back comfortably on their chairs.

"All right, you can have it. When my banking house was in Wall street, I lost \$5,000 in United States Treasury notes of large denominations. One of my customers had left the notes at my office with a request that they be sent to the Bank of—, which was then, as you know, one of the soundest financial institutions in the city. My customer wanted his notes exchanged for a certified check drawn by that particular bank. Of course, after taking the order I turned the matter over to one of my clerks, and thought no more about it for the time being. A few days afterward the owner of the Treasury notes came for his certified check, and I called upon my book-keeper for it. 'Why, I see no such check,' said the book-keeper."

"But you must have it," I insisted. "I remember distinctly telling you to send the notes to the Bank of—and exchange them for a certified check."

"I recall the circumstances now," said the book-keeper, "but no check was ever brought to me."

A diligent search was then made through the office, and it did not take long to find the clerk who had dispatched the package of Treasury notes to the bank. He speedily picked out the messenger whom he had sent to deliver the notes. The boy was young and as I thought, very honest and faithful. He remembered having taken the package to the bank, but he said that he did not remember any instructions concerning a certified check. He was positive that he took the notes where he was told to take them, but he could not recollect to whom he gave them. He came directly back to my office and nothing was said to him about a certified check. Well, I sent my confidential clerk to the Bank of—, and he saw the President, Cashier and Receiver Teller, and was assured in the most positive manner by each one of them that no such package of Treasury notes as described had been received at their bank. Next I subjected my messenger boy to a searching cross-examination. He stoutly insisted that he had delivered the package as directed, but being a mere lad he naturally became nervous and began to cry. I told him that if he had lost the package and would tell me all about it I would forgive him. He, however, persisted in his first statement, and believing that he had either stolen or lost the notes I discharged him. At the same time I sent the numbers of the missing notes to the Treasury Department at Washington with the information that the notes had either been lost or stolen."

"Well?" interrogated the listeners, as the speaker paused.

"Almost a year passed before I heard anything of those notes. One day I received a letter from the Treasury Department stating that the missing notes had been presented, together with some other currency, in payment for some registered bonds. I wrote for the name of the person who presented them, and by return mail I received information that staggered me. The \$5,000 of Treasury notes had been sent to Washington to complete a private purchase of bonds by the President of the very bank to which my messenger had been sent with the package. That man is no longer a bank President, but he is a rich man, and you doubtless both remember him. I had a personal interview with him, and showed him the letters that I had received from the Treasury Department. He turned as pale as a sheet and tremblingly insisted me to accompany him into a private room. There he broke down completely, confessed that he had stolen the notes, and begged me to accept back the amount with interest, and not to expose him. My first impulse was to denounce him. I reminded him of the disgrace and suffering that his crime had brought upon an innocent boy. He offered to find the boy and give him a better situation than he had before, and then he began pleading for the good name of his own family. I asked him how he, a comparatively rich man, could bring himself to steal \$5,000, and he told me that he did it under a mo-

ly he would gladly have returned the money could he have done so without monetary impulse, and that subsequent compromising himself. He said that the messenger laid the package down on his desk and went away. The package remained there unnoticed until after banking hours, when he tore one end of the wrapper and saw what it contained. Nobody else in the bank had seen the notes, and he slipped it into his drawer with the idea that he might as well keep it as no person would be any the wiser. "I got my money with interest," concluded the speaker, "and it was owing to my knowledge of his dishonesty that Mr. — soon afterward retired from the presidency of the bank."

"What became of the boy?" asked one of the bankers.

"He is now one of the most trusted clerks in my banking house," remarked the elderly member of the party. "I heard a good one, however, in which Russell Sage was concerned. The incident happened only a few months ago, and it was in a financial institution in which Mr. Sage is a Director. After the routine business of a 'actors' meeting had been disposed of one morning, the Directors at Mr. Sage's request sent for the President of the institution. Mr. —, questioned Russell, 'what is the amount of the bond that our Cashier gives us? The President replied that, as is usual in most banks, the Cashier's bond was purely nominal. The amount was \$5,000. 'See that two or three bank Cashiers and Tellers in this city have run away lately,' said Mr. Sage. 'I think we had better increase the amount of our Cashier's bond to \$15,000. You please talk with him about it and let us know what he says.'"

"The Directors went away and the President with much diffidence approached the Cashier on the subject. The Cashier flushed up at once and manifested some indignation. He reminded the President that he had served the bank for sixteen years and had handled more than \$200,000,000 during that time. 'Yes, yes, I know,' said the President apologetically. 'Nobody doubts your honesty for a moment, but you know how queer Mr. Sage is, and it won't trouble you any more to give a \$15,000 bond than to give a bond for \$5,000.'"

"That is true," answered the Cashier calmly. "Now let me illustrate the matter from my standpoint. Here is a package of greenbacks [taking a slender package out of a compartment of the vault near which the President and himself were standing.] How much do you think there is in this little package?"

"I do not know and can not guess," answered the President.

"There are \$500,000 in good United States currency. Now I will slip this into my trousers pocket [suiting the action to the word,] and after buttoning my coat you would not notice any bulging of my pockets. What, therefore, is to prevent my walking out of this bank some afternoon with \$500,000, or even \$1,000,000? I could be in Canada before you would even suspect that I had stolen anything."

"But you are not thinking of doing such a thing as you?" asked the President with deep concern.

"No, I am not a thief," said the Cashier with dignity, "but a bond for \$15,000 certainly would not stop me if I was dishonest."

"The President assured the Cashier that he appreciated the significance of the illustration. The next day the President described his interview to Mr. Sage and some of the other Directors. He suggested that the Directors would gain nothing by requiring the Cashier to increase the amount of his bond."

"I don't know about that! I don't know about that!" said Russell Sage, in his quick, nervous way, as he stooped to pick up a pin off the carpet; money is money nowadays. I think you had better get a good bond for \$15,000 instead of \$5,000. That is a difference of \$10,000, and you know that \$10,000 is not to be sneezed at in these days."

The three sociable bankers laughed heartily at this story. They all knew Mr. Sage, and they could appreciate the point of the narrative. After a brief pause, the banker who had told no story said: "I can tell you a true story of a young broker's clerk who, from deliberate honesty, threw away an opportunity to steal \$100,000, when he knew that he would never be detected. When George I. Seney was speculating heavily in railroad securities, he had a large amount of bonds hypothecated with a first-class Wall street firm. The bonds bore interest-paying coupons, and under the terms of the hypothecation Mr. Seney's clerk was to have access to them every six months for the purpose of clipping the coupons. The clerk was known to the broker's firm. One day when he dropped in to cut off some coupons the hypothecated securities were handed to him, and he was left alone in one compartment of the office. The firm, of course, retained in its possession a list of all the hypothecated securities, which it was accustomed to compare with the securities returned by the clerk. On this particular occasion the clerk found in folded in Mr. Seney's package other good negotiable bonds of the value of \$100,000. They had evidently got mixed up with Mr. Seney's securities through one of these unexplainable mistakes that happen very rarely in broker's offices."

"The clerk cut off the coupons that he had come after and restored the package of securities to a representative of the firm. The extra \$100,000 of bonds had been slipped into the clerk's pocket. Mr. Seney's securities were compared one by one with the check list and found to be all right. 'Is everything there?' asked the clerk. 'Oh, yes,' said the broker, as he prepared to put away the box. 'Everything is as straight as a string. You are sure that there were no other bonds in that box?' 'Perfectly,' answered the broker

with a confident air. 'We never get things mixed here.'

"Well, how about this \$100,000 of bonds?" asked the clerk, drawing the extra securities from his pocket. The broker recognized them instantly and mentioned the name of the person to whom they belonged. His astonishment knew no bounds when the clerk told him where the bonds had been found. The broker said that he would have sworn in court that those identical bonds were in a certain place in his private safe. The clerk was asked to accept \$100 as a souvenir of the occasion, but he declined."

"That fellow will get away with a million yet," said the broker, natty banker, as he put on his hat and started for the elevator car.

WIFE AND MOTHER.

Duties and Perils of Women—Want of Knowledge Concerning Marriage and Its Responsibilities—Need of Proper Instruction for Girls.

Mrs. Professor French, has been lecturing in Chicago upon subjects indicated above. In an interview she said she was close onto 70, that she belonged to a family of doctors, eleven generations having contributed surgeons and physicians to the profession. Her father was a surgeon in the war of 1812, and she began the study of medicine at the age of 11 under his instruction. She says:

My idea of courtship is that no maid should be permitted to indulge in one until she is thoroughly versed in the laws of health and her own physical organization. This trifling with young men is perfectly abhorrent to me. It not only makes hypocrites of our girls but is demoralizing and unwholesome. Mind, I am not opposed to social intercourse among the sexes, but all sentimentality should and could be suppressed if girls were properly educated. Train a girl in the ways and whereof of being and she'll not intrigue, she'll not facilitate clandestine meetings, she'll not blast her future happiness, wreck her health, and disgrace her friends by eloping with the first dissolute, good-for-nothing man that crosses her path. If mothers did their duty by their daughters there would be little, if any, of this delicious romancing and the gunpowder passion which causes a girl to defy anything with trousers and a mustache who says pretty things to her and squeezes her hand. Arm a girl with a knowledge of life's mysteries, teach her that passion is not love, and she will not be guided by fancy but by reason. 'Knowledge is power,' and if girls are to be held responsible for the mistakes of their lives, they must be taught how not to make them. Teach a girl that love is the necessity of perfect ability, and is based on esteem, respect, sympathy, and congeniality. It is none of this stuff that novelists and poets paint, but a trick that nature employs for the propagation, perpetuation, and perfection of the human race."

There are 700 pursuits open to women, and no matter what the remuneration is she is better doing kitchen work, with her own self-esteem, than joined in a loveless marriage, which must be dissolved unless the natures are noble enough to struggle with the tragedy of rebellion against the prejudices of society and the awful contest between parental duty and personal passion. Marriage on other grounds than the affinity of sex develops into one of two things—vulgarity or ruin. Love must not be considered as distinct from marriage, and as soon as girls are taught so haphazard marriages will cease, the human monstrosities and hideously ugly children will become fewer and the inmates of the foundling homes and baby farms will not exceed, as they now do, the limits of provision. It is not the men who suffer in these matrimonial mistakes, for if they do not care to assume the responsibilities of a second home there are clubs, and a thousand other avenues open to them where divertissement and forgetfulness, if not happiness may be secured."

"With the wife it is different. Society puts a check on her, and she must live down the canker that gnaws at her heart or suffer the stigma that society so cruelly imposes. This immorality of marriage without love is largely due to our civilization. Girls are taught that matrimony is the career of their sex and wifehood their destiny. That is as it should be, for her organization does not complete itself till motherhood is reached. But, with all the glories of our century, there is no school where a girl may prepare herself for this future life, no literature available for her perusal that is not either loathsome or so mystified by technicalities as to be utterly worthless. You can get for 15 cents a most valuable work on the breeding of cattle or horses—even the propagation of fancy dogs has been reduced to a science—but where is the work that can be used as a text-book on the best methods of producing beautiful, healthful, perfect children? It is wrong, I say, and the mothers are to blame, the doctors, too, for they could bring about a revolution with pen and voice if they wanted to; and our national and local educators could knock out a few of the jimcracks that overboard curricula of schools and colleges and provide for lectures on anatomy and talks that would come within the intellectual grasp of every 10-year-old girl."

"Why, don't you know that our women—our married women—are prodigious idiots? To their ignorance is due nine-tenths of all our misery; all, all the manstrosities of the human family and much of the moral depravity."

The following is a verbatim copy of a notice posted recently by a school-district committee in Voluntown, Conn.: "I Hereby Notify the Legal Voters of—School District of the Annual meeting will hold at the School House on— to Chuse and Elect officers and other business that comes at the meeting."

A Gentleman whose family consists of a wife and twin girl babies came in very late one night and went to bed. His sleep was broken, and he tossed and tumbled and mumbled something about "two of a kind" and a "staid pair." "Poor John" remarked his wife. "He is tired and is dreaming of the children."—Texas Shillings.

A TROPICAL TORNADO.

An Ex-Naval Officer's Account of His Experience in a Japanese Typhoon.

"The recent tornado at Philadelphia was a vivid illustration of what the wind can do when it gets a good ready on," said John B. Robinson, for eleven years an officer in the United States navy. "I was over to see the effects of the blow in Camden, and the destruction is similar to that caused by a hurricane in the tropics or an East India typhoon. No one can ever believe the wind could exert such unearthly force until he has experienced it himself. I was in a typhoon once on the 11th of August, 1871, in the United States steamship Idaho, in Yokohama harbor, Japan. I never want another such experience. We had a long spell of intensely hot weather. The day before the typhoon part of the Tenth British Regiment and Royal Marines, exchanged to go home, were transferred to a transport, and to avoid the heat moved in the early morning. Five of the men were sunstruck when the sun was not three degrees high. We had about twenty-four hours' notice of the coming of the typhoon by the fall of the barometer, the shifting of the wind, and increasing moisture of the atmosphere. A few hours before the center of the storm passed the sky became filled with inky black clouds, gyrating around in the most confused manner. The wind blew a steadily increasing gale, finally, as the storm center was upon us, assuming hurricane violence."

"I was navigating officer, and part of my duty was to watch the barometer and syphonometer, which I marked every ten and five minutes. The mercury fell in regular jumps toward the last, as if the bottom were out the tube, halting at 27.46. For the hour preceding this the situation was perfectly awful. We were at anchor in the harbor, the two best bowers down and veered to ninety fathoms of chain on each. The harbor was full of craft, large and small. Admiral Keppel's flagship, a Clyde-built steamer, was on one side of us, the Pacific mail steamer America, Captain Warsaw, on the other; and a Norwegian bark near astern. The steamers kept full head of steam on, and could ease up their cables. Our vessel and the other sailing craft had to trust to their own power."

"The danger of fouling was imminent. The bark drifted all around us, fortunately not striking us. Had she done so, both vessels would have been ground to pieces. The wind at its height was simply indescribable, the noise that of ten thousand devils yelling in air. There was no sea on while the wind blew at its greatest velocity, as it cut the tops off the waves like a knife, and the air was filled with a blinding salt mist. We could not show our heads above the rail. To look to windward or hold your head up against the wind was impossible. When the barometer ceased falling, the wind fell, and a dead calm, awful in its stillness, succeeded for about fifteen minutes. We were then in the vortex of the storm and, as we afterwards calculated, four miles from actual center. As the wind lulled the sea rose and came piling in the harbor in tremendous waves, running in all directions, topping over the decks and filling them with tons of water. Our hatches were battened down and everything was fast, but our serious danger was just then, as we were loaded deep, and rolled so that we actually thought at one time we'd turn clean over, but we came through it all right, but heavily shaken up."

"The wind came out from the opposite quarter, in a few minutes blew the sea down again, and raged with demoniac force and decreasing velocity for an hour or so, the barometer jumped up to nearly thirty inches again, the sky cleared until there was not a cloud to be seen, and the typhoon was past; but it left its wreck behind! Numbers of small crafts and several large steamers were on the beach in pieces no bigger than a yard stick. The harbor was full of tea boxes for days from the wrecked vessels. Ashore the view was like in Camden, only the swath far wider. I have been five times across the Atlantic, in some heavy wintry gales on that treacherous ocean; was in a cyclone off Hatteras in the frigate Macedonia; have scudded 2,000 miles before the brave westerly winds on one parallel, off Cape of Good Hope, when going out to India, but I have never seen the wind blow so hard as in that typhoon. Indeed I never believed it could blow so, and use to joke at the mess table with the executive officer, who had been in a typhoon prior to this one, and would yarn about it. During the height of the typhoon he was standing alongside of me under the break of the poop. Captain J. Crittendon Watson was in the cabin praying. He leaned down close to my ear, and, yelling with all his power, otherwise I could not have heard him for the shrieking of the wind—said: 'Now, don't you, don't you believe it can blow?' My reply was an affirmative nod of the head, as I registered the next jump of the barometer."

"Is there no way of escaping or mitigating the danger of these violent tornadoes?"

"None that science has yet discovered. Outside, with sea room, you can run out of them if you are warned soon enough, as the captain of the Twilight tried to do recently; but if you are caught in the track of one, all you can do is to make everything snug about the decks, batten down your hatches, bend your storm sails, furl your square sails and double lash them, run life lines along the decks, and put your trust in Providence."

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