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ISSUES all the new forms of Policies, and presents as favorable terms as any company in the United States.

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No. 6 North Third Street, College Block, Harrisburg, Pa.

THOS. H. MILLIGAN, Special Agent for Newport.

Perry County Bank!

Sponsor, Junkin & Co.

THE undersigned, having formed a Banking Association under the above name and style, are now ready to do a General Banking business at their new Banking House, on Centre Square,

OPPOSITE THE COURT HOUSE,

NEW BLOOMFIELD, PA.

We receive money on deposit and pay back on demand. We discount notes for a period of not over 60 days, and sell Drafts on Philadelphia and New York.

On time Deposits, five per cent. for any time over four months; and for four months four per cent.

We are well provided with all and every facility for doing a Banking Business; and knowing, and for some years, feeling the great inconvenience under which the people of this County labored for the want of a Bank of Discount and Deposit, we have determined to supply the want; and this being the first Bank ever established in Perry County, we hope we will be sustained in our efforts, by all the business men, farmers and mechanics.

This Banking Association is composed of the following named partners:

W. A. SPONSER, Bloomfield, Perry county, Pa.
B. F. JUNKIN,
WM. H. MILLER, Carlisle.

OFFICERS:
W. A. SPONSER, President.

WILLIAM WILLIS, Cashier
New Bloomfield, 3 1/2 1/2

PERRY COUNTY

Real Estate, Insurance,

AND

CLAIM AGENCY.

LEWIS POTTER & CO.,

Real Estate Brokers, Insurance, & Claim Agen

New Bloomfield, Pa.

WE INVITE the attention of buyers and sellers to the advantages we offer them in purchasing or disposing of real estate through our office.

We have a very large list of desirable property, consisting of farms, town property, mills, stores and tavern stands, and real estate of any description which we are prepared to offer at great bargains. We advertise our property very extensively, and use all our efforts, skill, and diligence to effect a sale. We make no charges unless the property is sold while registered with us. We also draw up deeds, bonds, mortgages, and all legal papers at moderate rates.

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Parties having any business to transact in our line, are respectfully invited to give us a call, as we are confident we can render satisfaction in any branch of our business.

No charge for information,
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I would respectfully inform my friends that I intend calling upon them with a supply of good

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Consisting of

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to exchange for wool or sell for cash.

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6, 17, 18,

PERRY HOUSE,

New Bloomfield, Pa.

THE subscriber having purchased the property on the corner of Maine and Carlisle streets, opposite the Court House, invites all his friends and former customers to give him a call as he is determined to furnish first-class accommodations.

THOMAS BUTCH, Proprietor.

A Banker's Story.

IT WAS almost three o'clock on a hot summer's day the long polished counters of the "Royal Domestic Bank," were crowded with customers—money was flowing in and running out in the usual business-like manner. From a raised desk in a private room I, the manager of the Royal Domestic Bank, looked out on the busy scene with a certain pride and pleasure. The Royal Domestic is not a long-established institution, and without vanity, I may say that much of its prosperity and success is attributable to the zeal and experience of its manager. In corroboration of this statement, I might refer to the last printed report of the directors, laid before the shareholders at their annual meeting, in which they are pleased to say—but after all, perhaps I may be thought guilty of undue egotism and conceit, if I repeat the flattering terms in which they spoke of me.

A clerk put his head inside my door "Mr. Thrapstow, sir, to speak to you."

"Send him in, Robert, I said."

Charles Thrapstow I had known from boyhood; we had both been reared in the same country town. The fact that his parents were of considerable higher status than mine, perhaps made our subsequent intimacy all the pleasanter to me, and caused me to set a value upon his good opinion greater than his intrinsic worth. Thrapstow was a stock broker, a very clever pushing fellow, who had the reputation of possessing an excellent judgment and great luck. At my request he had brought his account to our bank. It was a good account; he always kept a fair balance, and the cashier had never to look twice at his checks.

Charlie, like everybody else in business, occasionally wanted money. I had let him have advances at various times, of course amply covered by securities; advances which were always promptly paid, and the securities redeemed. At this time he had five thousand pounds of ours, to secure which we held City of Damascus Water Company's bonds to the nominal value of ten thousand pounds. My directors rather demurred to these bonds as being somewhat speculative in nature; but as I represented that the company was highly respectable, and its shares well quoted in the market, and that I had full confidence in our customer, our people sanctioned the advance. I had perhaps a little uneasy feeling myself about those bonds, for they were not everybody's money, and there might have been some little difficulty in finding a customer for them in case of necessity for a sudden sale.

Thrapstow came in radiant. He was a good looking fellow, with a fair beard and moustache, bright eyes of bluish gray, a nose tilted upwards giving him a saucy, resolute air; he was always well dressed, the shiniest of boots, the most delicate shade of color in his light trousers and gloves, the glossiest of blue frock coats, a neat light dust coat over it, a blue bird's-eye scarf round his throat, in which was thrust a massive topaz full of lustre, and yellow as beaten gold.

"Well, I've got a customer for those Damascus bonds waiting at my office; sold 'em well, too—to Billings Brothers, who want them for an Arab firm. One premium and I brought at one discount."

"I'm very glad of it, Charlie," I said, and I felt really pleased, not only for Thrapstow's sake, but because I should be glad to get rid of the bonds, and the directors' shrugs whenever they were mentioned.

"Hand 'em over, old fellow," said Charlie, "and I'll bring you Billings' check up in five minutes. You won't have closed by then; or if you have, I'll come in at the private door."

I went to the safe, and put my hand upon the bonds.

Charlie stood there looking so frank and free, holding out his hand for the bonds, that I hadn't the heart to say to him, as I ought to have done, "Bring your customer here, and let him settle for the bonds, and then I will hand them over."

I should have said this to anybody else, but somehow I could not say it to Charlie. There would be only five minutes risk and surely was no risk at all.

The thing was gone in a moment; I was carried away by Thrapstow's irresistible manner. I handed over the bonds, and Charlie went off like a shot.

It wanted seven minutes to three, and I sat watching the hands of the clock in a little tremor, despite my full confidence in Thrapstow; but then I had so thorough a knowledge of all the rules of banking, that I could not help feeling that I had done wrong. A few minutes, however, would set it right. Charlie's white hat and glittering topaz would very soon put in an appearance.

Just at a minute to three the cashier brought me three checks, with a little slip of paper attached. They were Thrapstow's checks for fifteen hundred—twenty hundred and three hundred odd respectively, and his balance was only five hundred odd.

I turned white and cold. "Of course you must refuse them," I said to the cashier.

When he went out, I sat in my chair

quite still for a few moments, bewildered at the sudden misfortune that had happened to me.

Charlie Thrapstow was clearly a defaulter; but there was this one chance—he might have given the checks in the confidence of selling those bonds, and placing the balance to his account. In due course these checks which were crossed would have been brought to the Clearing House, and have been presented on the morrow. But it seemed that his creditors had some mistrust of him, and had caused the checks to be demanded out of due course.

The clock struck three. Charles had not come back. The bank doors closed with a clang. I could endure the suspense no longer. Telling the bank porter that if Mr. Thrapstow came he was to be admitted at the private door, and was to be detained in my room till I returned, I went out, and made my way to his office, which was only a few hundred yards distance. He was not there. The clerk, a youth of fifteen, knew nothing about him. He was in Chapel Court, perhaps—anywhere, he didn't know. Had he been in within the last half hour? Well, no; the clerk did not think he had. His story, then, of the customer waiting at his office was a lie.

With a heavy heart, I went back to the bank. No; Mr. Thrapstow had not been in, the porter said. I took a cab and off to the office of Mr. Gedgemont, the solicitor to the bank. I told him in confidence what had happened, and asked his advice. "Could I get a warrant against this Mr. Thrapstow for stealing the bonds?"

"Upon my word," said Gedgemont, "I don't think you can make a criminal matter of it. No; I don't see how you can touch him. You can pursue him, as having fraudulently carried off his assets."

But that advice was no good to me. I was wrong in taking it. I think I ought to have gone straight off to the police office, and put the affair in the hands of the detectives. Dignified men of law, like Gedgemont, always find a dozen reasons for inaction, except in matters that bring grists to their own mill.

I went home completely disheartened and dejected. How could I face my directors with such a story as that I had to tell? The only excuse that I could urge of private friendship and confidence in the man who had robbed us, would make the matter only the worse. Certainly at the same time I told the circumstances to the directors, I should be bound to place my resignation in their hands, to be put into force if they thought fit.

And there would be little doubt that they would accept it. How damaging, too, the story would be to me, when I tried to obtain another appointment.

I had promised to take my wife and children for an excursion down the river as soon as the bank closed, and the youngest eagerly reminded me of my promise. I replied so savagely and sternly, that the children made off in tears; my wife, coming to see what was the matter, fared little better.

Mr. Thrapstow wasn't coming home that night, his landlady told me; she thought he was away for a little jaunt; but she didn't know. He occupied the ground floor of a small house in Eucleasford street, Pimlico—two rooms opening into each other. I told the woman that I would sit down and write a letter. She knew me well enough, as I had frequently visited Thrapstow, and she left me to myself. Then I began to overhaul everything to try and find out some clue to his whereabouts. A few letters were on the chimney-piece, they were only circulars from tradesmen.

In the fireplace was a considerable quantity of charred tinder. He had evidently been burning papers recently and a quantity of them. I turned the tinder carefully over spreading it upon a newspaper when I saw the name Isabel shining with metallic lustre. Then I went to his bedroom and searched that. Here, too, were evident preparations for flight; coats and other garments thrown hastily into cupboards, boxes turned out, an old glove or two lying upon the dressing table. I carefully searched all the pockets for letters or any other documents but I found nothing. The keys were left in all their receptacles; an instance of Charlie's thoughtfulness for others in the midst of his rascality.

Laying upon the wash-stand was a card, which was blank upon one side, but on the other had the name of a photographer printed upon it. The card was wet, as if it had been soaked in water, and near the upper end of it was a round irregular cut, which did not quite penetrate the card. It had evidently once had a photograph fastened on it; accordingly, the card had been wetted to place it in a locket or something similar.

It struck me at once that the photograph about which a man on the eve of flight would take so much trouble must be a person very dear to him; probably his sweetheart. Although I had been intimate with Thrapstow he had always been very reserved as to his own friends and associates, and I had no clue to guide me to any of them, except the photographer's card.

Re-entering my cab, I drove off to the photographer's. There was no number or distinguishing mark upon the card, and the chances seemed faint that he would be able to tell me anything about it. Indeed,

at first when the man found that I wasn't a customer, he seemed little inclined to trouble about the matter. The promise of a fee, however, made him more reasonable, and he offered to let me see his books, that I might search for the name I wanted to find. It was unlikely the photograph had been done for Thrapstow; if it had there would probably appear in the books only the useless record of his address, already known to me. Then the man shook his head. If I didn't know the name, it was no use looking; the card was nothing, he said; he sent hundreds out every month. What information could be possibly given me? Then I tried to describe the personal appearance of Thrapstow. But again he shook his head. If he hadn't taken his likeness, he wouldn't be likely to remember him, hardly even then, so many people passed through his hands.

All this time he had been carelessly holding the card in his fingers, glancing at it now and then, and suddenly an idea seemed to strike him. "Stop a bit," he said, and went into his dark chamber and presently emerged smelling strongly of chemicals. "Look here," he said triumphantly. I looked, and saw a very faint ghostly impression of a photograph. "It's printed itself through," said the man—"they will sometimes—and I've brought it to light.—Yes, I know the original of that." Again he dived into a closet, and brought out a negative with a number and label to it.—Then he turned to his book and wrote down an address for me—Mrs. Maidmont, Larkspur Road, Notting Hill.

Away I went to Larkspur Road. Mrs. Maidmont's house was a small, comfortable residence, with bright windows, verandas, gorgeous window boxes, and striped sunblinds. Mrs. Maidmont was at home, said a very neat, pretty looking maid; and I sent in my card, with a message: "on most important business."—The maid came back to say that her mistress did not recognize the name, but would I walk in? I was shown into a pretty drawing-room on the first floor. An elderly lady rose to greet me with old-fashioned courtesy, at the same time with a good deal of uneasy curiosity visible in her face. This was not the original of the photograph, who was a young and charming girl.

"Madam," I said rapidly, I believe my friend Charles Thrapstow, is well known to you; now, it is of the utmost importance that I should ascertain where he is at this moment."

"Stay!" said the old lady. "You are laboring under a complete mistake; I know nothing whatever of the gentleman whose name you mention; a name I never heard of before."

Was she deceiving me? I did not think so.

"Perhaps Miss Maidmont may know," I said eagerly.

"Miss Maidmont is not likely to have formed any acquaintances without her mother's knowledge," said Mrs. Maidmont with dignity. There seemed to be no other alternative but for me to retreat with apologies. "I am very busy, you see," went on the old lady, with a wave of her hand; and, indeed, the room, now I looked about me, I saw to be strewn with preparations for some festive event, a ball perhaps, or, from a wreath of orange blossoms that I saw peeping out of a milliner's box, more likely a wedding. I was about to take my departure reluctantly, when a young girl, a charming young girl bounded into the room; she was the original of the photograph.

"Oh, mamma!" she cried, "here is a letter from poor Charles, to say that he can't possibly come here to-night! Isn't it provoking? And I want to consult him about so many things!"

"Well, my dear Isabel," said the old lady, placidly; "you'll have enough of his company after to-morrow. From which I judged that my surmise as to the wedding was correct, and that Charles was the bridegroom elect.

"By the way," she went on, "here is a gentleman, Isabel, who insists that we know a Mr. Charles—, I forget the name now."

"Thrapstow," I interjected.

"A Mr. Charles Thrapstow. You know of no such person, Bella?"

"I know of no Mr. Charles but Charles Tempest," said Isabel.

"It is singular too, that the initials of our friends should be the same. May I ask if you have given your portrait, taken by Bluebore of Kenalington."

"Upon my word," said Mrs. Maidmont, rising, and sounding the bell, "this is too much for a total stranger. We don't know your friend and we don't know you.—Susan, show this gentleman out."

"But a gentleman," I cried, "with blue eyes, yellow beard and moustache, and turned-up nose."

"No more!" cried Mrs. Maidmont.—"Am I to repeat once more we know nothing about him?"

What could I do under the circumstances but take my leave? In Susan, however, I found an unexpected ally. She had heard my parting words of description, and she turned to me as we were descending the stairs, and said:

"Miss Isabel's young man is exactly like that."

Half a crown and a few blandishments, which, under the circumstances, I think even my worthy spouse would have condoned, put me in possession of the facts.

Miss Maidmont was really going to be married tomorrow morning at St Spikenard's Church to a Mr. Charles Tempest, a very good-looking young man, whom they had not known long, but who seems to be very well off. My description of my friend tallied exactly with Susan's of the bridegroom; but the coincidence might be merely incidental.

Had Miss Maidmont a photograph of her lover? I asked.

She had, in her own room, it seemed. Susan couldn't get at it now without suspicion; but she promised to secure it and bring it with her if I would meet her at nine o'clock at the corner of the street.

I was punctual to my trust; and at nine Susan made her appearance with a morocco case containing an excellent likeness of my friend, Charles Thrapstow, massive pin with topaz in it, and all.

Now what was to be done? Should I go to Mrs. Maidmont and tell her how she was deceived in her daughter's lover? That would have been the way best adapted to spare the feelings of the Maidmonts; but would it bring back the five thousand pounds? I thought not.

"Miss Maidmont," I soliloquised, "will find some way to warn her lover. Even robbing a bank may not embitter a girl against her sweetheart, and no doubt she is over head and ears in love with Charlie." No; I determined on a different plan.

I rose early next morning, dressed myself with care, put on a pair of pale primrose gloves, donned, my newest beaver and took a cab to St. Spikenard's, Notting Hill.

The bells were jangling merrily as I alighted at the church-door; a small crowd had already gathered on the pavement, drawn together by the keen foresight of coming excitement characteristic of the human species. "Friend of the bridegroom?" I whispered to the verger, and was forthwith shown into the vestry. The clergyman was there already, and shook hands with me in a vague kind of a manner.

"Not the bridegroom?" he said in a mild interrogating manner. I told him that I was only one of his friends, and we stood looking at each other in a comatose kind of a way, till a little confusion at the vestry door broke the spell. "Here he comes!" whispered some one; and the next moment there appeared in the vestry, looking pale and agitated, but very handsome, Mr. Charles Thrapstow.

I had caught him by the arm and led him into a corner, before he recognized who I was. When he saw me I thought he would have fainted. "Don't betray me," he whispered.

I held out my hand with a significant gesture.

"Five thousand," I whispered in his ear.

"You shall have it in ten minutes."

"Your minutes are long ones, Master Charles," I said.

With trembling fingers he took out a pocket-book, and handed me a roll of notes.

"I mean't it for you Tom," he said. Perhaps he did, but we know the fate of good intentions.

It didn't take me long to count over those notes, there were exactly five thousand pounds.

"Now," said I, "Master Charles, take yourself off!"

"You promise," he urged, "not to betray me."

"No more I will, if you go."

"She has got ten thousand of her own," he whispered.

"Be off; or else!"—

"No; I won't said Charlie," making up his mind with a desperate effort: "I'll make a clean breast of it."

At that moment there was a bit of a stir, and a general call for the bridegroom.

The bride had just arrived, people said. He brushed his way out to the carriage and whispered a word to Isabel, who fell back in a faint. There was a great fuss and bustle and then some one came and said that there was an informality in the license, and that the wedding could not come off that day.

I did not wait to see anything further, but posted off to the bank, and got there just as the board was assembling.

I suppose some of the directors had got wind of Thrapstow's failure, for the first thing I heard when I got into the board room was old Venable, grumbling out. "How about those Damascus bonds, Mr. Manager?" I rode roughshod over old Venable and tyrannized considerably over the board in general that day, but I could not help thinking how close a thing it was, and how very near shipwrecked I had been.

As for Thrapstow, I presently heard that, after all, he had arranged with his creditors, and made it up with Miss Maidmont. He had a tongue that would win round anything if you only gave him time, and I was not much surprised at hearing his wedding day was fixed. He has not sent me an invitation, and I don't suppose he will, and I certainly shall not thrust myself forward a second time as an uninvited guest.

Had temper bites at both ends; it makes one's self nearly as miserable as it does other people.