

Edmund Gould, a guest of Senator Sharon and a personal friend of Ralston, gave Eli Perkins the following incident in the life of the unfortunate California bank president, which affords a clue to his character.

Mr. Ralston in 1848 was a clerk on a Mississippi steamboat. He was generous and poor. One day he went into the bank of Lake & Martin, in St. Louis, and accosting Mr. Martin familiarly, said:

"I say, Martin, can't you let me have \$500?"

"I don't see how we can, Billy," said Mr. Martin, "unless you can give us some security. Who can you get to endorse for you?"

Ralston scratched his head a moment and admitted that he couldn't get any security. Said he: "Martin, the fact is I'm broke—lead broke—but I've got a chance to go in with C. K. Garrison down at Panama, and I must have \$500 to get there."

After a while Mr. Martin decided that he would lend Ralston \$500 on his own account and run the risk of payment, and giving it to him, Ralston started down the river to join Commodore Garrison. This was in '48.

"Did Ralston ever pay Martin?" I asked Mr. Gould.

"I'll tell you how it was," said Mr. Gould. "Ralston forgot all about it, or else he lost track of Martin. But fourteen years afterward I met Martin in New York. He was broke then himself—gone all to pieces—hadn't a dollar. Ralston at this time was in the meridian of his glory, spending money by the millions. Well, one day Martin came up to me looking very seedy, and asked me if in my travels in California I had never met a man by the name of Billy Ralston?"

"Billy Ralston?" said I. "B-i-l-l-y R-a-l-s-t-o-n! why I know a man by the name of William A. Ralston, who used to be with Commodore Garrison in Panama. It was Fritz, Ralston & Garrison in San Francisco, but now Ralston is at the head of it."

"Well, Mr. Gould, that's the same Billy Ralston that borrowed five hundred dollars of me down in St. Louis in '48. Do you think he could pay it back now?"

"Pay it back?" said Mr. Gould, "why, you're joking. Pay it back! Why, Martin, Ralston could pay back five million dollars."

"Well," said Martin, "when you see Billy in Frisco you jes tell him 'bout me—and if he ain't strapped and it won't break him up, I jes wish he'd pay me that five hundred dollars."

"The fact of it is," said Mr. Gould, as he told the story, "I thought Martin was joking. I had no idea that Ralston owed him anything. But when I got back to California I thought I'd better Ralston about it. So one day when I was in Ralston's room, I said jokingly:

"You're a nice fellow, Ralston, to be cheating an old friend out of five hundred dollars, ain't you?"

"What do you mean?" said Ralston.

"Why, when I was in New York the other day a man by the name of Martin—"

"What?" exclaimed Ralston, jumping to his feet, "Warwick Martin?"

"Yes, Warwick Martin—"

"Where's his address? Here!" he shouted to the cashier of the bank, "telegraph ten thousand dollars to the credit of Warwick Martin—quick!" and Ralston danced around like a crazy man.

"The next day," continued Mr. Gould, "Warwick Martin received a telegram from Lee & Wallers, 34 Pine street, to call and receive something deposited to his credit."

"By jingo!" said Martin to his wife, "I'll bet Billy has sent me five hundred dollars. If he has, Betty, you can pick out a silk dress at Stewart's," and then he hurried off to Lee & Wallers.

"I called to see about some money," said Martin, looking through the bank screen at Mr. Lee. "You say I have some to my credit here."

"How much are you expecting, and who from?" asked the banker, carefully, as is the custom with people who receive money by telegraph.

"I'm looking for five hundred dollars from Billy Ralston," said Martin.

"No five hundred to your credit here," said the banker, "but there is ten thousand to Warwick Martin."

"Ten thousand?" gasped Martin.

"Yes, ten thousand dollars."

"Well, 'tain't me," said Martin sorrowfully, "it's some other Martin and 'tain't from Billy, after all. Just my luck!" and Warwick drew his hand across his brow, and sighed with disappointment.

"If your name is Warwick Martin, you can take this ten thousand dollars," said Mr. Lee.

"By Jupiter!" said Warwick, as he narrated the incident to Mr. Gould; "I didn't think 'twas mine; but I thought of Betty—thought of the dress I had promised her, and then I took the money and sneaked home like a culprit. I handed it to Betty, but I never smiled for two days, I was so afraid the mistake would be detected. But when I got a letter from Ralston himself," said Martin, "I tell you there was a high old celebration in our house!"

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All the farmers were of the "well to do" sort, and some of them, who have turned their attention to fruits and market gardening, have grown rich. The soil is loam, varying from sandy to clayey, and surface gently undulating, intersected with small streams and occasional wet meadows, in which deposits of peat or muck are stored, sufficient to fertilize the whole upland surface, after it has been exhausted of its natural fertility.

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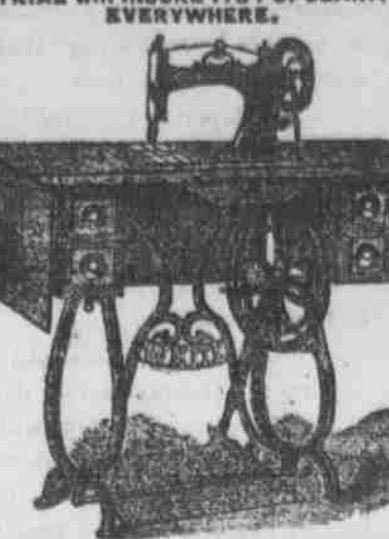
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