



BUSINESS IN A BANK.

THE TELLER'S OPPORTUNITY TO STUDY HUMAN NATURE.

Wretched Life That Money Leads—How People Present Checks—The Common Failing—Sighing His Name—An Unwomanly Action—Forged Checks.

Every vocation in life affords opportunities for the study of human nature, of the proper study of mankind. The railroad conductor sees one of the pages of the human panorama, the ticket-seller sees another. The stamp and delivery clerks at the postoffice deal with still another class and have a chance to study people well. In the auction-room and at the circus you see the great characteristics of the American people—their gullibility. What a hungry people they are. If there is anything new under the sun, the American people will see it. They can get to the bottom of a thing in five minutes. There is yet another place to study some odd phases of human nature, and that is at a good, busy bank. The teller has a splendid opportunity as he stands behind the wire screen and watches the money-hole. There he stands from 9 o'clock in the morning until 3 in the afternoon, save a short respite at dinner time to pacify the disquietude of the stomach. At either hand are stacks of gold and silver and large bundles of bills. And what a wretched life that money leads! In and out, in and out all day long. All the same, the teller has some peculiar experiences.

Not long ago, a young man stood in the line along toward the closing-up time waiting his turn to get a check cashed. The pieces of gold and silver made a merry but cold jingle as they rattled to and fro on the glass plate, and the rattle of the bank notes fell soothingly upon the ears of the bystanders. "When will the bills rustle in my hand?" thought the young man, and the gold pieces ironically jingled: "In the sweet!"

There are many classes of people waiting their turn, some impatiently and others quietly and patiently. There were business men who clasped in their hands well-filled bank books; they were waiting to make their daily deposits. On some was a look of grim, triumphant satisfaction, a consciousness that another victory had been won in the mad battle for wealth. On others was an expression of petulant impatience. Neither were the working-men absent, and occasionally a woman put in her nervous appearance. One thing very noticeable was the fact that a majority of the checks presented were quickly handed back by the teller with the remark: "You will have to endorse that check. Write your name on the back, please."

This is the commonest requirement of a bank, yet there are many men who forget it, or at least do not heed it. A great many checks are made out payable to the order of the person to whom the check is given, and unless reminded by the teller some parties think the check needs no indorsement so long as they present it themselves. Each check is subjected to a rapid though close scrutiny by the teller, and down it goes, and the money is forthcoming, provided the name is good. There was a young farmer in line, and he allowed his money-hole and looked at the teller, after a good survey he handed in a check for a small amount. The teller glanced at the signature, quickly turned the check over, and as quickly handed it to the farmer with: "This check is payable to the order of Simpson Blank; his name must be on the back."

"But I'm Simpson Blank." "That makes no difference. You will have to endorse it, anyhow." "Well, gimme a pen, then." "You will find one on the desk near you." "Where did you say for me to sign it?" "On the back."

HE GOT IT DOWN AT LAST. The man went to the desk and cautiously wrote his name on the back of the check, at the same time making all kinds of grimaces and putting his mouth through as many contortions as there were crooks in the letters spelling his name. He then handed the check over with the remark: "There you are, I ain't much used to signing 'ests on checks, but I reckon that'll git me the money, won't it?" He got the money, grasped it tightly in his right hand, rammed it into his pocket, and left.

"Tis pity, but 'tis true, that women sometimes take undue advantage of the chivalry of men. It is merely a bit of human nature now and then. A woman came in the door, and instead of waiting to be given a place by the men she crowded right in front of them and presented her check. Probably the same spirit prompted her that prompts four young ladies to walk across a crossing abreast on a muddy day and allow the men to step aside into the mud. It might be called selfishness, but it's idleness. It didn't take long for the student to learn his lesson there.

The reporter-student in conversation with the teller asked him if he was bothered with forged checks. He replied: "Sometimes I am, but I have not yet been caught. I tell you it places us in a ticklish position now and then when a check is presented. We want to be sure it's genuine, and at the same time do not wish to affront the person presenting it. And then we frequently have to positively refuse a check on account of the doubtful signature. There are many attempts made to beat banks, and a teller has some chance to study rascality and forgery. When a business man of good standing presents a check we don't examine it so closely as when a stranger presents one, but I can say this: that honesty and integrity have a money value in every bank."—Toledo Blade.

Sir Henry Taylor gives this example of Carlyle's vigorous and reckless speech: Carlyle being ill one day, Lady Ashburton insisted that a certain Dr. Wilson should visit him. The doctor went into his room and presently came flying out again. His account was that Carlyle had received him with a volley of invectives against himself and his profession, saying that "all the sons of Adam that were the less eminently unprofitable, as that a man might as well pour his arrows into the long, hairy ear of a jackass."

Professional Cards.

P. P. GRAY, M. D., PHYSICIAN AND SURGEON, Office, next door to the Honolulu Library.

J. M. WHITNEY, M. D., D. D. S., Dental Rooms on Fort Street, Honolulu.

EDWARD F. HOPKE, COUNSELOR AT LAW, Office: Room No. 9 (over the Bank), Spreckels' Block.

ASHFORD & ASHFORD, Attorneys, Counselors, Solicitors, Advocates, Notaries, Conveyancers, Etc.

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L. A. THURSTON, (SUCCESSOR TO SMITH & THURSTON) Attorney at Law, No. 18 MERCHANT STREET, HONOLULU.

S. H. DOLE, Counselor at Law and Notary Public, Office, No. 15 KAAHUMANU STREET, HONOLULU.

W. R. CASTLE, Attorney at Law and Notary Public, No. 10, MERCHANT STREET, HONOLULU.

W. F. ALLEN, Has an office with Messrs. Bishop & Co., corner of Merchant and Kaahumanu streets, and he will be pleased to attend to any business entrusted to him.

L. AINE & CO., Commission Merchants, Importers and dealers in Hay, Grain and General Produce.

WEST, DOW & CO., Importers and Dealers in all kinds of Music, Fancy and Miscellaneous Goods.

A. L. SMITH, Importer and Dealer in Glassware, Merit Silver-Plated Ware, Bronzes, Toys, Etc.

J. E. WISEMAN, Real Estate Broker and Employment Bureau, Rents Rooms, Cottages, Houses, and sells and leases Real Estate in all parts of the Kingdom.

BISHOP & CO., Bankers, HONOLULU, HAWAIIAN ISLANDS. Draw Exchange on THE BANK OF CALIFORNIA, SAN FRANCISCO.

THE COMMERCIAL BANKING CO., OF SYDNEY, SYDNEY, N. S. W. THE COMMERCIAL BANKING CO., OF SYDNEY, VICTORIA, AUSTRALIA.

THE BANK OF NEW ZEALAND, AUCKLAND. And its branches in CHRISTCHURCH, DUNEDIN, AND WELLINGTON.

THE BANK OF BRITISH COLUMBIA, PORTLAND, OR. THE AZORES AND MADEIRA ISLANDS, STOCKHOLM, SWEDEN.

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E. D. HOFFSCHLAGER & Co, Importers and Commission Merchants, No. 48 QUEEN STREET, HONOLULU OAHU, H. I.

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THEO. H. DAVIES & Co, Importers and Dealers in British and Foreign Marine Insurance Company, Northern Assurance Company (Fire and Life).

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THE WESTERN AND HAWAIIAN INVESTMENT COMPANY (LIMITED), Money loaned for long or short periods on approved security, W. L. GILCHRIST, Manager, OFFICE BEAVER BLOCK, FORT ST., HONOLULU.

GONSALVES & CO., Wholesale Grocers and Wine Merchants, BEAVER BLOCK, QUEEN STREET, HONOLULU.

THOS. G. THURM, Importing and Manufacturing Stationer, Book-seller, Printer, Book-binder, Etc., And publisher of the Hawaiian Almanac and Annual. Dealer in Fine Stationery, Books, Music, Toys and Fancy Goods.

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CHOICEST MEATS FROM FINEST HERDS, Families and shipping supplied on short notice and at lowest market prices.

C. K. MILLER, GENERAL BUSINESS AGENT, 42 MERCHANT ST., HONOLULU.

In conjunction with Mr. J. A. Magoon, will attend to all matters of business for the residents of the Hawaiian Islands who may need an Agent.

I do not confine myself alone to the Business Houses, but also to the domestic class who would wish me to attend to any matter of business, especially to making purchases either in Honolulu or San Francisco, in any line of General Merchandise.

To the Business Houses I will give my careful attention in all matters pertaining to General Business, viz: Adjusting and Collecting Accounts, Distribution of Bills and Circulars, Custom House Entries, Buying and Renting Real Estate and Personal Property.

All Legal Documents will be carefully and neatly drawn up by Mr. J. A. Magoon. I will attend to all matters entrusted in my care in a careful, courteous and neat manner, and with quick dispatch. Agent for Klunker & Co. Red Rubber Stamps. Telephone — P. O. Box 113. 61-17.

Insurance Notices.

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BOSTON BOARD OF UNDERWRITERS, C. BREWER & Co, Agents for the Hawaiian Islands.

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HAMBURG-MAGDEBURG FIRE INSURANCE COMPANY of Hamburg, A. JAEGER, AGENT.

BREMEN BOARD OF UNDERWRITERS, F. A. SCHAEFER & Co, Agents.

BRITISH FOREIGN MARINE INSURANCE COMPANY (LIMITED), THEO. H. DAVIES, AGENT.

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FORTUNA GENERAL INSURANCE COMPANY of Berlin, F. A. SCHAEFER & Co, AGENTS.

GERMAN LLOYD MARINE INSURANCE COMPANY of Berlin, F. A. SCHAEFER & Co, AGENTS.

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NORTH GERMAN FIRE INSURANCE COMPANY of Hamburg, H. HACKFELD & Co, AGENTS.

TRANS-ATLANTIC FIRE INSURANCE COMPANY of Hamburg, H. HACKFELD & Co, Agents.

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY, BISHOP & CO. AGENTS.

NEW ENGLAND MUTUAL LIFE Insurance Company of Boston, Mass., INCORPORATED 1815.

At the end of the ad. year, Cal-Surr. VtE. Paid-up Ins. \$50,000,000. Assets \$37,012,913. Reserve \$7,500,000.

EXAMPLE OF NON-FORFEITURE PLAN: Insured age 35 years—20 years Endowment Plan for \$5,000. Annual Premium \$249.50.

Shipping.

INTER-ISLAND STEAM NAVIGATION CO. (Limited) THE BEST ROUTE To the World-Renowned Volcano of Kilauea, Via Punaluu, Hawaii.

THE NEW AND STURGEON (Strm. W. G. Hall Malulani.) CAPT. BATES, PUNASA SIMERSON. LEAVES HONOLULU AT 5 P. M. TRI-MONTHLY ON

Tuesday, March 9, touching at Maunaloa, Maui, about 12.30 a. m. Kailua, Hawaii, about 2 a. m. Kealahou, Hawaii, about noon. And other Kona ports, arriving at Punaluu at 6 P. M. of the day after leaving Honolulu.

Returning she will leave Kona at 7 A. M. on Monday, March 15th, touching at all way ports, including Maunaloa, Maui, at 6 a. m., and arriving at Honolulu 3 P. M. on the day following her departure from Kona.

By this route the entire trip is made in five and a half days, allowing Tourists two nights and one whole day at the Volcano House.

Apply to HARRY ARMITAGE, Agent for the I. I. S. N. Co., "New Route to the Volcano," at J. J. Williams, Photographer, No. 102 Fort Street, Honolulu; Or at Office of the I. I. S. N. Co., on the Esplanade.

CHARLES BREWER & Co, KILBY STREET, BOSTON, AGENTS OF HAWAIIAN PACKETS, General Commission Agents.

PLANTERS' LINE FOR SAN FRANCISCO, C. BREWER & COMPANY AGENTS.

OCEANIC STEAMSHIP CO. The new and splendid A1 Steamship "MARIPOSA" Of the Oceanic Steamship Company, will be due at Honolulu from Sydney and Auckland on or about

May 8th. And will leave for the above port with mails and passengers on or about that date.

For Sydney and Auckland, The new and fine A1 Steamship, "MARAROA" Of the Union Steamship Co., will be due at Honolulu from San Francisco on or about

April 17th. And will have prompt dispatch with mails and passengers for the above ports.

Books Relating to Hawaii, Our Journal in the Pacific, Jarvis' History of the Hawaiian Islands, Andrew's Hawaiian Dictionary, Andrew's Hawaiian Grammar, Whitney's Guide Book.

WORKS OUT OF PRINT, A Few Copies Only, Hawaiian Club Papers, Honolulu Directory and Historical Sketches of the Hawaiian Islands, Hassinger's Custom House Tariff and Digest.

THE ISLANDER—An 8vo. weekly journal, March to November, 1875. Together with an excellent variety of MISCELLANEOUS WORKS, ALBUMS, For sale by THOS. G. THURM, No. 160 FORT ST.

Shipping.

Wilders' Steamship Company, (LIMITED) New Route to the Volcano Via Keaouhu. ROUTE AND TIME TABLE

THE KINAU, KING, COMMANDER LEAVES HONOLULU, H. I., AT 4:00 O'CLOCK P. M. each week. Touching at Lahaina, Maunaloa, Maunaloa, Maui, Maluana, Kawahoe, Laupahoehoe and Hilo, Hawaii, and will make two trips to the Volcano each month, leaving Honolulu on the first Monday following the arrival of the mail steamers from San Francisco.

When the steamer arrives on Monday the KINAU will leave on that day. PASSENGER RAINS will connect with the Kinau at Maunaloa. THE KINAU WILL TOUCH at Honolulu and Paunahou on down trips from Hilo for Passengers if a signal is made from the shore.

The steamer KINAU will make the VOLCANO TRIP, touching Keaouhu on Wednesday morning, giving Tourists two days and two nights at the Volcano House. Tickets for the round trip \$50.00, which pays all charges.

THE KINAU will arrive in Honolulu Sunday morning on Volcano Trips. On Hilo Trips, will leave Honolulu on Tuesday, and return Saturday morning. LIKIEKIE, LORENZEN, COMMANDER LEAVES MONDAY AT 5 P. M. for KANAKAKAI, KAHU LOI, HUELLO, HANA AND KIPAHUKI; and for KANAE, MOELAU AND NUU every other week. Returning will stop at the above ports, arriving back Saturday morning.

THE KILAUEA ROUTE, WEIBARTH, COMMANDER LEAVES REGULARLY for Paunahou, Kohala, Ooia, Kakaia, Honouliuli, Laupahoehoe, Hakalan and Ooia.

THE LEHUA, DAVIES, COMMANDER WILL LEAVE REGULARLY for same ports as the Kilauea Hou.

THE MOKOLEI, MCGREGOR, COMMANDER LEAVES EACH MONDAY AT 5 P. M. for KANAKAKAI, KA MAUO, PUKO, LAHAINA, LANAI, MOOANI, HAIKUA, WAILANA, PELEHU AND KALAPAUA. Returning leaves Pukoo Friday at 10 A. M. for Honolulu, arriving Saturday morning.

S. G. WILDER, Pres. S. B. ROSE, Sec'y.

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WALLACE JACKSON, PROPRIETOR AND MANAGER, Mr. Jackson wishes to notify the Public that he has opened a cool and commodious stable at the corner above mentioned, known as the Pacific Boarding and Sale Stable, for the purpose of boarding horses or stock by the day, week or month, which will be a special convenience to parties who wish to have their rigs well kept through business hours.

Mr. Jackson wishes to notify the Public that he has opened a cool and commodious stable at the corner above mentioned, known as the Pacific Boarding and Sale Stable, for the purpose of boarding horses or stock by the day, week or month, which will be a special convenience to parties who wish to have their rigs well kept through business hours.

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