

**RALPH RANSCOMB,
BANKER**

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Ralph Ranscomb, Banker by Theodore W. Nevin

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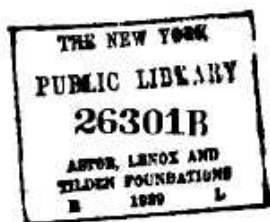
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I

No more remarkable document was ever given to the public than that which accompanied the will of the late Ralph Ranscomb, multi-millionaire banker and capitalist, philanthropist without peer, founder of countless charities, patron of innumerable benefactions, looked up to and revered by a whole nation and pointed out as the ideal man for boys to pattern their lives after if they would be successful and at the same time worthy. No document ever created the profound impression among the circle of man's intimate acquaintances that this one did, revealing as it did the innermost secrets of the business world, the hidden motive springs of high finance, and the forceful chicanery by which vast fortunes are sometimes amassed.

But of greatest and most fascinating interest to the public at large is the laying bare in this remarkable paper of the secret workings

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of a human heart, the high ambitions, the covert plottings, the carefully timed and executed plans, the splendidly wicked achievements which were called success by the on-looking world.

Some there are who have censured the son to whom this strange document was left for making it public, but Henry Ranscomb was a man in whom was embodied, through his mother and by his early training, virtues which his father had not, even though he lacked the father's masterful strength. The son, after pondering over the matter for a long time, at last decided that even his father would have wished that this story of his life be given to the world, as a warning to over-ambitious young men to stay off the paths he had trodden to such a bitter end.

Mr. Ralph Ranscomb, the father, had been one of the leading men of the city, a banker, connected in a guiding capacity with many of the principal financial and commercial institutions, and a millionaire many times over. He had accumulated his immense fortune through his own efforts, and he was recognized generally as a man of tremendous abil-

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ity. His advice was sought at all times and invariably acted upon; for it was always sound. Even in civic affairs he was appealed to when the undertakings were of any moment, for to have them indorsed by Banker Ranscomb was equivalent to having them marked "sterling." This meant that they would be adopted and carried to completion, for few would think of opposing anything which Mr. Ranscomb approved. He was thus not only a man of great wealth, but a powerful factor in shaping the financial and civic life of the city.

While he had been a liberal contributor to religious and charitable institutions, and, for such a busy man, had devoted considerable time to their management, his course in this respect had not attracted more attention than that of other rich men, for there were many who had been as generous as he. But after he had recovered from a long sickness, a fever, which occurred several years before his death, his charitable propensities took on an entirely different character. The munificence of the man previously had been a small rivulet; it now became a mighty river.