

ANCIENT COUTTS' BANK.

IT WAS ESTABLISHED NEARLY TWO HUNDRED YEARS AGO.

Queen Anne Lodged Some of Her Superstitions in It, as Did Alexander Pope, Pitt, Fox, Sir Walter Scott, Thackeray, Dickens and Others of Note.

[Special Correspondence.]

New York, June 27.—A little way down the Strand, in London, within a stone's throw of the National Gallery, there is a long and somewhat grimy looking building, with iron railings running from one end to the other. Foreigners and country cousins on a visit to London stare at it and ask, "What is it?" There is nothing on the face of it to show. There is a little narrow door, but no name on it, several windows, but they show nothing except a want of washing. A constant stream of people may be seen passing in and out, like so many bees hurrying in and out of a hive, and generally there are two or three carriages waiting. It might be taken for a workhouse, only as a rule the visitors to those establishments are not carriage people, nor are ingress and egress quite so free as appears to be the case here. It might be a school for, as the Bluecoat school boy said to a strolling old gentleman, in reply to the query, "Well, my little man, what might your name be?" "My name might be Beelzebub, but it isn't." If, to solve the difficulty, the learned foreigners or country cousins were to ask the nearest policeman, "What is that building?" he would reply, "Coutts' bank."

They might then be asked what they were looking at one of, if not the oldest and richest banks in England, a bank which was old before joint stock banks were thought of. The oldest joint stock bank (with the exception of the Bank of England) cannot boast a longer existence than sixty years. Coutts' bank, originally founded in 1692, will, in three years from the present date, have completed 200 years of its life. It speaks wonders for the ability and integrity which have from time to time been brought to bear upon the management of the institution, that after two centuries of ceaseless activity, it not only continues to exist, but that its prosperity and renown continue to increase.

Despite its somewhat meager external appearance the interior embraces a series of spacious and even handsome offices, and the ever growing requirements of the business have caused the bank to stretch itself out at the rear, right and left, into the Adelphi and the adjacent neighborhood. It has in particular absorbed a house in James street, Adelphi, where Lord Beaconsfield and his father once resided. The lease is still extant by which the house was conveyed from Mr. Isaac Darnell to Mr. Thomas Coutts. Another interesting document in the possession of Messrs. Coutts & Co. is the marriage certificate of George IV and the unfortunate Mrs. Fitz Herbert. The underground premises for the storage and safe custody of plate checks, jewelry and valuables of various descriptions, run along the entire extent of the ground occupied by the bank, and go down so many flights below the surface that it is calculated to give one a very fair notion of the bottomless pit.

Just inside the door, by the porter's lodge, stands a stalwart gentleman in blue, brave in buttons, heroic in helmet and terrible with truncheon, in short, a policeman, ready to attend to any chance visitors with larcenous tendencies for bank notes or who may wish to "try it on" with a forged check. Happily his services are not often required, although there are certain "dealers in d'industrial" who make a specialty of selling notes and kindly endeavor to save them the trouble of carrying them all the way home.

Stepping on through the swinging doors we find ourselves in what is technically called "the shop." This is a large and lofty apartment, where the payment of checks, bills and other negotiable documents takes place. On the right is the counter where busy clerks daily pay away and receive hundreds of thousands of pounds—so vast are the proportions modern banking has assumed. Going straight on we cross a bridge which connects the Strand with the Adelphi premises. Here we see a spacious room of more handsome proportions than "the shop" we have just left.

The partners sit here, and all around are doors leading to different departments where the inner work of the bank is done. At the end, is the "bank parlor," that important feature of all banking establishments, where anxious customers are, for example, informed that they can be accommodated with a loan of £20,000, or, under more happy circumstances, inform an official of their wish to lodge their funds.

The bank parlor, for there are more than one, contain portraits of some of the former partners, the older ones being easily distinguished by their peculiar attire—their hair in those days. There is also a portrait of the Baroness Burdett-Coutts, who has been connected with the fortunes of the house for more than fifty years.

Perhaps the most famous of the partners was Thomas Coutts, who entered the house in the year 1761. In Chambers' Journal we read that "Thomas Coutts became the first banker in London. Great from his wealth and munificence, mingling in the highest circles, and yet never forgetting Edinburgh, which he visited on one occasion with Sir Walter Scott, his friend and kinsman, when he was complimented with the freedom of the city by Sir Coutts and his daughters. The first married the Earl of Guildford, the second the Marquis of Bute, and the third Sir Francis Burdett. The daughter of Sir Francis Burdett was created a peeress in 1871 with the title of Baroness Burdett-Coutts.

There is also a portrait of Mr. George Robinson, who recently died at the advanced age of 91, after no less than seventy years of active service. He entered the office as a clerk in 1815, was eventually taken into partnership, and continued until almost the close of his life to take an active part in the management of the bank's affairs. Dignity and decorum est pro patria vivere, might well have been his motto.

In bygone days every house had its "sign," and Coutts' was known as "The Three Crowns." The old sign of the date of the founding of the house, "1692," still appears on the checks. The sign originated from the fact that three royal families then, as now, banked here, viz.: Those of England, France and Belgium. Of the English royal family Queen Anne was the first to open an account with Messrs. Coutts & Co., and her signature is still preserved in one of the ledgers. From that time all the English sovereigns have banked here. The bank numbers among its constituents the creme de la creme of the aristocracy both of England and France. Of the latter suffice it to mention such names as the Comte de Paris, the Duc de Nemours, the Duc de Alencon, etc., etc.

The list of celebrated characters who have banked here would occupy a formidable space; Alexander Pope, Pitt, Fox, Sir Walter Scott, the Duke of Wellington, Thackeray, Charles Dickens, etc., etc., have all been familiar figures in their day at 59 Strand.

All this is, however, beginning with the one in 1692 (with the exception of one or two, irreparably injured by damp, are still carefully preserved. The penmanship in some of them, written before the era of steel pens, is very beautiful, but rather suggests to an irreligious mind that they may have taken "all day" over it.

The bank employs 100 men, some of whom have been in the house for more than half a century, but at least years the staff has been gradually assuming a younger appearance than of yore, at least this was the opinion of one of the old customers of the bank who called in some few months ago. He said that in former days he never used to do business with anybody under 80 years of age, but now when he came and asked for £10,000, a beardless boy of 16 came forward and told him that he was the proprietor.

Coutts' adheres strongly to their old customs. One of them is the old-fashioned rule of clean shaving, dating from the time (some hundred years ago or more) when our fathers wore wigs and knee breeches, and shaved clean. This, no doubt, accounts for the particularly juvenile appearance of the younger men.

There is a story current that the Comte de Paris, during a recent visit, noticed and greatly wondered at the universal absence of moustaches. Expressing his surprise to the Prince of Wales and asking the reason, the prince good humoredly replied he supposed it was to make them look innocent.

There is a large library on the premises, the gift of the Baroness Burdett-Coutts. Here are illustrated papers and a file of The Times, and here some of the men conversing with our office hours for a quiet game of chess.

Another old custom, which we may mention by way of conclusion, is that every year, some time in the afternoon or evening of the 24th of June, all the men adjourn to the luncheon room to eat strawberries, which are always provided for their delectation on that day. Nobody quite knows why, but nobody objects.

ASTOR'S DRURY LANE GIRL. NEW YORK, June 27.—Parents of the Drury Lane girl? Father? A brute. Mother? A scold. Brothers? Bears. Her infancy? Scoldings. Boxed ears. Cyclones of temper from mother and elder sisters. Lugged the baby till it could walk when just able to lug herself. Home from morning till night a lesson in wit within barriers of a well-to-do mother. Times the reason for growling, chewing and abusing. Beef, beer and bullying. Ran away from home, sweet home, at sweet sixteen. Found another girl. In street. Brought up just the same. Sympathized. Other girl a pioneer. Had found path leading to freedom. Path of virtue. Broad and free. Room for ten abreast. Plenty of company. Plenty of excitement. Plenty of change. No limitations but capacity of purse. Tread it. Raced on it. Not by slow degrees. By quick degrees. Gone longer and longer from home. Scolded for absence. Then whipped. Sudden disappearance. All night. Search by parents. One week. Give it up. Girl in another part of London. Lost in the swarm. Population 4,000,000. Keeps shady by day. Smokes in the evening. Has a dog. Gets into the dog's. And gin. Exclaims in places with respectable sewing girl or girl out at service? Not she. Too much drudgery. Too much bonding. Compensation what? Few pence a year. Looked on as inferior. Told to be content with station Providence has assigned her. See reward of virtue. Long hours of work. Wages? Sufficient to keep body and soul from falling apart. Begotten child of misfortune. Possible consumption. Probable emaciation. More or less starvation. Not for Susan. Possibly has tried it. Reward for virtue not tempting. Narrow path too hard. Straight, to be sure. Straight and monotonous. Turns into broad road. Leads to death. Concludes death by gin no easier than death by starvation. And worse. Doesn't have to work so hard in dying. Goes for liberty. Vice means excitement. Pleasure means money. Thinks liberty is cheap. Gets into places from world of propriety. Propriety goes out of sight. Out of sight out of mind. Reminded of it possibly at times by preacher. Missionary sent to start reform in her quarter. Good man, of course. But forty foot pole preaching. Sermonizes at long range. Talks to her as if he belonged to another, better and holier world. Tells her to reform. Tells her to be a Christian. "Will reform pay your room rent and buy us mutton chops?" Poser for preacher. Girls not nice. Naughty. Naughty but practical. Good man, however. Loves you with a large light. So do girls. So do all of us. Mary and Amen. Let's pray for charity. Charity for us all. All sinners and gone astray. PRENTICE MULFORD.

NEW YORK FASHIONS.

OLIVE HARPER HAS SOMETHING OF INTEREST TO SAY.

Could Her Hair Be Made to Look Pretty and Dainty by Dressing Them Up in Attire as Delicate as That of the Ladies?—How Smart Women Beautify Theirs.

[Special Correspondence.]

NEW YORK, June 27.—I wonder if men could be made to look as pretty and dainty in the little trifles that make femininity so charming? Imagine a man with his whiskers blending and losing themselves in the soft folds of a lace fichu, or with a bewildering array of ribbons and flowers on his head matching the color of his eyes! And wouldn't a lovely soft fichu, all one labyrinthine tangle of lace and delicate surah, take away that hard, coarse look that comes of a beard two days old? You know that women rely largely upon those effects for their own tender beauty.

Ninety-nine times out of a hundred the people who dance are utter strangers to each other, and they are for the most part respectable people, clerks, shop girls, milliners, etc., and often I have seen women dance with little babies in their arms. Sometimes there will be three or four sets dancing together, but more often only one. Few stop to look, as the sight is so common.

It appears as if this was a recognized custom, and that it was quite proper, for it excited no comment, and as soon as the four had danced out their figure they went their way with scant ceremony in the way of leaving taking. It was but a bit of harmless amusement, and no one thought it in any way wrong, neither dancers nor spectators, and no one presumed upon the fact of dancing as a vis-a-vis to try to force a further acquaintance.

Sometimes the dancers would be all girls; often quite elderly persons, both men and women, and they would each and all fall into a set at once without the slightest ceremony and dance with a vim and gusto that only equaled their grace, for the dance is very pretty and graceful.

One evening, just before dark, I had been a short distance to meet some letters, and on my way back came to where a man was playing the familiar tune, and there were three girls all impatiently tapping their feet. I saw that they expected me to join, and hurried by, looking about for acquaintances; and seeing none, I joined them, but the step was beyond my power, and I had to give it up.

I know Lady H.—(Mary Dudley-Hardy, who is well known in America, and she and her pretty daughter danced four or five "figures," as they called them, with a couple of shop girls right in Oxford street one evening, after which they entered their carriage and drove away.

Another time I saw a jolly faced old Englishman, a real type of the English gentleman as we read of him, take his place and dance with pleasure within a stone's throw of the British museum.

Afterward I saw him in Westminster, where he was pointed out to me as a prominent member of parliament (MacDonald Cameron). I should not be a bit astonished to know that his royal highness and perhaps her royal highness joined in one of these innocent sidewalk dances, and in fact, I feel sure that his royal highness has. But imagine, will you, a Fifth avenue girl dancing on the sidewalk with the first person she meets to the music of a hand organ! The skies might fall, but that would never happen, and yet it is a harmless amusement and a little pleasure in ugly London.

MARY BRENNAN.

CHESS AND CHECKERS. Chess Problem No. 16. Black to play and mate in two moves. Checker Problem No. 16—By J. F. Simon. Black—3, *22.

White to play and mate in two moves. Checker Problem No. 16—By J. F. Simon. Black—3, *22.

White—15, 14. Black to play and win. SOLUTIONS. Chess Problem No. 15: 1. Kt to Q 5 x. 1. K x B P 00. 2. K x P. 2. K to B 4. 3. R to B 5, mate. White—15, 14. Black to play and win. SOLUTIONS. Chess Problem No. 15: 1. Kt to Q 5. 2. R to B 5, mate. 3. R to B 5, mate. 4. R to B 5, mate. 5. R to B 5, mate. 6. R to B 5, mate. 7. R to B 5, mate. 8. R to B 5, mate. 9. R to B 5, mate. 10. R to B 5, mate. 11. R to B 5, mate. 12. R to B 5, mate. 13. R to B 5, mate. 14. R to B 5, mate. 15. R to B 5, mate.

benzoin in water, is all that is required to keep a face fresh and healthy. Beyond that no one can go. The hair may and should be dressed in the most becoming way; the shape of bonnet or hat studied in its relation to the shape of the face. Colors should be such as will harmonize best or bring out latent beauties. I have seen women that looked like sorrowful frowns in green appear almost radiant in some other color that was the proper one to wear. The general rule is that brunettes should wear black, white, yellow, cream, brown, pink, and any of the reds, leaving the blues, greens, lilacs, grays and other pale and delicate tints to the blondes, and as a general rule this can be observed, yet the tasteful woman who studies her own possibilities will learn to make all colors her own by judicious combination. Marie Gordon, John T. Raymond's first wife, used to look superbly beautiful in a dark green velvet gown, with a bunch of pale pink roses at the throat, her dark beauty shining out resplendent thus decked. And the late Mrs. Thomas A. Edison, a magnificent blonde, used to wear every color under the sun and look equally beautiful in all, because she had the gift of adapting each to her own personality.

The dainty little accessories which each lady can make for herself after the designs herewith will aid in adapting any color or material to any lady, and being all exceedingly easy to make will help, I hope, with those few hints to render each woman who wears them irresistible. The open linen collar is the newest out, and is adapted to young ladies who affect tailor collars in hot weather. The velvet sailor collar is posh, and can be of any color. The beaded front and collar are very elegant, particularly for lace dresses. The lace ones are for any or all tastes, and pretty enough to excite envy in the hearts of men. I am sure. Poor

more things in heaven and earth, than you or I ever dreamed of.

Brussels Sprouts and Savoy. For a delicate form of cabbage Brussels sprouts are to be commended. These require a rich soil. The plants ought to receive the same treatment as do cabbages, but the sprouts last all summer, and should therefore be placed where they can have the whole ground for the winter. The plants grow with a large, loose, cabbage like top and a tall stalk below, over which little cabbage like heads form, which can be gathered all summer and until the hard frosts of the north may destroy them. At the south they endure the winter.

Most people who consider cabbage an essentially coarse food are unacquainted with the Savoy cress. Even the Savoy which has been crossed, and increased in size and coarseness, like the Drumhead Savoy, are still far superior to the ordinary Dutch and Drumheads. And now we have a variety known as the Nettled Savoy, which combines fair size with the highest quality.

A suggestion for Sheep Shearing Time. Many farmers at sheep shearing time roll up the fleeces so carelessly and hide in them so much filth that it is not strange they receive low prices for the clip. Another thing, all fleeces ought to be clipped out of the burrs. The Wool Grower, calling attention to this subject, says: If sheeps are ranged in a section where burrs grow, of course their fleeces will be more or less infested with the nuisance, and the wool will not net the owner three cents a pound and upwards less, depending upon the amount of burrs and the price of wool, than if free from the defect; for if a buyer can feel a few burrs in a piece of wool he naturally concludes that the bodies and flanks of all fleeces of that clip are loaded with burrs, and that the wool is of inferior in accordance with that view. When shearing is progressing, the men who are trying up the fleeces can pass their hands over each fleece as it lies upon the wool table, and in a few moments can clip off the burrs with a pair of shears. If they are unable to keep up with the shears and do that, we think it would pay the owner of the wool to put an extra hand or two at the work, and let them pass the fleeces along to Paris, the Duc de Nemours, the Duc de Alencon, etc., etc.

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