STRONG TREASURE HOUSES

WHERE MONEYED MEN OF NEW YORK DEPOSIT THEIR CASH.

The Great Safe Deposit Vaults—How Treasures are Handled and Where They are Kept.

Necessarily the great money deposits of the continent are in New York city, writes Irving Bacheller, in the St. Louis *Republican*. There are about seventy-five banks represented every day at the Clearing House, and there are nearly as many others which conduct their business independent of it. Then there are the safe deposit vaults, comparatively recent but interesting institutions, which abound in all parts of the city. The large uptown vaults are magnificenty appointed. Here the millionaires unload their stocks, bonds, securities and often their cash for safe-keeping. The floors are tesselated. Plate glass, marble, polished brass and steel are the material which make up their interiors. The vaults are approached through a network of steel and iron. They are low, square apartments, the walls of which hold lockers of all sizes, ranging from four inches wide by two inches deep to two feet square. The rental of each slide varies from $8 a year to $600—the price paid by W. H. Vanderbilt for his slide in the vault of the Lincoln National Bank. The slides are of tin, about three feet in length, which fit into the compartments of the wall and are inclosed by heavy iron doors.

"But is there not danger that patrons may open each others' boxes?" the Superintendent of a large vault was asked.

"Not the slightest danger," he replied. "You see," he continued while he stirred up a huge pile of keys which lay upon the table before him. "No two of these keys are alike. When any person hires a slide he comes to this pile and picks out a key at random. We then fit the lock to the key. But no customer can open his slide even then unassisted. There is a second lock to every door which cannot be turned except with a key which I carry, so that no slide is accessible without the assistance of both the lessee and the authorities of the vault. This protects customers from each other and relieves us of any temptation to load up and start for Montreal."

Each of the large vaults has a coupon room containing a number of stalls supplied with writing facilities into which customers may retire to attend to their coupons and all correspondence relating thereto. They are free to all customers. It is said that many business men who have little or nothing to deposit hire a small box for the sake of getting the privilege of the coupon rooms and saving the expense of office rent.

For some years all the checks of the Vanderbilt family had been drawn against the Lincoln National Bank, which was founded by William H. Vanderbilt to save himself the commissions which formerly went to other banks. In a corner of the great deposit vault of this bank, inclosed by heavy iron bars, are the slides used by the Vanderbilts. The inclosure is perhaps six feet square and contains an ordinary table and chair. During the latter years of his life Mr. Vanderbilt was frequently seen at this table poring over his private papers. Here he enjoyed absolute seclusion with a large share of the fortune which he controlled at his elbow. In the large box dedicated to his private use he once kept $55,000,000 in government bonds. Two men were kept busy night and day clipping off the coupons. The slide will be reserved for the use of Mrs. Vanderbilt.

In another part of the vault is the slide leased by General Grant. It is about six inches square, and lies next to the floor. It is now held by one of his sons.

On the west side of Broadway, opposite the City Hall Park, stands a low antique structure of brownstone, which looks like a remnant of old New York. Surrounded by magnificent warehouses, its quaintness and simplicity challenges attention. It is the Chemical National Bank—one of the greatest banking houses in the world. Although it has never paid a cent of interest, it carries upwards of $23,000,000 net on deposit. With a capital stock of $300,000 it has accumulated a surplus of $4,500,000. Three thousand two hundred dollars was recently bid for a single share of its stock, which originally brought $100. The Chemical Manufacturing Company was organized in 1824, and its charter conveyed the privilege of banking. In 1844 the bank proper was organized by Peter Goelet, who then lived on the corner of Broadway and Nineteenth street. Its directors were money lenders instead of money borrowers, and it started with a clientage of those fortunate old New Yorkers who owned most of the land on which what is now called uptown was built. Inevitably, these men grew solider until it had a clientage of extraordinary wealth and influence. Since its organization it has paid over $6,500,000 in dividends, the percentage ranging from 12 to 100. Perhaps one of the most important reasons for its success is the fact that it has always maintained specie payments even when gold was quoted at 280.

Its interior is exceedingly plain. From the bare boards of the floor to the unvarnished ceiling there is no appointment which does not serve some purpose in the processes of banking. There are no rugs, no polished metal, no gorgeous hangings. Its plain appointments have become old and worn under the attrition of hard work. A bank cashier from the far West while in the city recently went to take a look at the bank and exchange compliments with its officers. He had expected to find a place resplendant with brass and marble and porphyry. Astonished to find it so plain, he remarked: "I see you do not go in for frescoes." "No," replied the cashier, "we fresco the vault." Probably either the Park bank or the Importers and Traders' handle as much money as the Chemical, but when we consider that they have more than ten times the capital stock of the latter our minds cannot institute a comparison between them.

But the largest depository of money in America is the Sub-treasury Building, that stands on the corner of Wall and Nassau streets. Every one who ever visited New York has seen it and the heroic statue of Washington which stands at its doric portals and the stone on which his mortal feet once stood. Eighty-five per cent. of Uncle Sam's debts are paid here. From fifteen to twenty thousand checks are paid here daily. The receipts of postmasters, customs and internal revenue collectors are turned into its vaults. It carries on deposit an average of $180,000,000 in cash. Half of this amount is in gold, which is stored away in bags containing $5,000 each. Its daily disbursements to the banks of New York average $600,000. It is substantially built of white granite. Its ceiling is a dome of white and gold supported by Corinthian pillars. It is an architectural strong box and its walls are thick enough to shut off the most penetrating cupidity from the treasures within.

The Banana and Pineapple.

The large steamers and sailing vessels from the West Indies and Central America that carry bananas come into New York all the year round, for in the happy countries where the fruit grows there is no season, new vegetation coming up all the time. The banana requires a deep rich earth and much moisture to grow to perfection. The plant comes up like a palm with tightly folded green leaves, which are followed by others until the stems of the leaves have formed a trunk eight or ten inches thick. Nine months from the plant's first appearance a deep purple bud appears in the centre of the leaves, which grows large and hangs down like a huge heart. The purple bud falls off, disclosing rows of other buds. Each miniature fruit has a waxen yellow blossom.

In three or four months the fruit ripens and the plant begins to die. The bunch of fruit is generally cut while yet green, and ripened in New York, as shown in our sketch of a banana cellar. When the bunch is cut the plant dries up and from its base spring up other plants.

Although most banana bunches hang down in maturity, a variety is found on the Society Islands whose very large bunches of orange-colored fruit stand up erect. The Brazilian banana tree rises to a height of fifteen or twenty feet, but the Chinese variety seldom exceeds five feet. Along the coast of Arracan a banana grows full of feeds.

Bananas in the tropics are eaten raw or with sugar and cream, or wine or orange juice. Cooked when green or ripe they are fried alone or in butter, baked with the skins on or made into puddings or pies. They are made into a paste which is the staple food of many Mexican tribes. Bananas contain much nourishment, for Humboldt states that a surface of ground bearing wheat enough to feed one man will when planted with bananas feed twenty-five. In the tropics the young shoots are cooked as asparagus and the fibres of the leaves make a textile fabric of great beauty. A banana plantation will yield all the year round.

The pineapple grows much farther north, is cultivated extensively in Florida, and found even in the Dismal Swamp of Virginia. It takes its name from its resemblance to the cones of some species of pine. It is nearly related to the canna, ginger and banana families. The American origin of the pineapple has been disputed since it has become naturalized in parts of Asia and Africa. The best authorities believe that it is a native of Brazil, and perhaps of some of the Antilles.

The pineapple is a biennial with the habit of an aloe. It grows in the centre of a cluster of leaves which curve gracefully out from the centre. From this foliage arises a stem two or three feet high, on the upper portion of which the flowers are crowded in the form of a conical spike. The fruit appears after the flowers drop off.

The first pineapples known in England were sent as a present to Cromwell, and the first cultivated in that country were raised about 1715. Pineapples are taken from the West Indies to England in considerable quantities, but the fruit is so inferior to that raised under glass that its cultivation for the London market is successfully prosecuted. The fruit sold in New York is greatly inferior to that sold in London. Thirty per cent. of the pineapples sent here usually perish on the voyage. Of the pineapples imported into the United States about one-third come from Eleuthera and San Salvador. The business of canning the fruit is largely pursued at Nassau, N. P.—*New York Graphic.*

Furniture Lumber.

Furniture makers are to-day using lumber which was called worthless ten years ago. Whitewood or poplar is used in immense quantities, notwithstanding its warping qualities. The growing scarcity of our natural supply of lumber leads manufacturers to experiment with so-called "worthless" varieties. Cypress is working into favor for architectural finish, and we would not be surprised if some enterprising manufacturer should come out with a most desirable piece of furniture, possessing a delicate, and finely-marked grain, and yet consisting of nothing but unpretentious cypress. Hard pine makes a nice-looking job when finished in good shape, but has the serious objection of being full of pitch. Cypress has much the same appearance as hard pine, but the pitch is happily absent. The wood commonly known as "gum" has been successfully utilized. It is being worked into a great many forms, despite its well-known warping qualities, which are represented as being so great that the lumber "will not stay in the same county two successive nights." We are informed that picture frames have been successfully made of gum wood, and rumor adds that the very qualities that have hitherto condemned it have been utilized in the manufacture of self-rocking cradles. —*Forest, Forge and Farm.*

The Two Oysters.

Two Oysters, one of which was sick and the other well, were one day taking a walk, when the healthy Oyster said:

"You are a miserable creature. You are so infirm that you can't enjoy yourself, and if an enemy were to get after you, you would be too weak to make your escape. Now look at me; why don't you brace up and look like this? I feel like an athlete and I have a digestion like an ostrich."

Just then two men came along, and each one swallowed an Oyster. But the sick Oyster made a supreme effort, climbed out of the stomach into which it had been forced, and made its escape; while the healthy Oyster died an ignominious death in a tank of gastric juice.

MORAL: This Fable teaches the supremacy of a heroic spirit over the infirmities of the flesh.—*Life.*

SCIENTIFIC AND INDUSTRIAL.

In a new French method of diagnosis the condition of the eye is accurately estimated by means of variations in sounds sent through a sensitive form of telephone placed against the eyeball.

The river Euphrates is reported to be gradually disappearing in the spreading marshes just below Babylon, which have ruined the steamboat channel and are now obliterating navigation for rowboats.

In an address at the London Royal Institution Mr. William Anderson has offered the suggestion that cork, on account of its porosity, may prove to be superior to India rubber as a material for water-proof overcoats.

The average hight of Europe has been estimated by a German geographer to be 974 feet. Switzerland shows the greatest mean hight, 4,624 feet; and the Netherlands the least, thirty-one feet. Intermediate are Spain and Portugal, 2,298; Austria, 1,689; Italy, 1,595; France, 1,292; British Islands, 714; Germany, 601; Russia, 598; Denmark, 115.

There has been of late so much alarmist talk about the exhaustion of our coal fields, says the London *Truth*, that it is good news to learn that an inventor, Mr. R. M. Marchant, has at last perfected an engine in which the steam is returned to the boiler and, so to say, used over and over again. The saving in coal thus to be affected is calculated at eighty per cent. Besides saving coal, however, this invention will upset a pet theory of the engineering fraternity, who have always considered this problem as impossible as perpetual motion.

An interesting experiment, showing the influence of electricity on the growth of roots, has been made in Germany by Prof. Hodefleiss. Plates of copper were thrust upright into the earth and connected by wires with similarly placed zinc plates about 100 feet distant, an electric battery being thus formed, with the earth between the copper and zinc in the circuit. Both potatoes and beets planted between such plates gave an increased yield—beets fifteen per cent., potatoes twenty-five per cent—as compared with other parts of the same field.

Up to the present all mirrors manufactured in the United States have been from imported glass. The quality of the glass to retain the silvering and give a perfect production of the object must be of the best. This quality Pittsburg had never been able to produce until natural gas came into use. Now, by its aid, the fineness of the glass produced rivals that of the imported article. The entire absence of impurity, the perfect fusing of the ingredients, the rapidity of the melting, and the pure, intense flame for reheating or working, are the principal advantages.

According to the calculations made by a scientific writer lately, it requires a prodigious amount of vegetable matter to form a layer of coal, the estimate being that it would really take a million years to form a coal bed 100 feet thick. The United States has an area of between 300,000 and 400,000 square miles of coal fields, 100,000,000 tons of coal being mined from these fields in one year, or enough to run a ring around the earth at the equator 5½ feet wide and 5½ feet thick, the quantity being sufficient to supply the whole world for a period of 1,500 to 2,000 years.

Proctor remarks that a common error is the supposition that the earth moves in an obviously elliptical path, whereas it really appears to travel in a circle. Taking the earth's orbit when its eccentricity was very nearly at its greatest, 850,000 years ago, the numbers 325 and 324 represent the actual proportion between the greatest and shortest axes of the figure described by our planet's motion around the sun: so that, if a circle is drawn with a radius of three and a quarter inches, it nowhere departs more than the hundredth part of an inch from the ellipse which would represent with perfect accuracy the orbit of the earth 850,000 years ago, when it was so much more divergent from an exactly circular form than now.

A Soldier's Burial.

The following little incident, touchingly significant of the better feeling existing between the military people of the North and South, occurred recently at Mobile, Ala. A General of the United States army was on his way from Arizona to New York, where he purposed entering a surgical college to have a difficult operation performed. As the train with the sick soldier approached Mobile his aide saw that he was rapidly becoming very ill, and telegraphed ahead for assistance to convey him to a hospital. Dr. Hutton, the Medical Superintendent of the Marine Hospital, was at the depot with attendants and a carriage. The invalid was comfortably placed in it with the gentlest and most assiduous attention, but he died within sight of the building, a stranger in a strange land.

The next day Dr. Hutton—who will be remembered here as a former Detroiter—telegraphed to the family of the dead officer in Arizona for instructions as to the disposal of the remains and received in reply:

"Bury him where he died."

As soon as the Mobile Rifles heard that,

"A soldier of the legion
Lay dying in Algiers,"

they hastened to his help. But he was already dead, and it only remained for them to do honor to his memory. This they did by taking upon themselves the performance of the last rites as though the dead stranger had been one of their own comrades. They carried him draped with flags to the National Cemetery, and gave him all the honors of a military burial. In the afternoon of one of the hottest days of the Southern summer they marched in procession over the two miles of dusty road, and as the sun went down fired a farewell shot over the stranger's grave. Then covering it with flowers they left him in the peaceful bivouac of the dead.

The deceased soldier was a Philadelphian, and when the Mayor of Philadelphia heard of the "brotherly love" of the Mobile Rifles he sent them an autograph letter of thanks, accompanied by a beautiful floral tribute.

Surely this little incident is an earnest of united interests, and a proof that ever and always

"The bravest are the tenderest,
The loving are the daring."

—*Detroit Free Press.*

The scientific definition of "bright sunlight" is the power of the sun's rays through a circular burning glass to leave their mark on the sensitive paper on which they fall. This piece of paper is the record of the day's sunshine.

The Vice-President of the City Brewery, Mr. J. Helmus, of Louisville, Ky., was entirely cured in one week of a severe attack of rheumatism by St. Jabobs Oil.

A GEORGIA newspaper man visited a terrapin pen the other day where were confined 300 of these costly turtles. When their keeper rapped on the pen they crowded about like a drove of hogs, and showed like eagerness to tackle the feed, which was shrimps, crabs and small fish.

The true secret of success is merit. This is so with Red Star Cough Cure, a purely vegetable compound, entirely free from opiates, poisons and narcotics, and which has received the public endorsement of physicians and chemists everywhere. Twenty-five cents.

BANANAS are a lately introduced novelty in the English trade. They are brought from the West Indies in a chamber in the vessel, the temperature of which is carefully regulated by machinery. The English people look at the fruit askance.

Advice to Consumptives.

On the appearance of the first symptoms, as general debility, loss of appetite, pallor, chilly sensations, followed by night sweats and cough—prompt measures for relief should be taken. Consumption is scrofulous disease of the lungs; therefore use the great anti-scrofula, or blood purifier and strength-restorer—Dr. Pierce's "Golden Medical Discovery." Superior to cod liver oil as a nutritive, and unsurpassed as a pectoral. For weak lungs, spitting of blood, and kindred affections it has no equal. Sold by druggists the world over. For Dr. Pierce's treatise on consumption, send 10 cents in stamps to World's Dispensary Medical Association, 663 Main street, Buffalo, N. Y.

AMONG the workmen specially occupied with tar in the Paris Gas Works only three were sick in the course of seven years.

Startling Weakness,

general and nervous debility, impaired memory, lack of self-confidence, premature loss of manly vigor and powers, are common results of excessive indulgence or youthful indiscretions and pernicious solitary practices. Victims whose manhood has thus been wrecked should address, with ten cents in stamps, for large illustrated treatise giving means of perfect cure, World's Dispensary Medical Association, 663 Main street, Buffalo, N. Y.

AN Eastern syndicate has purchased 300,000 acres of the best coal lands in East Tennessee.

The Weaker Sex

are immensely strengthened by the use of Dr. R. V. Pierce's "Favorite Prescription," which cures all female derangements, and gives tone to the system. Sold by druggists.

COLOR-BLINDNESS is said to have been first reported in 1777.

Can Consumption be Cured.

We have so often seen fatal results follow the declaration that it can be cured, that we have unconsciously settled down in the belief that this disease must necessarily prove fatal.

It is true that occasionally a community has witnessed an isolated case of what may appropriately be termed spontaneous recovery, but to what combination of favorable circumstances this result was due none have hitherto been found able to determine.

We have now the gratifying fact to announce that the process by which nature affects this wonderful change is no longer a mystery to the medical profession, and that the changes brought about in the system under favorable circumstances by intrinsic causes may be made as certainly and more expeditiously by the use of the proper remedy. In other words, nature is imitated and assisted.

Tuberculous matter is nothing more or less than nourishment imperfectly organized. Now, if we can procure the organization of this food material so that through the process of elective affinity it may take its place in the system, we can cure the disease. This is just what Piso's Cure for Consumption does. It arrests at once the progress of the disease by preventing the further supply of tuberculous matter, for while the system is under its influence all nourishment is organized and assimilated. It thus controls cough, expectoration, night-sweats, hectic fever, and all other characteristic symptoms of Consumption.

Many physicians are now using this medicine, and all write that it comes fully up to its recommendations and makes Consumption one of the diseases they can readily cure.

The forming stage of a disease is always the most auspicious for treatment. This fact should induce persons to resort to the use of Piso's Cure when the cough is first noticed, whether it has a consumptive diathesis for its cause or not, for this remedy cures all kinds of coughs with unequaled facility and promptness. In coughs from a simple cold, two or three doses of the medicine have been found sufficient to remove the trouble. So in all diseases of the throat and lungs, with symptoms simulating those of Consumption, Piso's Cure is the only infallible remedy.

The following letter recommending Piso's Cure for Consumption, is a fair sample of the certificates received daily by the proprietor of this medicine.

ALBION, N. Y., Dec. 29, 1885.

I had a terrible cough, and two physicians said I would never get well. I then went to a drug store and asked for a good cough medicine. The druggist gave me Piso's Cure, and it has done me more good than anything I ever used. I do not believe I could live without it.
LEONORA VERMILYEA.

The Testimony of a Physician.

James Beecher, M. D., of Sigourney, Iowa, says: "For several years I have been using a Cough Balsam, called DR. WM. HALL'S BALSAM FOR THE LUNGS, and in almost every case throughout my practice I have had entire success. I have used and prescribed hundreds of bottles since the days of my army practice (1863), when I was surgeon of Hospital No. 7, Louisville, Ky.

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"I took Hood's Sarsaparilla for dyspepsia, which I had for nine or ten years, suffering terribly with it. It has entirely cured me, and I recommend it to others who suffer with this disease."—MRS. A. NORTON, Chicopee, Mass.

"I have been in poor health several years, suffering from indigestion, restlessness in the night, and in the morning I would get up with a very tired feeling. After taking only a part of the first bottle of Hood's Sarsaparilla I could rest well all night and feel refreshed when I woke up. I must say that Hood's Sarsaparilla is all it is recommended to be."—MRS. H. D. WINANS, 210 East Mason street, Jackson, Mich.

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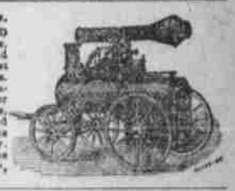

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