

## BANK TELLERS.

Their Marvelous Expertness in Counting Money.

Peculiar and Exacting Duties of the Position.

The amount of money that passes day by day through the hands of paying tellers of New York banks is something enormous. On the first day of the month recently at the close of the day's business the sixty-five banks that are members of the New York Clearing House held in legal tenders upwards of \$132,000,000 in legal tenders and \$92,000,000 in specie.

The payment of these holdings by tellers of the various banks, the handling of the money backward and forward with the care and responsibility attached thereto, was no small matter. The duties of the paying teller are, moreover, confining and exacting and the health of many of them gives way while they are yet young men.

Among the necessary qualifications for a paying teller, quickness of wit and readiness are foremost. He must also be a good judge of character. In a long line of customers he must make his judgments quickly and accurately, without pausing to refer to cash books or ledgers, to consult with the other bank officials or to cross-examine the person presenting checks.

Two questions always confront the paying teller when a check is presented for payment. First, is the signature genuine? Second, has the drawer enough money deposited to cover the check. Then comes the question as to the right of the holder to the check to draw the money. It is not always easy to come to a conclusion on these points, but the paying teller has to do it and to do it quickly, too, and the wonder is that mistakes are not more often made. Yet, as a matter of fact blunders are rare.

The bank president said to me that it is a queer fact that book-keepers and expert accountants rarely qualify for the work of a successful paying teller. The tellers are almost always selected from among subordinates in the tellers department. Time and constant training for the peculiar duties of the position seem to be essential.

The paying teller, in addition to the physical labor that devolves upon him, is supposed to know the standing, in a general way at least, of all the bank's depositors and customers. The balance ledgers of the bank are kept by him always, and he has to consult these constantly during each day, if at all uncertain as to checks.

It is generally the rule in city banks to place in the hands of the paying teller sufficient money to cover the days transactions. This sum may range from \$50,000 in a small bank to \$500,000 in one of the greater ones. All of this money has to be counted each morning by the paying teller. The small bills are checked off in packages, the big ones singly.

In the smaller banks where deposits and withdrawals are made by individuals, small tradesmen and the like in comparatively little amounts, the paying teller's work is especially exacting.

Yet these men have reduced their work down to the point where it may almost be called an art. Years of familiarity with currency gives them a wonderful sense of touch. They are experts in the matter of tint and engraving of notes, and some of them are so well acquainted with the texture and thickness of the notes that pass through their hands that they can detect a bad note by feeling it and without looking at it. State bank notes used to give a good deal of trouble, but National bank notes are, to use the language of an expert, "dead easy."

Of course some errors will occur from time to time. Some years ago a teller in a New York bank by some sort of hocus pocus managed to give out ten \$1,000 gold certificates instead of one. This fit of mental aberration cost him his position. Another teller gave out two packages, each containing 100 ten-dollar bills, where he should have paid out but one package. A pin in the hand of one package caught in that of another. The money was returned.

Tellers are, of course, under bonds running from \$5,000 to \$50,000. Their salaries run from \$2,000 to \$5,000 per year. Some of them have become bank presidents and bank directors but in a general way a really reliable paying teller is a jewel whom bank presidents like to keep where he is most valuable.—New York News.

Constantine the Great had a sword made to order for \$80.

## Wild Beast Fanciers.

The trade in wild beasts has assumed such proportions in New York that some sort of official regulation of it has at last become necessary. There are now two or three large rival concerns in the metropolis dealing in Bengal tigers, gorillas, hippopotami, lions and other interesting creatures. These beasts are housed in great warehouses and upon arriving here from abroad are carted through the streets in huge vans. Occasionally they roar loud in transit, to the wonder of all who chance to hear them, but the real danger arises from the carelessness displayed by employees of the dealers in handling these animated consignments. Once in a while an animal escapes, although care is usually taken to conceal all such episodes. But the board of aldermen will undoubtedly be called upon to take some action in the premises soon if the city is to escape a shocking tragedy. The river front of the east side is where the trade centres. The gorillas are the most dangerous of all the living freight, and besides being the most costly are the least profitable.

Some quotations upon the stock give a very noteworthy idea of the profits sometimes reached through trading in wild quadrupeds. Thus in New York a performing elephant costs \$2,000. A young rhinoceros fetches \$3,000, white lions are only \$1,000 a pair. The hippopotamus in a healthy condition is quoted at \$3,000, and the zebra at \$700. The wart hog commands \$400, with bidding pretty lively, and the polar bear \$650. Camels are \$500 each. Wild birds are much cheaper than quadrupeds. Black swans are \$100 a pair and cassowars \$150 each.

Altogether, some interesting revelations are likely soon to be made in connection with an industry altogether unique.—Chicago Record.

## A Hen's Brood of Quail.

While J. T. Stuart, a prosperous farmer living near Knoxville, Tenn., was mowing his grass last summer, the machine cut off the head of a hen quail which was sitting on her nest. A broken egg showed that the eggs would have hatched in a few days. A little daughter of Mr. Stuart's took the eggs and carefully put them under a hen whose eggs were to hatch in a day or two. Fourteen of the quail eggs hatched and sixteen of the hen's. For a week or so the young quail went under the hen at night, as the chickens did; after that they roosted in one corner of the coop by themselves.

The little girl fed and looked after them, and they seemed to have no fear of her, but would come and jump in her hand. The moment any one else came about they would run and hide. Their favorite hiding place was under the chickens, and sometimes two or three would try to get under one chicken, and in their effort to hide would completely upset it. After they could fly fairly well, they took up their abode in the garden, but would always come to the little girl's call of "Chick, chick, chick," and if at a distance would fly and alight at her feet. When they were quite small an old cock quail came for several days and tried to toll them away, but they would not go with him. They are now full grown and all are living but one, which killed itself against a wire gate only a few days ago.—Forest and Stream.

## Where His Strength Suffered.

"One of the queer things of life," says the sharp observer, "is the way in which men's wishes will control their bodily health. I stopped not long ago at a farmhouse in the Maine woods region, where the occupant had a mineral fever, or, to put it in other words, a firm belief that precious metals existed in the ledges on his land. On other subjects he was in feeble health, but say gold or silver to him and he was ready for any amount of exertion. The woodpile was scant, and the housewife had to do both the chopping and bringing in the wood. The man, when requested for an armful of wood, languidly excused himself because he was too weak to comply. But within ten minutes of the refusal, he went a half a mile, over rough land, and brought to the house a rock supposed to contain ore, that was a heavy load for a strong man, and seemed none the worse for it."—Lewiston (Me.) Journal.

## A Prince Wants a Wife.

A Vienna paper recently contained the following advertisement: "A young prince, the owner of a lordly estate of great value, has the intention to marry. He seeks a handsome and intelligent girl of about twenty years of age, of good family and with a dowry of not less than 3,000,000 guildens, (\$1,250,000). Apply," etc.

## FOR FARM AND GARDEN.

### FERTILIZING WHEAT.

The great claims made for wheat as a fattening food for hogs have not been sustained by experience, and buyers are discriminating, against them. While wheat-fed hogs certainly lack the finish and ripeness of corn-fed hogs, and are bringing lower prices. It is claimed by some that the meat is superior, and that the texture, while firm, escapes the solidity which is sometimes too pronounced in the corn-fed animal. Appearances however, govern, and the fact would seem to be pretty well established that to obtain the highest prices, hogs may be grown and partly fattened on wheat, but corn is required for the finishing touches.—New York World.

### THE WORST DEFECT IN SWINE.

The worst defect in swine today is bad feet and legs, says F. D. Colburn, a Kansas authority. He says they have been bred for generations to run all to fat and meat till they can sometimes scarcely support their weight upon their feet. They have not enough bone structure. Mr. Colburn is clearly in the right, as to results, but only partially so as to causes. This defect in bone is largely the result of exclusive corn feeding, a food almost exclusively carbonaceous, and from which alone it is impossible to rear and maintain a healthful class of animals. It is high time that swine-feeders should awaken to this matter and to begin more scientific methods of feeding.—New England Homestead.

### IMPROVING POOR PLACES IN MEADOWS AND PASTURES.

In most meadows and pasture fields are patches of greater or less extent that are not nearly as productive as the remainder of the field, though the entire surface is uniformly seeded. These unproductive places are usually knolls or hillsides, from which the fertility of the soil has been exhausted by washing or cropping. During the autumn they can easily be located and brought back to a state of fertility. First apply a good seedling of timothy or other grass seed, and then cover the entire surface half an inch or more deep with well rotted barnyard manure, or a heavy sowing of commercial fertilizer, passing over the spots several times with a spring tooth or other harrow. The early fall rains will cause the seeds to germinate and the whole surface should present a healthy green appearance before winter sets in. Frequently a field that has been into grass for many years is well set with moss, in which case scatter seed over the surface, apply some rich manure, and harrow until the surface looks ragged, thus laying the foundation for an increased growth of herbage, and all at small expense, without replowing the field. These bare spots are not at all pleasant to look at, and do not speak well for the farmer.—American Agriculturist.

### POULTRY RAISING.

Don't go into the poultry business thinking it an easy way to make money, is the admonition of the Semi-Weekly World. If you do you will soon wish you hadn't, for you will find you've made the biggest mistake of your life. Lazy people may possibly get along as merchants or lawyers, though they will never climb to the top of the tree, but a lazy poultry keeper will make as big a failure as a lazy editor.

Lots of work is necessary in the poultry business. This work largely consists of unflagging attention to what seem petty details, but the lack of attention to which has been the chief cause of the many failures in the poultry business. They seem such little things to us that we are apt to forget that they are often more important than the big ones, as, occurring more frequently, their sum total is much greater. Chicken existence, like human life, is made up mostly of these little things which, like all routine work, becomes utterly wearisome and trying unless you have brought liking to your task as well as a firm determination to triumph over all obstacles.

If you possess these qualifications you start well equipped for your undertaking. Liking will soon give place to enthusiasm, and the latter will lift you over many a slough of despond on to solid ground. It will make you acquire that knowledge of the capabilities of each member of your flock, which will lead to judicious breeding and the rejection of the culls without hesitation. Difficulties and discouragements will disappear before the light of experience. Your flock will become a source of pride and you may confidently look forward to obtaining

with congenial occupation greater profits than are to be found in any other branch of farming.

### WHY HORSES GO LAME.

How often our horses go lame soon after being shod by a blacksmith, who thinks he is a scientific horse shoer, but who knows nothing of the veterinary laws of conformation; he makes all conform to his iron rule or shoe with his knife and rasp. The Baltimore American says:

It is found that most maladies resulting from horse-shoeing are due to an uneven and unbalanced wall (all that part of the hoof that is visible below the hair when the hoof is placed upon the ground) in connection with an undue height of the heel. If the heels are allowed to grow too high the greater part of the weight is thrown forward upon the bone structure of the limb and the bones of the foot are forced against the wall in front.

Inflammation of the foot and soreness in the joints and bones soon follow such a course. If the toes on the contrary are allowed to grow too long, then the preponderance of weight is thrown upon the flexor tendons, which are on the back side of the foot, and these tendons become inflamed. The hoofs, therefore, must be pared in such a way that the weight of the animal is equally distributed between the bone and flexor tendons. If one heel is permitted to grow higher than the other, bruises on the high heel, called corns, will result. Horses with weak, tender or bruised soles, may for a time require leather or water-proof pads, but as the sole grows they should be discontinued. They are never required in healthy feet where the sole, which is the best and most natural protection, is allowed to grow undisturbed by the knife. Horses with corns should have their shoes made with a wide inside web, which rests upon the bar, or have for a time a bar shoe. The last nail on the inside should also be dispensed with, and the seat of the corn or bruise carefully pared out without injuring either the frog or the bars.

Groggy horses should have the toe shortened and turned up, and nicely fitted. Over-reach or cutting of the heel of the fore-foot with the toe of the hind foot is remedied by filing around the posterior edge of the offending toe and keeping the shoe as far back as possible on the foot.

### FARM AND GARDEN NOTES.

Don't neglect to store some leaves for stable litter.

Oyster-shell and ground bone keep in a box with slats on so that fowls cannot muss or waste any.

When grain only is fed there is great danger of over feeding, hence the added value of feeding cut clover.

Leghorns of any variety will do well mated twenty females to one male. If the larger kind eight or ten will give the best results.

Put pure water before the fowls twice a day in very cold weather. They will soon all drink and then you should take out the vessel.

A flock when laying steadily will require and consume more food than at other times. Only be careful not to destroy their appetites for the next meal.

A well-known Jersey cattle owner thinks it is a mistake to tether Jersey cows in the summer. He says they ought to be free to graze and take exercise.

This is a good time to take out a pencil and do a little figuring before getting rid of the sheep to stock up with hogs. Be moderate in your changes.

Earth worms are very liable to get in the cabbage heads if stored out in open ground. Better sprinkle a good lot of coal ashes on the ground before you put the cabbages down upon it.

Winter butter dairying is growing. The silo has solved the question of cheap succulent food for this purpose. Rolled or ground wheat and bran, supplements silage and makes a fine winter feed.

It will not pay to let the cows and young cattle run in the fields till snow comes. They get together too much exercise for their own good or their owner's profit; the feed which they secure is worth but little, and their manure is largely wasted.

The best mulch for strawberries, no doubt, is marsh hay. It is clean and lies loosely over the plants, just enough to protect them from alternate freezing and thawing, and yet to allow some circulation of air. Sawdust will do very well for spreading around the plants in the Spring, and will keep the berries free from grit and dirt. We would not recommend it as a winter mulch, however.

## CAPES AND COATS.

THE FAVORITE OUT-DOOR GARMENTS FOR WOMEN.

Long Coats a Boon to Stout Figures—Half Coat Half Cape for Slender Women—Coats for Young Girls—Comb and Coiffure.

THE long coat is the favorite of the hour, says the Washington Star. There is nothing more becoming to stout figures than the long, unbroken lines that fall from neck to hem, and to such the long wrap is a boon. The short and three-quarter coats made them look like frights, and the long, loud protests have brought about a much needed reform. The long coat is economical, too. Since it is for an out-door garment, you can, if you like, make it do duty for a visiting gown, carriage wrap or walking dress. You can make it cost much or little, just as you like, trimming with fur, passementerie braid, velvet, or not at

over the large dress sleeves, give an appearance of breadth to narrow shoulders and must be avoided by the woman who is sensitive about her size. A pleasing style of cape has the surprise effect in front. The design is of light tan covert cloth with black velvet ribbon trimming. The bands in front are of black velvet, lined with black silk.

A COMB FOR THE COIFFURE. Coiffures are becoming more intricate every day. The very latest are such delicate affairs that some support is needed. A new kind of comb is being manufactured to meet this want. With the use of the comb shown here elegant street and evening coiffures can be arranged, the use of numerous hairpins avoided and the hair held firmly on the head, according to a writer in the Domestic Monthly.

At the first step in the arrangement pass the top end of the braid through the ring of the comb as shown by the cut, then through the hole at the toe of the comb so as to be able to catch loop on the spike of the comb on the right.



THREE COATS FOR YOUNG GIRLS.

No 1, says the Mail and Express, is made of a cloth in that color so happily named "toilet color," with a very large collar developing into revers in the front on either side of a pleated vest edged with racoon; round the waist of this is a seam, whence the coat falls to the hem of the skirt, this seam being covered by a grille of silk cords plaited, and fastening in the front with tasseled ends.

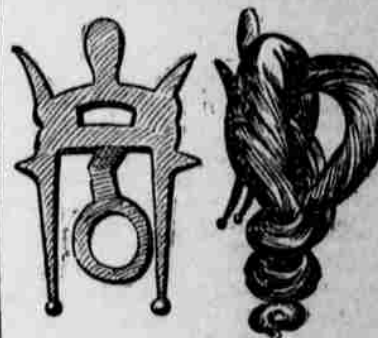
No 2 represents a coat of fawn color, somewhat deeper in tone, and very smart in detail, boasting strapped seams at the back and down the center of the front, where it buttons double-breasted with large white pearl buttons, and this has a lovely collar of beaver.

No 3. A new material is used for the coat, this boasting a soft, crepe-like surface, and yet being of the texture of thick vicuna. It is made in the loose style in a mignonette-green shade, and has a large collar of velvet to match, cut into three points at the back, and edged with Zitka fox.

all. One young lady, who has a genius for the needle, accomplished a very handsome looking long coat last week, and it cost her just \$6. She got a damask figure black cheviot at fifty cents a yard, five yards for the coat; three yards of fine black lining for the waist and sleeves; big black buttons, which she recovered with some black silk velvet for revers. She had it cut and fitted by her dressmaker, which cost her a dollar extra, and then she made it herself. You would think that it cost \$25 at the very least calculation. She lined only the waist, and will wear it with a silk blouse or a black webbing underwaist, as she has made it skin tight, to be worn as one would wear a dress waist.

These long coats may be made of very heavy material, but are handsomer and not so burdensome when made of a lightweight broadcloth or some one of the camel's hair wools

The hair should then be slightly twisted to form a circle by a movement of the hand from left to right, then



THE NEWEST COMB AND COIFFURE.

passed over ring of the comb, thus catching the hair on the spikes, which gives solidity to the coiffure.

### GLOVES AND SLIPPERS.

White undressed kid gloves are worn with full dress evening toilettes, no matter what color the gown may be, and are of any length fancied, some meeting the short sleeves, while others leave the round elbow exposed. These white gloves are also worn with calling costumes in the orchestra seats.

Small Empire fans are the newest fancy, but many of larger size are carried. White kid fans painted by an artist in such matters and mounted on sticks of mother-of-pearl are charming. Gauze fans with blue spangles or those of glowing red forming the decoration are carried by young women. The graceful ostrich feather fans are still used, both in colors and black, many having glittering spangles as an ornament.

White satin slippers with pointed toes trimmed with rosettes of mouseline de soie, very large and full, are worn with dresses of any color. But white gloves and white slippers give the effect of large hands and feet, and while there is nothing to vie with the white gloves, the slippers may give place to those made of the material of the gown, or else to the black satin slipper which makes the foot look very small.—Harper's Bazar.

### A PROPHECY OF THE BUSTLE.

The first step toward the revival of the bustle has been taken. This is shown in the new organ-pipe skirt. It is the skirt of the season, and resembles in a marked degree the bustle of the past. The skirt is very full, lined with haircloth and arranged in four or two box plaits at the back. These plaits extend out prominently and are padded ten inches from the waist line. Over the hips the skirt fits with glove-like smoothness.

Sicilian railways are making special efforts to attract tourists. Among the new arrangements is one which enables visitors to leave Palermo in the morning, see all the temples and ruins on the Sicula Occidentale Line, and return to the city in the evening.



A LONG COAT.

that are so much in vogue. They are of all colors, one recently seen on the avenue being a bright red. The model shown is a dark blue diagonal serge of heavy quality, and has a narrow band of fur edging it all around the neck and revers and down the front.

For a slender figure there is a most charming garment that is half coat, half cape. It has a body like a coat and is remarkably elegant when made of watered silk or satin—black, of course—and trimmed with handsome lace and jetted passementerie. That makes a costly wrap, however, and it is quite as pretty, if not as elegant, when made of some soft, dark woolen material or ladies' cloth and trimmed in lace. The wing-like sleeves, which are worn underneath, when not on