

WOMEN AND WEALTH.

Marion Harland Discusses Women as Financiers.

WHAT "PIN-MONEY" MEANS TO THE AVERAGE WIFE—WOMEN AND BANK ACCOUNTS—WOMEN'S SENSE OF HONESTY AND HONOR IN FINANCIAL MATTERS—MORE CAREFUL FINANCIERS THAN MEN—REGARDING DEBT AS A DISGRACE—MORE WISE AND DISCRIMINATE IN HER EXPENDITURES—OUR GIRLS SHOULD HAVE THEIR OWN BANK ACCOUNTS.

Editor Deseret News:

That must be a phenomenally serious topic that has not a comic side. In writing the caption of this paper there occurs to me the frantic adjuration of the auctioneer whose audience was backward in bidding for the "lot" on hand.

"Quick, or you'll lose it, gentlemen!" and the nasal drawl of a bystander: "Heow in thunder can a fellow lose what he never had?"

The great majority of women have no wealth to dispense according to their own sweet will. The few who hold property in their individual right are started as exceptional in the list of wives, sisters, and daughters.

A given stipend is made over to the boy as soon as he has a pocket to hold it. His initiation into business habits begins with the regular return of "pay day," when the hebdomadal nickel, or dime, or quarter, is transferred from the paternal pocketbook to his chubby fist. He expends it in advance twenty times before it comes into his possession, and in the actual disbursement serves an apprenticeship in comparative values and learns, experimentally, the potential verity, "You cannot eat your cake and have it, too."

Our Girl lives from hand to mouth—a "life of trust" far more pathetic than Muller ever knew or wrote of. If papa is easy in body and purse, she gets money "on call." If one or all of those conditions be wanting, she goes without it. She learns to dread the asking for it long before she leaves off short frocks, and as early learns to wheedle and manoeuvre to obtain supplies. When she is married the difficulty becomes a compulsion. Papa owed her a living, legally and naturally. John is transmogrified from the suitor whose joy and pride found inadequate expression in lavish gifts, into the judicious (and judicial) holder of the family purse-strings. "Pin-money" with the average wife means that she cannot buy a row of pins except with her husband's money and consent. She suffers humiliation in her own eyes, and she fancies, in his also, whenever she prefers a request for the sum necessary for the supply of the daily wants of the household. She cringes, like a whipped slave, under his comments on the rapidity with which money melts in her fingers, and if ill-spirited resents his suggestion that she "ought to keep an expense book and learn the worth of a fellow's earnings" as a reflection upon her honesty. For every instance in which the estate of wifehood is proprietary there are one thousand where it is eleemosynary.

The effect of this virtual pauperism is the history of irregular charity the world over. It demoralizes the financial conscience and begets shiftlessness rather than thrift. As a rule, it is only old maids and widows who have independent business concerns to manage. Should property and responsibility fall upon them in advance of age they have a chance to test feminine ability to conduct business sensibly and successfully. Even then the novitiate is painful.

"Such a pity that Jane should have the management of her husband's estate!" confided Jane's cousin to me. "Only think! a million dollars left to her in fee simple, and when John died she did not know how to write a check for even that money deposited in the bank for safe-keeping and convenience. She thought it drew interest and that it was a pity to disturb it until the July dividend was declared."

"The more shame for John!" I rejoined. "First to make her helpless, and then crush her with untold cares! How was she to learn these things if not from her husband at home?"

Even she had a glimmering consciousness of savings bank laws and advantages. Thousands of women live and die without that much.

Another and an older widow, also left sole legatee and executrix of her husband's estate was thus spoken of by her son, her adviser:

"In effect, I run the whole thing as I would for a two-year-old. She, dear soul! doesn't know a coupon from a check, a bond from a bill. If I were to tell her that she would better be somewhat economical for a few months, she would half starve herself and walk to save car-fare. Were I to assure her that she has enough to maintain her comfortably, she would buy diamond necklaces for my girls and a fast horse for my boy."

Here, again, the blame should fall upon the foolishly indulgent husband who kept the woman he loved in infantile ignorance during his lifetime, carrying her in his arms lest she should touch her dainty toe against a pebble, then dropping her suddenly among shards, boulders, and pitfalls.

The cashier of the Fifth Avenue Bank in New York City has issued a most sensible little pamphlet, entitled "Bank Accounts for Women," from which I gratefully extract the following:

"Many husbands and fathers give their wives and daughters a certain amount each month with which to run the house or for pin money. By depositing this in the bank, carefully paying it out by checks, and knowing what they have spent and what they have ahead, they learn how fast little sums, added together, make great sums, and how small economies accumulate into great economies. It gives women business habits and helps in fitting them to take care of property. If at any time it should come into their possession, and, best of all, for married women, it relieves them from the necessity of so frequently asking their husbands for money. It also saves the husband much care and annoyance in the midst of his busy and anxious life; for the presentation of small house bills is often a confusion and an irritation."

"Presuming that there is the proper confidence between husband and wife, a bank account and a check book belonging to the wife will save both parties much wear and tear and in our climate and social condition everything which makes life easier and more tranquil is to be studied."

The writer of the foregoing had looked at the subject from all sides, giving the result in terms so far and succinct as to command the respectful attention of the most prejudiced husband, obstinate in the dogma that women have no head for business. All the idea and use they have of and for money is to spend it faster than men can make it."

How foul a libel this is upon us we will let our cashier say in his official capacity.

"The truth of the matter is this: with far less technical training than a man requires, a woman becomes the keenest and most accurate of business managers, excelling particularly in those departments which make the severest demands upon an intuitive judgment. All over Great Britain the largest and best hotels are to-day managed by women; in Berlin, Dresden, Leipzig, Magdeburg, Zurich, and in many other great cities of the Continent—especially in Paris—great 'magasins' and shops can be found admirably directed by women in all details; and in New York City the banker and the capitalist will tell you of sound and conservative judges of business questions and enterprises among women of refinement, social standing, and domestic tastes."

To this, the unqualified testimony of an expert, let me, as a woman of affairs and "domestic tastes," add that after years given to calm and careful study of the subject, I hold and practice the belief in the capacity of my sex to understand "business" as well as a man can. Furthermore, that a good woman's sense of honesty and honor in financial matters is—*ceteris paribus*—of a finer order and nicer quality than a good man's. She will go hungry rather than defraud the butcher and baker, stick a taper in a bottle and set it on her parlor table sooner than order from the candlestick maker what she has no prospect of paying for. Bent is to her disgrace; the thought of a compromise with creditors on twenty five cents in a dollar when she owes one hundred is a frightful calamity.

She abounds in charities to a degree that causes her money-making brother to shudder, yet discriminates in the choice of objects more wisely than he, who confesses this in the consignment to her of such a demand judicious investigation and personal inquiry. Intuition gives her much help here; patience with details and native tact give more.

We ask, then, of husbands and fathers only fair play. Let Our Girl be entrusted from early childhood with stated sums of money to be managed altogether by and for herself. As she grows older let these be set to her account in the bank and cover her personal expenses of clothing, ornaments, bric-a-brac, books, etc. The mother may counsel and warn her from disaster, but she must trust her own discretion for the most part. A slip or two, or even a sudden fall will work out future good for her. Deposit draft, and discount will cease to be enigmas to her, and the worth of money becomes a fact she will never forget. I pledge my judgement for the assertion that she will never overdraw her account more than once, if then.

The wife, thus trained, will bring other capital to her husband with personal charms, and, possibly, a fortune. He will gain a business partner, safe, clever, clear-sighted—the only one the world affords whose interests will be absolutely identical with and inseparable from his own.

MARION HARLAND.

THE WORK OF COUNTING \$150,000,000.

The money stored in the United States sub-treasury building on Wall Street is now being weighed and counted, and this is rather a more serious undertaking than the average citizen would suppose from his own experience at taking account of funds. The necessity for the count arises from the fact that assistant treasurer C. J. Canda is about to retire from office to be succeeded by Judge A. McCue. The retiring assistant treasurer must give an account of all funds that have come into his hands during his incumbency, in order that he may take a receipt from his successor for the amount turned over to him. The count is made by direction of the secretary of the treasury and treasurer at

Washington. It is carried on under the immediate supervision of Major I. F. Melinc, who has under him eight expert counters and weighers of money and eight able bookkeepers and accountants. These gentlemen, two other gentlemen appointed to look after the interests of the outgoing and incoming assistant treasurers respectively, and to represent them in the settlement of any disputed questions that may arise during the progress of the count, sixteen laborers to handle the coin, and an occasional honest-appearing representative of the press—these are the only witnesses of this interesting operation. The amount of money to be counted, weighed, and accounted for is, in round numbers, \$150,000,000. In notes of various kinds and denominations, the count of which began on Tuesday, February 28, and is now finished, there were \$25,000,000. The denominations of these notes ranged all the way from \$10,000, and the number of them was about 440,000. When currency is put up in packages each of which contains notes of only one denomination (and care is taken at the sub-treasury that this shall be done), an expert and rapid counter, according to the estimate of Cashier William Sherer, can count, if the bills are in a fairly condition, about 6,000 per hour. Care is taken, as has been said, to have bills of like denomination in the same package; but if a bill of another denomination has found its way into the package, as sometimes happens, the counter must detect it. When this fact is borne in mind, and the further fact that each counter or bills is responsible under a bond for the perfect accuracy of his work it will be seen that to count 6,000 bills an hour, or 100 a minute, is pretty rapid work; but even at this rate it would take one man something over seventy-three hours to count the 440,000 bills which go to make up the \$25,000,000 of currency in the sub-treasury.

The gold is weighed and estimated in the same manner as the standard silver dollars, a description of which will be found below. Up to Saturday night \$19,000,000 in gold had been weighed and found not wanting, and \$41,000,000 remained to do.

To weigh and count the silver is the most tedious task the counters have, because much of it is fractional silver which cannot be accurately estimated by weight, but must be laboriously counted piece by piece. Four and a half million dollars of silver have been counted, and about \$14,000,000 remain which of itself will occupy the whole force of counters for at least three weeks.

Of fractional silver there are about \$10,000,000. Every piece of this must be handled and counted, because, owing to the loss by abrasion, no reliable estimate can be made of amount by weight. Of two bags weighing about sixty pounds each, and each containing the same value of fractional silver, the weight will indicate, as a rule, a difference of from \$5 to \$10 in value, while cases have been known in which the difference has been as great as \$30. Of quarters 4,000 pieces go to each bag, and a rapid counter will count ten bags a day. If the whole \$10,000,000 of fractional silver, therefore, were in 25 cent pieces, as it fortunately is not, its counting would keep one man reasonably busy for the greater part of three years. When a bag is filled, it is marked with the initials of the counter, who is thenceforward responsible for the accuracy of his count.

Standard silver dollars are kept in linen bags, sixty pounds to the bag. The value of these bags can generally be determined by weight. The bags are passed from the vault in which they are stored to the scales, and thence, if they pass the test, they are removed to another vault. When a bag fails to pass the test, as about 1 per cent of them do, it is opened and the contents counted. It is generally found in such cases that the bag contains its full complement of dollars, which have suffered rather more than an average amount from abrasion. The weight in the other pan of the scales is a test bag of silver dollars which have been in circulation, with \$1 added, because most of the silver being weighed has lain in the vaults for years and has been in circulation very little, if at all, and has not, therefore, suffered anything from abrasion. Some bags are found broken by the pressure under which they have lain, and their contents spilled about the floor. In such cases counting and rebagging are of course necessary. Some idea of the amount of pressure to which some of these bags are subjected may be had from the fact they are stored in tiers, a tier containing as high as 800 bags in some cases, each bag weighing sixty pounds. The bags are handled by muscular longshoremen, but the work is so heavy and so constant that it is found impossible for even one of these men to work at it more than one hour at a time; so they work in relays, each working one hour and resting one hour alternately. So far no discrepancy has been found between the count of coin and the books of the department, and it is not likely that any will be found. Many counts have been made of the funds in the nine sub-treasuries since their establishment, but no serious discrepancy has ever been found. It must not be understood that a change of officers is the only occasion on which an examination of the sub-treasury fund is made. On the contrary, assistant treasurers, for their own information and as a check upon any fraud that might exist in the department, institute such examinations very frequently.

The cost of the present examination will probably not be less than \$5,000.—N. Y. Jour. Commerce, March 12.

MASTER OF THE "GUNNERY."

A SCHOOLMASTER AND HIS NOVEL METHODS OF DEALING WITH REFRACORY PUPILS.

Nothing seems to have been more characteristic of Mr. Frederick W. Gaud as a school-master than his punishments. They were so original, so good humored they never wounded self-respect. They taught their lesson, but they left no sting of humiliation behind. A boy who had been guilty of rudeness was told to put on his best clothes in the evening and make a call upon a family of gentle ladies in the village. They were in the secret and would entertain him graciously, and he would go away, after a delightful evening, feeling the softening influence of good breeding without having been lectured by anybody. A too noisy boy would be sent off to take a five mile walk, ordered to hold a chip in his mouth for an hour, or to run a dozen times around the church on the green, sounding the tin dinner horn at each corner. If two small boys were caught fighting they were made to take turns sitting in each other's laps for one or two hours. If a boy were too lively in the sitting room he was sent out to pound a log with a heavy club.

Once Mr. Gaud caught a boy sprinkling a dog's face with water at the tank at the "Gunnery." He was very fond of dogs, often having one on his lap and the other at his feet as he sat at the head of his school. He seized the boy and ducked him, just to let him know how the dog felt. A boy's birthday was always a holiday for him. When Mr. Gaud found that one of his scholars had been celebrating three birthdays within a year he kept his counsel, but the next time the genuine anniversary came round the boy celebrated it by hugging a tree for several hours. Once one of the scholars was found hugging a sign post at the fork of the two roads, and saying in response to all questions: "I'm a poor miserable sinner." Everybody knows this was under orders from the "Gunnery."

Some boys who had been robbing the apple trees of the neighbors were compelled to draw up a formal apology, bear it in procession to each owner and read it to these astonished people on their knees. A boy who stoned a cow was made to deliver a penitential oration to the whole herd in the barnyard for half an hour. One day was a very lazy one in school. Finally the laziest boy complained of being sick. "Any boy who's sick hold up his hand." More than half a dozen of them did it "in fun," which ended when the master sent them down to Mrs. Gaud to receive a strong dose of boneset tea. One Sunday morning one of the boys could not go to church because he could not find his shoes. One shrewd glance from the master's eye told him the whole story. "Take off those stockings," said he; "go down stairs and blacken your feet and go to church at once." The boy went to church—in his shoes.

Catching Postoffice Thieves.

Around the walls of the distributing rooms of the postoffice in this city are imbedded a number of iron screens, which appear to be so many hot air registers. To the unsuspecting and uninitiated the registers appear to be perfectly natural objects of the architecture, and would attract no particular attention, but the wily robber of the mails knows full well that an inspector is most likely secreted behind one of those screens watching his every action. Behind these screens are small closets, which are reached through a series of intricate and secret passageways leading from the office of the inspectors. If an employee is suspected a keen-eyed minion of the inspectors' department keeps a continual watch until satisfied of the guilt or innocence of the suspected person. When caught in the act the thieving employee is brought to the inspectors' quarters, searched and placed under bonds for appearance before the United States commissioner, or, if he fails to procure the necessary bonds, is thrown into jail to await trial. The proof of his guilt are kept in an immense safe in the inspectors' room to be produced as evidence against the accused at the trial.

The preparation of decoy letters and packages in the inspector's private office is an interesting procedure, but it is as secret as the movements of the allegorical Father Time. A business house in town has been missing remittances sent in unregistered letters, the inspector secures one of the printed envelopes of the firm, marks it so it can be identified, and sends it to a distant town to be deposited in the mails. That particular envelope is traced through to its destination, if it ever reaches there, and if some unfortunate appropriates its contents for "personal use," its all day and several years with that unfortunate. Other similar "decoys" are sent, if necessary, as occasion requires. The handwriting on the various envelopes differs greatly in size and general appearance, to suit the particular case upon which the inspectors are working. The packages which are to act as decoys to the thieving clerk are skillfully gotten up and very deceptive in appearance.—St. Louis Globe-Democrat.

Children Hear Too Much.

The innocence of childhood has been rudely brushed away and the knowledge of evil has entered the pure soul of the child. Then the question arises: how can this state of affairs be remedied? One of the most certain ways of counteracting this evil is to avoid indiscriminate conversation before children. There is no greater evil existing right now in society than this indiscreet conversation before children. A lady visitor comes in, and in utter disregard of the presence of the children who are in the room, the latest scandal is discussed, or a bit of gossip is dissected; a birth is announced with all the accompanying circumstances, may be the approaching advent of an heir is the latest news to be circulated, and so the conversation goes on; little ears drinking up and wondering minds trying to make things fit together and so the mysteries discussed. Then parents in their own home circle often discuss subjects before their children that they would be shocked, should some one suggest they were injurious. They do not openly (which would be far better) but by hint, and in an ambiguous manner tell a piece of news which they assert the children don't understand, but which at the same time arouses their curiosities and promotes detrimental for the mystery surrounds it.

I will give two instances that have come under my observation recently as it illustrates so well the subject. A young lad in his teens said to his mother in my presence, "What is this about, Mrs. —?" "I looked up in surprise and said, 'What do you mean?' 'Oh!' he said, 'There is no use to pretend ignorance, you know what I mean. I have seen you all with your heads together, and heard you whispering and Jim (a companion) and I are the track and are going to find out what it is.' This gossip, whatever it was, had been discussed right in the home circle, and that is where the harm is done."

The other instance was a lady friend who told me she was exceedingly particular never to discuss a scandalous subject before her children. A few days before, with closed doors, she was talking to her sister of a piece of news she had just heard, when the door opened and her young daughter came in and said: "Mamma, excuse me, I was not listening, but came to the door and overheard something you said to auntie, and I want you to tell me all about it; I have heard some of it anyway." When asked where she had heard it she said: "At school; all the girls know it."

Now as my friend said, "We send our children to a private school; pay the highest prices so we can have them associate with the best, and yet all this indecent gossip that is abroad is discussed among them." Now these private school children get all their news at home. Were it not for indiscreet parents, there would be more innocent children. This may seem to mothers a hard assertion, but it is every day so. In your hearts you no doubt earnestly desire the purity and innocence of your children, but in your conversations before them you are forgetful of their interests by your indiscretion. Atlanta Constitution.

The Women of India.

The women in towns and villages above the coolie class rarely show their faces and the better class never. Some travelers speak of the peeping at one from their veils or from behind their latticed windows. From what I have seen and can learn from people who have long lived here such coquetties are only indulged in by Nautch girls (dancing girls) of a low order, or by a still worse class. The education of a woman is such that she honestly thinks herself degraded should she permit her face to be seen by a man; rarely is it done, even to father-in-law or brother-in-law, especially if the brother-in-law be older than her husband.

A well to do Hindoo, with six brothers, all younger than himself, told me he had seldom ever seen the face of a single one of his sisters-in-law, so that when he had done so it was under peculiar circumstances religiously permissible. This thing is not simply a social custom, but is mixed up with their religious requirements. Religion has a very powerful hold even on men, who are generally more or less educated, for now common schools throughout the country. But the women are wholly uneducated except in religious rites and duties. What they think their religion is all despotic and powerful, leading them in the past to the burning piles of their dead husbands.—Carter Harrison's letter.

Bismark and His Brandy.—"Bismark is fast breaking up," said a servant physician. "I have read in medical papers that he has lately taken to sustaining himself on brandy. This is a bad sign. When a German home ceases to be stimulated by brandy and has to drink alcohol his physician begins to think there is something seriously the matter with him. Taken with the fact that some of the late speeches have been almost incoherent makes me believe that the danger of soon following his master."