

# The Western Democrat.

WM. J. YATES, EDITOR AND PROPRIETOR.  
Terms of Subscription—Three Dollars, in advance.

CHARLOTTE, N. C., TUESDAY, FEBRUARY 4, 1868.

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THE  
**Western Democrat**  
PUBLISHED BY  
WILLIAM J. YATES, Editor and Proprietor.  
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ADVERTISEMENTS.—For one square of ten lines or less \$1 will be charged for each insertion, unless kept in for over one month. Notices of marriages and deaths published gratis. Obituary notices of over five lines in length charged for at advertising rates.

## THE DRUG STORE

**Kilgore & Cureton**  
Has been removed to the Store in Granite Row, next to the Express Office.  
A large assortment of Fresh Drugs, Chemicals, Paints, Oils, Dye Stuffs, Perfumery, &c., will be found at this new establishment, and will be sold at low prices as any other house.  
JAN 6, 1868.  
B. F. KILGORE, M. D.  
T. K. CURETON, M. D.

## BINGHAM SCHOOL,

MECHANICAL N. C.  
The Spring Term of the Session of 1868, opens March 4th. Course of instruction, Classical, Mathematical and Commercial.  
Address, Col. WM. BINGHAM.  
December 24, 1867. 2m

**A. Afloat all Alone.**  
Having purchased the interest of J. M. Sanders in the GROCERY AND PROVISION BUSINESS, I would respectfully ask the custom of my friends and the public generally. And if fair dealing be worth anything in the party with whom you do business, all I ask is a showing. My stock consists of such goods as are usually found in the provision line.  
S. F. HOUSTON.  
April 22, 1867. Next door to Charlotte Hotel.

**Charlotte Female Institute,**  
CHARLOTTE, N. C.  
The present session opened on Tuesday the 1st of October, and will continue until 30th June, 1868.

**OFFICERS AND INSTRUCTORS:**  
Rev. B. Burwell, Principal and Instructor in Mental and Moral Philosophy and Mathematics.  
Jno. B. Burwell, A. M., Chemistry, Natural Philosophy and Ancient Languages.  
Mrs. M. A. Burwell, English branches and Superintendent School Duties.  
Prof. A. Baumann, Vocal and Instrumental Music.  
Prof. R. E. Piquet, Drawing, Painting and Modern Languages.  
Miss Mary Batte, English Branches and French.  
Mrs. S. C. White, English Branches.  
Miss Mary F. Penick, Music on Piano and Guitar.  
Miss Ella R. Carson, Music on Piano.  
Terms as heretofore. For Circular and Catalogue containing full particulars address:  
Rev. B. BURWELL & SON,  
Charlotte, N. C.  
September 23, 1867.

**MILLER & BLACK,**  
Wholesale and Retail Dealers in  
**Groceries, Provisions & Produce,**  
AND COMMISSION MERCHANTS,  
Trade Street, CHARLOTTE, N. C.

Have now in Store and will keep constantly on hand a full and select stock of the above articles for sale; to which they respectfully invite the attention of their friends and the public generally.  
R. M. MILLER, W. J. BLACK.  
September 23, 1867.

**COOKING STOVES,**  
OF THE SEATEST AND MOST SUPERIOR PATTERNS.

D. H. BYERLY, Springs Building, Charlotte, N. C., has for sale "Speed's" Anti-Bust Cooking Stoves, which, for every variety of cooking and great economy in fuel, cannot be surpassed by any Stove heretofore used.  
Everybody who has used one of these Stoves testify that, for convenience in cooking, durability and cleanliness, they are far preferable to all other patterns. Call and see them.

D. H. BYERLY has also on hand a good assortment of Tin, Japan and Sheet-Iron Ware—such articles as are necessary for house-keeping.  
"TIN-WARE" made to order at short notice on reasonable terms.  
REPAIRING promptly executed.  
D. H. BYERLY.  
Under the Mansion House Building.  
March 25, 1867.

**W. W. GRIER & CO.,**  
Have now a full line of choice Family Groceries and Provisions, which they are offering low for Cash.  
Fresh Buckwheat Flour, warranted pure; also, a choice lot of Flour, "Family Brands," on hand and for sale by  
W. W. GRIER & CO.

**Crockery,**  
A nice assortment of Crockery, consisting of Plates, Teas, &c., on hand and for sale by  
W. W. GRIER & CO.

**Celebrated Axes.**  
The Celebrated Elephant Axe, "warranted," on hand and for sale by  
W. W. GRIER & CO.

**Corn, Peas, Meal, Bacon,**  
Hams and Sides, choice family Syrups, Saus, Leather, Lard, fresh country made Butter, together with a general assortment of Family Supplies, on hand and for sale by  
W. W. GRIER & CO.  
December 16, 1867.

**SADDLES AND HARNESS.**

**Robert Shaw & Son,**  
Third Door from the Mansion House,  
RESPECTFULLY inform the public that they have a large stock of Saddles and Harness on hand, which they offer to the public at low prices.  
Having been engaged in the practice of Medicine for about twelve years at his former residence, Elizabeth City, N. C., he hopes to merit a share of your patronage.  
JAS. N. BUTT, M. D.  
REFERENCES:—R. K. Speed, M. D., Wm. G. Pool, M. D., Hon. G. W. Brooks, Hon. John Pool, Elizabeth City, N. C.  
Miller & Black, John L. Brothers, Benjamin Shanhouse, Charlotte, N. C.  
January 13, 1868.

**Cowand & Harris,**  
GENERAL COMMISSION MERCHANTS,  
26 Commerce Street, NORFOLK, VA.  
Will attend promptly to sales of Cotton, Grain, Lumber, Tobacco, Naval Stores, &c., and purchase of Supplies. Will forward Cotton to Europe FREE of forwarding CHARGE.  
D. G. COWAND, R. J. HARRIS,  
Washington Co., N. C. Late of Halifax, N. C.  
Refers to Capt. W. E. Stitt and Hon. Z. B. Vance, of Charlotte; and Hon. W. N. H. Smith of Hertford County.  
August 26, 1867.

**All for the Best.**  
All's for the best, be sanguine and cheerful; Trouble and sorrow are friends in disguise; Nothing but folly goes faithless and fearless; Courage forever is happy and wise; All for the best—if a man would but know it; Providence wishes us all to be blest; This is no dream of the punnet or poet; Heaven is gracious, and—All's for the best.  
All's for the best! set this on your standard, Soldiers of sadness, or pilgrims of love, Who to the shores of despair may have wandered, Away wearied swallow of heart stricken doves; All for the best—a man but confiding, Providence tenderly governs the rest, And the frail bark of his creatures is guiding, Wisely and wearily, all for the best.

**All for the best!** then fling away terrors, Meet all your fears and your foes in the van, And in the midst of your dangers or errors Trust like a child, while you strive like a man; All's for the best! unblest, undoubted, Providence reigns from the East to the West; And by wisdom and mercy surrounded Hope and be happy that—All's for the best!

**A. HALES,**  
Watchmaker and Jeweler,  
Next Door to the Mansion House, CHARLOTTE, N. C.

If your Watch needs Repairing, Don't get mad and go to swearing; Just take it into HALES' shop, He will fix it so it will not stop. He warrants his work all for a year, When it is used with proper care. He will do it as low as it can be done, And do it so well it's sure to run.  
January 1, 1868.

**DENTISTRY.**  
I would respectfully inform the public generally that I am permanently located in Charlotte, N. C., for the purpose of practicing Dentistry in its various branches, viz: Teeth Examined, Extracted, Cleaned and Plugged with Gold, Tin or Amalgam, and Artificial Teeth inserted from one to a full set on Gold, Silver or Gutta-percha. All diseases of the mouth skillfully treated.  
Having the advantage of many years experience in the profession, I will guarantee all work to be done in a neat and scientific manner so as to give entire satisfaction, and warranted to stand the test of time.  
OFFICE—Third door West of Charlotte Hotel, Tryon Street, where I can be found from 8 a. m. to 5 p. m.  
B. S. TRAYWICK, D. D. S.  
Charlotte, Jan. 20, 1868.

**GARDEN SEEDS,**  
(NEW CROP.)  
**At Wholesale and Retail.**  
A large supply of fresh Garden Seeds, consisting of every variety of Seeds,  
Peas, Beans, &c.,  
White and Red Onion Sets,  
Clover Seed, &c., &c.  
For sale at  
SCARR'S DRUG STORE.  
January 13, 1868.

**NOTICE.**  
The undersigned has now opened a new Cash Store at the well known stand of the Red House, opposite the Presbyterian Church, where he hopes to be able to serve all his old friends and customers. Expecting to keep constantly on hand

**Family Supplies**  
Of the best quality for sale, and earnestly solicits from the good citizens of Charlotte a liberal share of their patronage.  
I. S. AUSTIN,  
Jan 20, 1868. Trade Street, Charlotte, N. C.

**NEW BOOTS AND SHOES**  
AT MY OLD ESTABLISHED STAND.  
**Sign of the Golden Boot.**

I am daily receiving additions to my superior stock of Boots and Shoes from T. Miles & Son, Dickerman & Co., and first class Eastern Manufacturers. I keep constantly on hand LEATHER and SHOE FINDINGS. I will sell as low or lower than any other house in the city.  
Every article warranted as represented.  
Don't mistake the place. Give me a call.  
S. B. MEACHAM,  
Near First National Bank.  
N. B.—Competition is the life of trade.  
January 20, 1868.

**CITY BANK OF CHARLOTTE,**  
TRADE STREET,  
Charlotte, N. C.,  
Deals in Gold and Silver Coin, Bullion, Southern Bank Notes, Government Securities, &c.

**Foreign Exchange.**  
Drafts on New York, Philadelphia and Baltimore, furnished to any person, whether a customer or not, AT PAR.

**Interest on Deposits.**  
Deposits of specie and currency received, and a liberal interest allowed.  
REVENUE STAMPS AT A DISCOUNT.  
Revenue Stamps always on hand, and a liberal discount allowed to the trade.  
Jan 13, 1868. A. G. BRENZER, Cashier.

**Ragged Money.**  
Torn and defaced Shillings, Greenbacks, and National Bank Notes, bought at a very reasonable discount at the CITY BANK OF CHARLOTTE,  
January 13, 1868. Trade Street.

**Professional Card.**  
CHARLOTTE, N. C., Jan. 1, 1868.  
The subscriber is engaged in an office practice at the New Drug Store, corner Trade and College street. Persons wishing Medical attention can find him at the above named place at all hours of the day and until a late hour of the night.  
Having been engaged in the practice of Medicine for about twelve years at his former residence, Elizabeth City, N. C., he hopes to merit a share of your patronage.  
JAS. N. BUTT, M. D.

**WANTED.**  
100,000 ACRES OF LAND in North and South Carolina, (for the accommodation of French emigrants,) in tracts of 100 acres each. Those wishing to sell may communicate with the undersigned, stating location, value, quality and improvement.  
Also, I can furnish white labor to any extent to those who may desire it. Agents already appointed in Paris, Rouen, Marseilles, Havre and Lyon.  
A. GAGNIER,  
At Hutchison, Burroughs & Co.'s Store,  
From 8 to 10 a. m., and 5 to 5 p. m.  
January 20, 1868. 1m

## How Gallant Men Meet.

The correspondent of this city who furnishes the New York Tribune with such a purely fictitious picture of the social interchanges of Gen. Hancock with our citizens, and especially with prominent ex-Rebels, will doubtless find a new object for his pen in an incident which occurred during the holidays. We ask no thanks for supplying this very veracious writer with the facts of this incident. They are as follows:

A few days ago General James Longstreet called at the residence of Gen. Hancock and sent in his card. Gen. Hancock was then engaged with some friends, ladies and gentlemen. He immediately left them to receive his old army friend, more recently his foe, but now again his friend, and after a warm greeting, insisted upon conducting General Longstreet into the parlor and introducing him to the company there assembled. The style of the introduction was so peculiar that we reproduce it for the special benefit of the malignant Radicals, as a full justification for their suspicions of General Hancock's loyalty.

"Ladies and gentlemen," said General Hancock, "allow me to introduce to you a gallant gentleman, to whom I am indebted for an ungrateful limp, and whom I had the misfortune to win in the same combat."

We must add that, although the company was composed exclusively of ladies and gentlemen whose sympathies were on the Union side of the late war, the incident excited a profound and most pleasurable sensation, and the two distinguished soldiers were regarded with increased admiration and respect.—N. O. Times.

An English woman has invented a dodge which would do credit to a professional. She fastens a silk thread to a small coin, and when the person by her side in the omnibus opens her purse to pay fare, she presents the coin with the remark that it has just dropped. When the victim receives it and places the purse in her pocket, the silk string is firmly attached, and by that the thief quietly draws the whole affair out.

## EXCELSIOR.

**The Aina Life Insurance Company,**  
(Col. E. A. OSBORNE, Agent at Charlotte.)

Has proved itself to be one of the solid Institutions of this country. It was chartered in May, 1819, more than 48 years ago, and has survived and flourished until January, 1868, after paying all losses promptly, and to the large amount of \$17,485,894.17; and at the Office of the General Agent in Raleigh has been paid \$33,000 to widows and orphans in the past ten years.

The Official Record for the year 1867 is gratifying to the 45,000 policy holders.

**Income for the year past,** \$5,000,000  
**Assets well secured,** 8,000,000  
**New Members Insured,** 16,000  
The rapid growth of this institution shows that where it is well known and its system of operations understood, it is a favorite and highly favored Company. The Officers and Managers have neither more nor less to notice some of the unjust and malicious attacks made by one or two rival Companies.

By referring to the Report of the Insurance Commissioners of Massachusetts it will be seen that the Aina's ratio per cent of expenses of cost of new business is less than that of any other Company; and that the ratio per cent of increase in assets is greater than any other Company, and more than 4 times the average of the 42 Companies reported.

By insuring in the Aina you get nearly twice the amount of insurance for the same amount of money that you would by insuring in an all Cash Company. For instance, a man has just \$100 to spare annually for Life Insurance and no more. He wants to buy all the insurance he can possibly get in a first class Company. It buys \$5,000 in an all Cash Company and \$10,000 from a Note Company (30 per cent note). Now suppose the man dies the first year, his family gets \$5,000 from an all Cash Company, and \$9,000 from a Note Company—Note being deducted. S. T. of Kingston, N. C., insured in the Aina in 1865 for \$10,000. He paid in Cash \$106 and note \$166. A few months after he died his family received his \$10,000 less his note. Here I will state only one note is deducted from the Policy. Had he insured in an all Cash Company and paid \$166 his family would have received only \$5,000. This shows a difference of nearly \$5,000 in favor of the Aina.

Persons contemplating insurance will find it to their interest to investigate the advantages of the Aina.  
W. H. CROW,  
Office Raleigh, N. C., Gen'l Ag't for the State.

**Col. E. A. Osborne,**  
Local Agent at Charlotte, N. C.  
January 27, 1868. 5w

**Tan Yard for Rent.**  
On the 11th day of February next, I will publicly lease, to the highest bidder, the Tan Yard near Davidson College belonging to the heirs of J. S. Johnston, for a term of three or five years. At the same time I will rent portions of the farming lands belonging to said estate. The leasing will be made at the residence of the undersigned at and by and approved security with interest from date and to keep the premises in good repair.  
SUE J. JOHNSTON,  
January 27, 1868. 2wpd Guardian.

**JONES & JOHNSTON,**  
Attorneys at Law,  
CHARLOTTE, N. C.  
The collection of claims in any part of the State will receive prompt attention.  
REFERENCES:—Brem, Brown & Co., Wm. Johnston, B. R. Smith & Co., T. W. Dewey, of Charlotte, N. C.  
John T. Martin's Son & Co.; Evans, Gardner & Co., Geo. W. Moore, Murphree & Co., Norris & Moore, of New York.  
January 27, 1868.

**J. D. PALMER,**  
Family Grocer & Wine Merchant,  
And dealer in all kinds of imported Wines and Spirits.  
Old Rye, Monongahela, Bourbon and Cabinet Brand Distilled Whiskey; Domestic Corn and Rye Whiskey; Peach and Apple Brandy.  
JUST RECEIVED THIS DAY:  
2 Barrels Sacramento Wine,  
6 " Superior Kentucky Cider,  
1 " Old Nash county Brandy,  
3 Casks India Ale,  
2 Barrels London Porter,  
15 Casks Bottles, Flasks, Demijohns and Jugs.  
Wood Kegs from 2 to 10 gallons.  
I also invite the particular attention of Druggists to my stock of Port, Sherry and Madeira Wine, Brandy and Whiskey, bottled especially for medicinal purposes. All orders, Wholesale or Retail, solicited and punctually attended to. Constantly on hand all kinds of Domestic Spirits on consignment.  
A specialty made to old N. C. Corn Whiskey.  
January 27, 1868.

## Agricultural.

**The Culture of Clover and Grass.**  
[Correspondence of the Raleigh Register.]  
MOUNT JACKSON, SHENANDOAH, VA.,  
January 1st, 1868.

Nothing distinguishes this beautiful and thrifty country more than the culture of *Clover*, *Timothy* and *Blue Grass*. And after witnessing its benefits for years prior to and during the war, I feel satisfied that there are few things that would be of greater profit to North Carolina than a great increase of attention to these plants.

Last summer I prepared some brief articles on this subject, which elicited, I was glad to see, not a little interest. I have at least done what I then hoped to be able to do, namely, visited this region, so noted for its grasses, and I will give the readers of the North Carolina papers the best method of cultivating them, as I obtained it from the lips of the most experienced Shenandoah farmers.

I have, in addition to my own former observation of the seeding and management of this department of agriculture, conversed with a number of the most experienced men here; among others the manager of a farm of five thousand acres, the largest and best farm by far in the Valley of Virginia—I mean Mr. Michael S. Bird, the conductor of the celebrated Steinbuben farm.

**Clover—The Soil.**—The soil necessary for producing Clover is not altogether what some appear to imagine. The rule is, the better the land the longer the first sowing will continue. But even light land will bring it. Clover sown on light land will last, say three or four years; whilst that which is sown on rich, stiff land will continue to yield for double this length of time. Any fair land, with a reasonable amount of fertilizers, can be made to produce Clover.

**The Time to Sow.**—Clover is sometimes sown here in the fall, along with wheat. The objection to this in this climate is the liability of the seed being frozen out by the severe winters. Most farmers therefore sow in March. They like a light fall of snow for covering; the advantage being that the sower can see how thickly he sows. The seed is scattered on the surface of the snow, and as this thaws, the seed works its way down to the ground, and mingles with the springing wheat.

But the snow is merely an incident. Sow in North Carolina in February, on wheat, and good clover will come.

The amount of superstitious that prevails here is alarming. If the same thing were discovered by a Virginian in North Carolina, it would be paraded in the most distasteful manner. In conversation to-day with one of the best farmers in this Valley, I was assured that the best time to sow clover is in the "sign of the crab"; and, to my demur, he argued that the horns of the moon hang down during the sign of the crab, and that therefore the roots of the clover strike down; and as the crab has "sprangling" feet, so the clover "sprangles."

Clover may be sown to advantage with oats, in spring. Sow them together. Many do this. They either sow the two seeds—oats and clover—in the same hand; or else the oats are sown and followed immediately with clover seed.

**The Quantity of Seed to the Acre.**—The same rule will hold good both with clover and charity. If he that soweth sparingly will reap sparingly. Many farmers here sow one bushel of seed to ten acres. The latter class, however, succeed best. The best rule I can obtain is, one bushel of seed to six acres of good land.

**The Yield of Clover Seed.**—The best seed is obtained from the heads of the first cutting. The second cutting is somewhat dwarfed, and less full of good seed. I know of one piece of four acres here that is said to have yielded, this year, sixteen bushels of seed, or four bushels to the acre. This seed is worth near fifty dollars to the acre, to say nothing of the pasturage and hay. The truth is, the best of any thing is best for seed. I have heard of a wheat grower, who went through his fields, bag in hand, just before harvest, gathering up the finest heads; these were sown, and the next year the best heads were again gathered and sowed, and this process continued year after year, until wheat of a marvellous quality was obtained.

This second cutting of clover has a singular quality when fed green. It causes horses to discharge surprising quantities of saliva from the mouth; so much that it is a question whether it is best to use it as a pasture or not.

**Timothy.**—There is no great difference between the culture of clover and that of timothy. Timothy is sown in the fall with wheat, or directly after wheat. When wheat is drilled implements are used that provide for sowing both at one time, the wheat passing through one drill, and the timothy through another drill, directly in rear of the wheat drill. This admits of the same measure, namely, one bushel of timothy seed to six acres of land. Timothy is much preferred to clover, for hay. It is almost equal to grain.

**The Locality.**—Timothy and clover do better here, on hillsides, than in meadows. Meadows are so prolific of weeds that meadow hay is considered inferior to upland hay. I have seen it growing on the round tops of rolling land. On good upland it seems at home, and will yield probably as a rule, two tons to the acre of the best quality of hay.

This is fed to horses and cattle in profusion. Enough is given to work horses, at night, to last until morning. What they call feeding a horse here, is giving him grain. The hay is used merely for the filling.

**Blue Grass.**—No blue grass is sown in this Valley, although it abounds. Blue grass is the product of timothy. After a certain number of years a timothy sod turns to blue grass. Kentucky is the region for blue grass. But even here it grows very finely, and an immense quantity of it is made, and it is highly appreciated. It is a strong, nutritious grass, and when cured for hay it is highly valued. If I were asked for the key to the wealth of this Valley, the pride of the American Continent, I would say, clover, timothy and blue grass.

pensing with his fences as his grass. It enriches poor land. It reclaims worn out land. It fattens stock in summer and keeps them in winter. Even hogs live through the winter and fatten on clover hay. It gives abundance of rich milk, butter, beef, poultry and fat pigs. It does for a horse, winter and summer, what corn and fodder cannot do; and it imparts to a country more beauty, thrift and comfort than the same amount of labor and money expended in almost any one crop I know of.

From the Wilmington Journal.  
**The Bank of England.**  
BY BISHOP ATKINSON.

Messrs. Editors: Incessant occupation while I was in Europe prevented me from complying, as often as I wished, with the desire you expressed that I should communicate to your paper notices of objects that seemed likely to interest your readers. But comparative leisure at present will enable me to do something towards redeeming the promise I made you of furnishing your columns, occasionally, with articles which may gratify their curiosity and, possibly, provide them a certain measure of instruction.

Of the many sights in London, the Bank of England is deservedly reckoned one of the chief. The banking-house has its front on Threadneedle street, in the immediate neighborhood of the Royal Exchange, the mansion-house (the Lord Mayor's official residence,) the offices of the private banks and joint-stock companies, and the principal warehouses and counting-rooms of those merchant-princes who regulate the commerce and exchange of the world. It covers an immense area, and is occupied by more than a thousand clerks and officers of different sorts, who, with some policemen, guard it by day, while a company of soldiers is detailed every evening to guard it by night. The building itself is immense; the outer wall measures in front, or on the South side, 365 feet, on the West side, 440 feet, on the North side, 410 feet, and on the East side, 245 feet, which embraces nearly the whole of the old parish of St. Christopher. The area comprises nine open courts; the rotunda, or circular room, several large public offices, committee-rooms, and private apartments for the residence of officers and servants. The principal suite of rooms is on the ground floor, and the chief offices being furnished with lantern-lights and domes, have no apartments over them; but beneath this floor, and even below the surface of the ground, there is more building, and a greater number of rooms than above ground. The greater part of this extensive edifice is of stone, and the better to avoid danger from fire, the newer portions have been constructed with entirely incombustible materials. The vaults in which the bullion, coin, bank notes, &c., are deposited, are also indestructible by fire. It has also the rare advantage in the city of London, of standing detached from other buildings. The more public offices may be entered by any one, but to go into the rooms where the notes are prepared, and the money and papers kept, requires an order from a Director. The paper on which the notes are printed is made by the Bank itself, and it furnishes the chief security against forgery. It would seem that imitation of it is impossible, for it is not even attempted. No note is issued of a less value than five pounds, and from this they advance to the value of a thousand pounds. Many of these last, I was told, are used mainly for remittances. We were shown one that was issued for the use of the Government during the wars with Napoleon, of the denomination of a million of pounds. It is altogether unique in its history, having no fellows or successors. The officers of the Bank, however, will put in your hands a bundle of \$1,000 notes equal in value to a million. The notes are printed in the Bank, and the signatures are a part of the printed matter. Most of this work was done by boys, who though engaged in manufacturing the signs and representatives of almost inconceivable wealth, we found eating their bread and cheese, and drinking their beer with as much unconcern as if it were so much grocers' wrapping-paper, for to them, indeed, it was no more.

The par value of the stock is £14,553,000, and it sells for about 248 per cent, so that its actual value is about \$180,000,000. On the 28th of August last, it had notes in circulation to the amount of £27,350,218; other Deposits to the amount of \$18,870,130.

It owned Government Debt £11,015,100  
Government Securities 12,812,372  
Other Securities including both the Issue and Banking Departments 20,961,723  
Notes 13,631,535  
Coin and Bullion 23,574,723

Add to the liabilities the amount of the Capital Stock, and then deduct the sum of the liabilities from the sum of the Assets, and you will find the realized gains of the Bank to be upwards of £16,000,000, which causes the premium on its stock to be so great. At the time I have just referred to, its rate of Discount was two per cent only.

One great part of its business is the management of the National debt of England. That, last Summer, amounted to £769,541,000. In the Bank premises there are ten rooms entirely devoted to this part of the Bank's business, and 410 clerks are constantly employed in keeping and checking the books. When the dividends are paid the services of 50 additional clerks are called into requisition. The keeping of accounts involves the constant employment of about 1,700 ledgers, transfer books, dividend books, powers of Attorney cases, and others. The whole of these are now, and have been, religiously preserved from the first establishment of the Bank in 1694. The Stock-office Library contains more than 100,000 of these curious records of the past. The first book opened by the Directors of the Bank and others which includes the names of original subscribers, and the amounts for which they have subscribed in every government loan, are in this vast Library. The thick volumes of these title-deeds are all in excellent condition, and by reference to their contents the title of every person who has ever been possessed of government stock, can be readily traced. A wonderful collection of Autographs, Kings, Queens, Emperors, Statesmen, Historians, some few fortunate Poets, successful soldiers, great lawyers, and men and women of high renown, and others of great notoriety are bound up in these volumes, but no public reference to them is permitted, save and accept by those who are

connected with the stock-office. Every transaction that has taken place at any time in the National Funds is clearly and distinctly recorded in these silent volumes. The number of transfers of Government Stock executed in 1866 was 176,000. Each of these transfers requires two alterations of existing accounts, the amount transferred having to be taken from one account and placed to a new account. The whole of the work, however, is carried on without a single error, and as dividend after dividend becomes due, the stockholder receives his money with unflinching punctuality, and with an accuracy which admits of no suspicion or doubt.

Another department of great interest is the library of cancelled notes, which covers an enormous area under the officers of the Bank. These cancelled notes are filled with wooden rods, as they are placed more than 10,000 deal boxes of about one foot in height and breadth, and 18 inches in length. In these boxes or coffins, lie carefully packed bundles of assorted notes, and on the outside are painted certain letters and figures, which to the officers of these gloomy abodes, tell of the date and rank of the deceased. These notes are kept for seven years before being laid away in this vault, and so complete is the arrangement, that any single note, the date and number of which may be known, can be produced in five minutes by the person in charge of this department. The nominal value of these buried notes, at the present time, exceeds £3,000,000,000, the actual number of notes being about one hundred millions. Strange and curious instances of the longevity of some of these flimsy banknotes are constantly occurring, and their history, if one could trace them, would afford abundant materials for romance. One pound note, which have long since passed away from circulation in England, and which are now mainly associated in the minds of the people of that country with forgery and capital punishment, present themselves for recognition and payment at the average of about two per month. During the thirty years preceding that of the abolition of capital punishment for forgery, there were not less than 1,816 convictions for this crime, the majority of forgeries being of one pound notes, and of the persons so convicted 628 were hung in various parts of the country. Last year a two pound note, a kind of which a very small number were printed at the commencement of the present century, presented itself to claim its long promised two sovereigns of gold. Some are worn to almost indistinguishable rags, the amount of the note has disappeared, but the date and signature afford the clue to its identification in the Bank Ledgers. The oldest note in the possession of the Bank of England is one of 1698. A twenty-five pound note of more than a century old, was presented a short time ago, when it was calculated that the compound interest on its amount, supposing it to have been recoverable, would have exceeded £46,000.

It is right to add that I obtained some of these statements at the Bank, and some from trustworthy papers.

## Horrible Accident in Chattanooga.

**Two Young Ladies Burned to Death.**

We learn that a shocking accident occurred in Chattanooga, late on Saturday night, by which two young and accomplished ladies lost their lives. It appears that Miss Maria Daily had been spending the afternoon and evening with Miss Kate Harrington, at the residence of the latter. About 11 o'clock, the young ladies returned to Miss Daily's residence, intending to sleep there. It being cold Miss Daily attempted to start a fire in the stove, but the fire not burning briskly enough she procured a gallon can of coal oil, and poured some of the oil into the stove. In an instant the oil exploded. In another instant the young ladies, and everything in the room were in a blaze. Miss Daily threw herself on a bed in an adjoining room, but only succeeding in setting fire to the bed clothes. She was soon rescued by the negro attached to the house, who, alarmed by the screaming, rushed in and bore her out; Miss Harrington rushed out into the streets, and was immediately rescued from the flames by several gentlemen, who had arrived on the scene. Both ladies were so severely burned that they died on Sunday morning.

The bodies of the two unfortunate young ladies presented a revolting appearance. The victims were highly esteemed in Chattanooga, and their melancholy fate calls forth universal regret and sympathy.—*Knoxville (Tenn.) Press, and Herald.*

## Beautiful Answers.

A pupil of Abbe Sieord gave the following extraordinary answers:  
Q.—What is gratitude?  
A.—Gratitude is the memory of the heart.  
Q.—What is hope?  
A.—Hope is the blossom of happiness.  
Q.—What is the difference between hope and desire?  
A.—Desire is a tree in leaf, hope is a tree in flowers, and enjoyment is a tree in fruit.  
Q.—What is eternity?  
A.—A day without yesterday or to-morrow; a day without end.  
Q.—What is time?  
A.—A line that has two ends—a path that begins in the cradle and ends in the grave.

A lady who had two children sick with measles wrote to a friend for the best remedy. The friend had just received a note from another lady, inquiring the way to pickle cucumbers. In the confusion the lady who inquired about the pickles received the remedy for the measles, and the anxious mother of the sick children with horror read the following: "Seal them three or four times in hot vinegar, and sprinkle them with salt, and in a very few days they will be cured."

Larry said a coquetish young lady to her cousin prematurely bald, "Why is your head like heaven?" "Don't know, I'm sure," replied the swell; "unless, indeed, because it has a shining crown." "Good, but not correct. Because there is no more dying or parting there!"

A young widow who had married an old man was forever speaking of "my first husband." The second husband at first gently remonstrated. "I guess," said the wife putting, "you'll want me to remember you when you're dead and gone."