

MUTILATED MONEY.

HOW TO GET A TORN BANK BILL OR A COIN REDEEMED.

Determining the Proportions of Mutilated Notes by an Instrument When Affidavits Are Required—Attempts at Dishonesty.

Since the exposure in September last of the marvellously adroit manipulation of United States currency by Mrs. Ernestine Becker, an old and trusted employee in the Redemption Division of the Treasurer's Office, who successfully freed United States currency so that the bills were made to pass for ten, the remaining bill being appropriated to her own use, public attention has been more closely drawn to the operations of redeeming the Government currency.

"What are your regulations as to the redemption of pieces of currency in the Treasurer's office?" a New York World correspondent asked a Treasury official at Washington.

"If a person sends us a United States note somewhat torn, but exceeding in size nine-tenths of its original proportions in any piece of value, if no more than one-tenth of their proportion is missing, while fractional currency notes are redeemed at their face value provided no more than two-tenths of their original proportions are missing. A still larger margin is allowed in the case of national bank notes, which are replaced by the Government currency in only three-fifths of their original proportions are presented, provided they bear the name of the bank by which they are issued and the signature of one of its officers. This large margin is allowed because national bank notes are easily made to pass for pieces of other currency on account of the names of the banks and signatures of their officers being different on bills of the several banks.

"The sender of a mutilated United States note, coin or silver certificate of which more than one-tenth is missing will be paid in return at the rate of ten per cent. discount for each one-tenth of the note which is missing, provided that not less than one-half of the whole note is presented. In the case of fractional currency redeemed in the same manner, except that the discount is made on the basis of 20 per cent. for each one-fifth missing. Persons whose money has been burned or torn so that more than one-half of the bill remaining cannot receive anything for such fragments, except by furnishing an affidavit of their own or of some other party having knowledge of the facts, testifying that the missing portions have been totally destroyed, in which case, if the affidavit accords with the good character of the bill will be sent them. In order to have such affidavit considered satisfactory by the Department, it must state fully the cause and manner of the mutilation or other injury, and must be sworn to and subscribed before an officer duly qualified to administer oaths, who must also certify to the good character of the bill. Signatures by mark must be witnessed by two persons who can write and must give their places of residence.

"Department officials are in this respect allowed considerable discretion in determining whether the affidavit is made in good faith. We frequently have instances where people endeavor to dishonestly procure the payment of mutilated currency, and it is not an uncommon thing to find that they have resorted to false swearing, but to secure the redemption of old or mutilated money which they send here. Instances might be given almost without number. Only a short time ago we had a case where a man while frequenting a place of evil resort became involved in a quarrel and struck with one of the inmates, the result of which was that he left with only a mutilated portion of a ten-dollar bill. He carried us the portion which he had carried off, with an affidavit certifying that the remainder had been totally destroyed. In such instances entirely different from the real ones just given. About the same time we received from the other party in the struggle the other portion of this same ten-dollar bill, as was readily shown by fitting together the two pieces. This latter piece was also accompanied by an affidavit, which was not true, but which was the means of starting an investigation which revealed the real facts in the case and prevented the success of this fraudulent effort to procure a new bill by false swearing.

"Another case is that of a Mr. McClellan, an old horseman from Lexington, Ky., who while attending the races at Ivy City lost on the racetrack half of a fifty-dollar bill and sent the remainder in to us to see what could be obtained for it. Not long afterward we received by hand the other half of the same fifty-dollar bill, the ownership of which was claimed by an employee of the Bureau of Engraving and Printing. In some way, however, this employee ascertained that there might be trouble ahead and thereupon withdrew the bill from the ownership of the latter portion of the bill. At the horseman subsequently received the full face value of his mutilated bill.

"If less than three-fifths of a bank note remains, or if the signatures of the bank officers are lacking, the Treasurer will not redeem it, and it must be presented for redemption to the bank of issue. Fragments of less than three-fifths are accepted from the bank of issue by the Treasurer for face value only when accompanied by sworn and satisfactory evidence that the missing portions have been totally destroyed. As a matter of fact, national bank notes will not redeem fragments of their own notes until they have forwarded them to the Treasurer at Washington, with the evidence in the case, if required, and received from the Treasurer information as to whether the evidence of the total destruction of the missing portions is satisfactory to the Department, or, in the case of slightly mutilated notes, until the Treasurer has indicated the value of the remaining portions."

"Persons wishing to exchange silver for paper money must present their silver in sums or multiples of \$20, except by denominations in separate packages, on receipt of which either the Treasurer or any Assistant Treasurer will give them lawful money in exchange; but even the cash room at Washington is not authorized to pay out paper money for silver, unless an amount of silver presented is \$20 or some multiple thereof. No mutilated silver coin will be redeemed, but coin simply affected by natural wear is not considered mutilated, nor does in-

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Twelve Presidents were lawyers only. Garfield had the most varied occupation; he was a teacher, preacher, lawyer and soldier before becoming a statesman. John Quincy Adams was professor of rhetoric in Harvard College, besides having been a lawyer and a statesman. Jackson was taught the alphabet in a log schoolhouse, and was a lawyer, planter and soldier. Arthur was a teacher and lawyer before he presided over the United States. Of the other soldier Presidents, Hayes, Pierce, Moore and Benjamin Harrison were lawyers, Grant a tanner, William Henry Harrison a physician and Washington a soldier only, by profession and occupation.

Hayes was wounded four times in battle, Jackson also received four wounds, though none of them in battle. When captured by the British, while a mere boy, he received two severe sabre cuts, one on the hand and the other on the head, for refusing to back an officer's boot. General Grant was wounded slightly wounded in the thigh at the battle of Tippecanoe. General Pierce was accidentally injured in battle by being thrown from his horse in the advance on the City of Mexico.

A majority of the Presidents rose step by step, almost continuously, to that high office. Some met with serious reverses, however. Lincoln was defeated for United States Senator by Douglas, previous to being nominated for the Presidency. Polk was defeated twice for Governor of Tennessee, once by General Harrison, and the President-elect had been previously defeated for Governor of Indiana. No candidate ever met with a more surprising defeat than did Andrew Jackson, when, after receiving the highest number of electoral votes for the Presidency, he was defeated in the House of Representatives by John Quincy Adams; and no man, perhaps, ever exhibited more of that determination which achieves success than did Jackson afterward.

The highest per cent. of the electoral vote received by any President was that of Monroe in the second year of his term, and Washington for his second term ranks next, having received 97.77 per cent. The lowest per cent. of the electoral vote received by any successful candidate was that of John Quincy Adams, 42.34, while Jackson, the defeated candidate, received 68.19 per cent. of the electoral vote.

The tallest President was Washington, whose stature was six feet four inches, and the shortest, James Madison, who was not above five and one-half feet in height. Jefferson, Monroe, Jackson, Tyler, Lincoln, Garfield and Arthur were six feet tall. John Adams, the son of John Quincy Adams, General Taylor, are each said to have been five feet eight inches, the same height as Benjamin Harrison. As regards weight, Jackson, though six feet and one inch in height, was probably the lightest in avoirdupois, as he only weighed the scale at 145 pounds. Cleveland, when inaugurated, is said to have weighed 240 pounds, but has probably increased somewhat since.

All of the Presidents, with two exceptions, from Washington to Lincoln, had curly hair, and the latter had wavy hair. Exceptions were John Quincy Adams and Van Buren, who wore high side whiskers. President Johnson was usually smooth shaven also. Mr. Lincoln wore chin and side whiskers. President Harrison follows the example of General Grant, Hayes and Garfield in wearing a mustache and full beard. President Arthur's mustache and whiskers will be remembered, and Mr. Cleveland is the only President who has worn a mustache simply.

Mr. Harrison's eyes are blue, agreeing in this respect with a majority of the Executive eyes. Mr. Cleveland's are brown, as were also Arthur's, and among the dark eyes were those of Mr. Harrison's grandfather. The darkest eyes were those of President Pierce, who was intensely black, as was also his hair. A number of their Presidents, it will be remembered, have had dark hair, though in a large majority of cases it was either gray or became gray while in the Executive chair. Jefferson had red hair, which changed to silver white in color.

WOMAN'S WORLD.

PLEASANT LITERATURE FOR FEMININE READERS.

The Best Angel of All.

From the portals of Eden forth banished, our mother,
Poor Eve, looking back where the lurid sword shone,
Had doubtless a heartache so bitter no other
In all the world's annals such sorrow had known.
And yet, had she dreamed that what seemed so distressing
Had comfort beneath it, and ease for the pain,
Fancy, the tears at their fountain releasing,
She had uttered thanksgiving at blessing for bane.

In the moment when Eden was barred from their vision,
To Adam and Eve came a visitant high,
With the light on his brow of a beauty
Elysian,
The grace in his port of a guest from the sky,
And a hand in their hands laid he lightly,
And strong
Was the voice of his greeting, compelling
Till the pulse of their being uphealed like a song.
As might they forget to be fearful and sad,
Oh daughter of Eve, would you know that divinest,
That holiest comforter after the fall,
That whose whose mission forever is finest,
The one, 'mid all angels, best angel of all,
Not Peace, and not Faith, and not Love, and
The angel we call when the mists gather
Nay, heaven itself stoops this angel to guard us:
His name let me whisper—"the Angel of Work."
Margaret E. Sangster, in *Basar*.

A School of Housewifery.

Mrs. Logan, widow of General John A. Logan, is looking into a scheme which she will put into execution when she returns to this country. In Germany there is a custom which sends girls, after they have finished school, to live a year in the household of some noted housewife, who teaches them all the accomplishments which it is held fitting a housewife should acquire. This is the system Mrs. Logan is making a study, and her idea is to found just such a home in this country, where girls can take a post-graduate course of a year learning all these important accomplishments.

Queen Victoria's Hoop Skirts.

The following anecdote is told to illustrate the readiness with which Parisian fashion are adopted, even by the most rigidly patriotic princesses: "At the epoch of the arrival of Queen Victoria in Paris, in 1856, on a visit to the Empress and Emperor, the latter had just brought hoopt-skirts into vogue. The Queen forthwith sent off a messenger to purchase one for her, and on her next approach before her imperial host and hostess her skirts were expanded into the new and fashionable article. But her Majesty had not comprehended the necessary methods of tying the tapes that held the hoops in place, and her crinoline presented an extraordinary and 'shapeless' aspect. It was the Emperor himself who, with his own imperial hands, set the rebellious petticoats to rights, and gave to his royal guest a lesson as to the proper method of donning the new-fashioned adjunct of feminine costume."

Veils Injurious to the Eyes.

"Well, one woman has come out, I see against our wearing veils," said one of a trio of shoppers on Sixth avenue.

"Who is she?" queried one.

"She is Dr. Grace Peckham, and she is a specialist in diseases of the eyes, I believe."

"A veil protects the hair and keeps it well arranged," chimed in the third, "and it protects my forehead and wards off neuralgia, and it never did my eyes any harm. Everybody wears hating veils nowadays, and I shall wear a veil for one."

"Yes, of course, as long as it's fashionable we will wear them; but do you know the Hading is worse than any other. It's heavier, it's red and raised from the time it's put on till it's removed, because it's fastened around the neck. My doctor was speaking to me about it the other day. He said it was injurious to the mechanical seeing apparatus, since a constant adjusting of muscles and lenses is required, and a striving to obtain a clear image for the retina. It is extremely wearying to the brain, which has a great deal to do with turning up the shading of the picture which falls upon the vision, and in making the mental image a perfect one, no matter what the external one may be. Veils of dotted lace and dazzling white illusion may give rise in a few weeks to an irritable condition of the eyes that years will not remove."

Novel Cure for Corns.

"You are troubled with corns, are you?" said a Pittsburger to one of his friends who walked with a peculiar, limping gait.

"Well, everybody has a remedy for them, but the trouble with most of the remedies is that they are no good. I have tried a great many, but with corns generally considers his gait hopeless. But I can tell you of a cure that is simple and effectual. Soak the afflicted portion of your feet for a considerable time every night—the longer the better—in crude petroleum, then saturate a cloth with the same stuff, wrap it about your toes, put your feet on and go to bed. In a few nights of this treatment will cause the corn to disappear. I first heard of this remedy when I was living in the oil region, and of course I laughed at it. But a little inquiry among the men who worked about the pits and shafts convinced me that they believed in it. They said they were never troubled with corns, and assured me that the frequent wetting of their shoes in the oil—a thing they cannot avoid in their occupation—had the effect of driving all these troublesome excrescences away. Try it, and it will cure you."

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Colored Shoes all the Rage.

For full dress toilets the shoe slipper must match the glove in color, and the hose takes it hue from the glove as well, since it must be of the same color as the slipper. It is quite as correct now to ask a lady what color she will have in shoes as in a bonnet, for colored shoes will be worn soon in the street as well as in the house; and in the shoe stores, where styles are not only retailed, but created, a little bunch of sample but colored shoes are given to a customer to select from. In these samples there are seven shades of brown, which is to be the stylish color for the street in boots and half shoes, five shades of gray, which is an extremely popular color for the house, and will also be worn in the street with coat leather wraps, but only with very dressy toilets, dark red, blue and green, the latter being seen on tops of street boots and every shade and tint that an evening dress can be fashioned in. For a complete wardrobe a pair of pink and blue slipper is sometimes made of pink, with No. 1 gros grain ribbon in blue striped across the toe in the form of a V, the space between the strips being equal to the width of the ribbon.

Very pretty bride shoes are made of white undressed kid with stripes of silver braid across the toe, and black evening slippers are braided the same way in gold. A very stylish low shoe of suede colored kid has the toe strapped with black, and a dark red slipper has straps of dull green ribbon.

The most popular walking shoe for ladies will be of russet morocco or seal skin, with a brown heel and fancy perforated tip. The toe is extremely pointed, as are those of all the new shoes, and it is laced with seal brown ribbons, which should be matched in color with silk hose. The revival of French fashion in dresses revolutionizes the shape and decoration of shoes and slippers, though the change is more marked in the latter. The old-fashioned pointed and flat shoes are used, which necessitate the wearing of a shoe longer than that with silk hose. These slippers are made of un-dressed kid, satin, patent leather and seal skin. Both large and small buckles are used, a very French slipper having a strap across the toe, fastened with a small silver buckle a little on one side.

Very handsome house slippers are made in this style of quilted satin in bright colors, with the silver buckle on one side. The buckles are of solid silver, handsomely etched or in fine hammered designs, sometimes set with shine stones, those in the shoe stores rarely exceeding \$10 or \$15 in price, but ladies have them made to order in elaborate and beautiful designs, generally jeweled. One of the prettiest pairs of slippers made this season were of black satin with a diamond initial set as a buckle on each toe.

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WORDS OF WISDOM.

Safe blind, safe food.

Honor is better than wealth.
The biggest calf makes not a best meal.

Never baffle about the basket get the fruit.
He that saveth his dinner will have the more supper.

There is winter enough for the snipe and woodcock too.
Correction of error is the plainest proof of energy and mastery.

Poverty is not a sin, but it is twice as bad in the opinion of the world.
Measure not men by Sundays, without regarding what they do all the week after.

"Faithful are the wounds of a friend," and there are none more punctiliously given.
True genius lurketh under cover, while arrogance stalks abroad in the full light of day.

The wisest fish lures escapes the most dangerous hooks, and is finally caught with a bent-up pin.
Life consists in the alternate process of learning and unlearning; but it is often wiser to unlearn than to learn.

Conviction is in itself a power. The man who is sure of what he says gives assurance to those who hear him.
Four things come not back—the spoken word, the sped arrow, the past life, the neglected opportunity.

Life is a casket not precious in itself, but valuable in proportion to what fortune, or industry, or virtue has placed within it.
Sympathy for the poor is all right as far as it goes, but sympathy don't count like greenbacks when it comes to clothing the unfortunates and filling their larders.

The Kauri Gum.

H. P. Barber says in the New York Star that the kauri gum makes up more than two-fifths of the commercial products of New Zealand. The kauri gum is used in the making of varnish, and enters into the composition of four-fifths of all the made in the United States. It is found only in New Zealand, north of Auckland, and is a deposit from trees which disappeared centuries ago, probably through some convulsion of nature. About eight thousand men, all with exceptions, white, are employed in gathering it. The gum is scattered over the country, some of them as far as 250 miles from Auckland. The gum is below the surface and is discovered by prodding the earth with a steel-pointed spear. An expert can tell the instant he strikes a deposit by the resistance. When he discovers it he camps and commences to dig.

The field is frequently twenty miles from a settlement, but the storekeepers send pack horses with supplies weekly or semi-weekly, and carry the gum. A horse can carry 200 pounds of the product. The gum when taken from the ground is covered with an earthy crust. This is washed off by the miners. The storekeeper, when he gathers together one, two, or five tons, according to his ability to pay for it, ships it to Auckland, where it is sold to the packers in bags of 150 pounds each, who assort it according to quality. There are fourteen different qualities sent to the New York market. Its value depends upon the color, the lightest color being the best. The most valuable is the East Coast grade, which is sold for \$215 to \$230 a ton. The ordinary gum, which is four-fifths of the whole product, brings \$175 a ton.

Sending Songs by Telephone.

The long distance telephone, in connection with the phonograph, has been employed between New York and Philadelphia to illustrate a lecture given in the Franklin Institute, Philadelphia, by W. J. Hammer, of Mr. Edison's laboratory on the life and inventions of Thomas A. Edison. The New York assistants in the experiment were assembled in the operating room of the American Telephone and Telegraph Company.

Miss Effie Stewart, soprano singer in the St. Charles and the Philadelphia Hoch, the cornetist, rendered musical selections in the operating room, which were transmitted through 103 miles of wire, six miles of which were underground, to the hall of the Philadelphia Telephone Company, where a chalk receiver were used. The cornet solos were transmitted clearly and distinctly, and could be heard in all parts of the hall. Miss Stewart's songs could not be heard so well. In a second experiment the music was sent by telephone from a phonograph, into which it was played and sung in this city. The same pieces were sent three times in succession from the same cylinder. This was afterward varied by receiving the music at Philadelphia into a phonograph connected with the telephone in the institute from which it was afterward rendered to the audience.

By means of a telephone circuit, the performers at No. 18 Cortlandt street were enabled to hear, by listening at the telephones, their own music repeated from the phonograph by way of Philadelphia. —*Commercial Advertiser*.

The "Gare" of Our White Skins.

Nothing is more common than for Euro-peans to complain of the difficulty they have in individualizing the faces of their races, who are all of the white skin, and seem all more or less alike. The natives of India have apparently the same difficulty with white men. Some men of the Lancashire Regiment stationed at Benares recently broke loose and raided a liquor shop in a neighboring village. Some of the culprits were so drunk that the authorities easily discovered them, but in order to spot the remainder the regiment was paraded, and the villagers were asked to point out the guilty men. They absolutely failed to do so. General Pin here again and let this one end hang.

Fatent leather has been largely supplanted by the kid and satin shoes. This is hardly a cause for grief, as the constant contraction and expansion of the varnish by heat and cold rendered them disagreeable for constant wear.

The new mousselines de soie are the finest, gauziest tissues imaginable, with zigzag lines and figures in stripes in broche on them, looking as if suspended on rose, blue, mauve, green and amber tinted mists rather than woven stuffs.

Fans, or rather the originality of their makers, have relaxed sadly of late. The rather large thin, and ribbons are used again and again with the fewest variations. Shaded ostrich feathers cannot be called new, but seem to turn the scale in the balance of popularity.

The new printed and plain satens and India silks come in pure positive tones and so-called artistic shades. The figures are rather large than small, and show more imagination than the realistic and conventional designs that have been popular for the last several seasons.