

OLDEST BANK IN THE WORLD

Something of the History of the Bank of Naples.

Mr. Neville-Rolfe, our consul at Naples, gives an interesting account of the past history and present position of the Bank of Naples, which is, he says, the oldest bank in existence, for the Monte Vecchio of Venice and the Banco San Giorgio at Genoa, both founded in the twelfth century, have ceased to exist, as also the Bank of Barcelona, founded in the fourteenth century.

The Bank of Naples was founded in 1539, and is a state bank with a considerable capital to which no one lays any claim; in other words, it is a joint stock bank, but with no shareholders. When Charles V. went to take possession of the kingdom, his new subjects desired to receive him with becoming magnificence, and, therefore, contracted vast loans with the Jews against valuable pledges. These loans they were unable to pay, and to get rid of the difficulty his majesty banished the Jews from the kingdom. The Jews managed before their departure to sell the pledges to two Neapolitans at very easy prices; the original owners at a small profit, and they also offered further loans with our interest on the old security. Some philanthropists stepped in and gave considerable gifts to the new enterprise provided loans without interest were made. In 1573 the bank was established on these lines, and was, in fact, a charitable pawnbroker. But by degrees its scope enlarged into that of a bank doing ordinary commercial business. In 1634 it had an income from government securities of \$7,800, besides the capital necessary for carrying on its business. In 1685, in a commercial crisis, the government forced it to lend \$11,900 for two or three years certain without interest. The result was a loss to the bank, and in a few years it was declared to be \$56,000 in debt.

In 1691 it had recovered its position; but a series of frauds and losses amounting to nearly \$100,000 crippled it again. In December last Signor Luzzatti proved to the chamber that the bank had recently lost \$3,600,000, for a great part of which the branches at Genoa, Bologna and Milan are responsible. Nothing short of state interest can now save the bank, and Signor Luzzatti was anxious to incorporate it into a national bank of Italy on the lines of the Banks of France and England. This, however, met with very strong opposition in the Neapolitan provinces. It is proposed to issue government paper to the amount of 45,000,000 francs, which represents the bullion in the hands of the bank, and from the interest accruing to form a sinking fund to place the institution on a sound financial basis. The interest is fixed at 3 1/2 per cent, instead of the normal rate of 4; the holder of the paper will thus lose three-quarters per cent. in exchange for his government security, and the government will lose the same amount. Both parties would lose a great deal more were the Bank of Naples to stop payment. — London Times.

THE LOCOMOTIVE WHISTLE

A Historic Railway Collision Was Responsible for Its Invention.

Here is the story of the evolution of the locomotive steam whistle: It was invented because of the destruction of a load of eggs. When the country roads were for the most part crossed at grade the engine driver had no way of giving warning of his approach except by blowing a tin horn. The horn was far from being sufficient warning. One day in the year 1833 a farming was crossing the railroad track on one of the country roads with a great load of eggs and butter. Just as he came out upon the track a train approached. The engineman blew his horn lustily, but the farmer did not hear it. Eighty dozen eggs and 50 pounds of butter were smashed into an indistinguishable mass. The railway company had to pay the farmer the value of his butter, eggs, horse and wagon.

A director of the company, Ashland Baxter by name, went to Alton Grange, where George Stephenson lived, to see if he could not invent something that would give a warning more likely to be heard. Stephenson went to work, and the next day had a contrivance which, when attached to the engine boiler, and the steam turned on, gave out a shrill, discordant sound. The railroad directors, greatly delighted, ordered similar contrivances attached to all the locomotives. This has developed into the locomotive whistle as we know it. — Industrial World.

Mother's Gills

"Mother," said Mrs. Smarton, "says the smell of stale tobacco makes her sick."

"Ah!" said Mr. Smarton, filling his pipe. "So she has concluded, she says that she will stay until she gets used to it, if it takes her all summer." — Indianapolis Journal.

Automatic Fishing Reel

A new fishing reel, which can be wound up without the necessity of turning a crank, has a toothed wheel on the reel shaft, into which meshes a curved toothed rod, lying parallel with the pole, the pressure of the hand on the bow forcing it against the pole and pushing the end backward, thus turning the reel to wind the line.

HE RAISES MUSHROOMS.

Cultivation Successfully Undertaken in an Abandoned Mine.

That mushrooms can be successfully grown in coal mines has been proven, and a new industry has been established on the South side. Mushroom experts have held it impossible to grow the spawn in abandoned mines, although they have been successfully cultivated in caves and quarries for hundreds of years.

Henry Dietrich, says the Pittsburg Commercial-Gazette, is a glass bulldozer by trade. He is an intelligent man about 50 years of age. The rear of his house is an abandoned coal mine. More than two years ago he began the experiment of growing the spawn, and raised some choice mushrooms last year.

Mr. Dietrich has about 700 square feet of soil under cultivation in the dark passage. This he has boxed up, some in bunks, one above another. He has experimented with different varieties and is now engaged in trying to raise the little French mushroom, which is canned and used to such a great extent in restaurants and hotels, although the canned article is not nearly so palatable as the fresh mushroom.

Mr. Dietrich had great trouble in clearing out and draining the mine before he attempted to cultivate the mushroom. He put in sewer pipe to carry away the large flow of water, also the sewage from the hill above him, as most of the residences on Mount Washington are sewered into the abandoned mines.

The passageways in the mine are high enough to walk in, standing erect, and are about four feet wide. The temperature is the same the whole year, which makes the cultivation of the fungus so successful.

Mr. Dietrich showed the writer beds with the mushroom in various stages of growth, from the pinhead, as the first shoots are called, to the full grown, the latter creamy white with pink gills underneath. In these beds 2,000 pounds of the fungus were grown last year. The price averaged about 50 cents a pound, while during the Christmastide and midwinter it advanced to 75 cents a pound.

Manure had to be hauled into the mine in great quantities and mixed with earth. The water running continually in the mine cannot be used on account of the sulphur and other minerals which injure the growth.

Superintendent William Falconer, of Schenley Park, is an expert on mushroom growing. He made a report to the government on their growth, which the government adopted as its report, and is the standard for all mushroom growers. Mr. Falconer also wrote a book on the subject which is recognized as a standard work.

When Mr. Dietrich first attempted to raise the fungus in the mine, he asked Mr. Falconer's opinion on the subject. Mr. Falconer had never heard that mushroom growing had been successful in coal mines, and he did not give much encouragement as to the experiment. Mr. Falconer said he had heard that mushrooms had been raised successfully in abandoned quarries and other caverns, but not in coal mines.

Remarkable Butcher's Feat

Butchers' feats are forming a subject of some interest in the Meat Traders' Journal just now, and all seem to be eclipsed by the performance of a Cardiff butcher six years ago. It was at the Roath slaughterhouse, and a wager was made that Mr. H. Haggitt, a Clifton street pork butcher, could not slaughter, scald, dress and carry away five pigs under the hour. He performed the feat in 38 minutes 45 seconds. Mr. Haggitt had the five pigs killed and in the scalding tank in three minutes, which is believed to be the fastest time on record.

To Relieve the Eyes.

If the eyes get tired and red from keeping late hours or from long travel, lay upon the lids in the morning before dressing a soft white linen cloth that has been dipped in water as hot as you can bear it; when the cloth cools dip it in the hot water again. In half an hour your eyes will be free from all distressing sensation.

—Some people think they are conducting a great deal when they admit that they don't understand the ways of Providence. — Washington Democrat.

IN DOLLY MADISON'S DAY.

Washington Society as It Was in Olden Times.

Someone has been hunting up old records regarding society doings at the white house, and finds that Martha Washington founded what has in these days come to be known as the reception, an institution not known in the afternoon in the early days of the republic. Mrs. Washington received from eight to ten on Friday evening, the affairs being modeled on the drawing-rooms then known to the court of France. None was permitted to attend, says an old chronicler, except those who had high social and diplomatic rank, and "full dress was required of all who passed the ordeal of social inspection." At Mrs. Washington's drawing-rooms "Mrs. Morris always sat at her right hand, and at all dinners, whether public or private, the venerable Robert Morris was placed nearest the hostess."

When Dolly Madison was wife of a president, in 1815, she was described as in the meridian of her life and beauty. Radiant and beautiful, she dispensed hospitality and exchanged courtesies with unrivaled grace. She looked and moved a queen. Her dress on one occasion is described as of yellow velvet, with garniture of pearls, and she wore an elaborate headdress of feathers, "a Paris turban, with a bird of paradise plume." One of her characteristics was that she never forgot a face.

It was the custom of the day to take snuff, and the beautiful Mrs. Madison acquired the habit by being too polite to refuse the frequently-offered box. When she was given a jeweled snuff-box for her own use she was diplomatically familiar with its service. "Her snuffbox," wrote a friend, "had magic influence; who could partake of the offered dainty and remain at enmity?" There was no lack of social splendor, and six horses were not considered too many in those days to convey a president and his family from one scene of festivity to another. There was a much closer line drawn in regard to rank than there is at present, in spite of the clever remark of a brilliant society woman of that day, that "the only rank in America was rank mutton."

The effect of a social gathering was made more brilliant than it is by the dress of the court of France. Imagine a "light-blue French coat with high collar, broad lapels and large gilt buttons; a double-breasted Marselline vest, a nankeen-colored cassimer breeches, with white silk stockings, shining pumps and full lace ruffles on the shirt bosom and wrists, with a white cravat inflated with 'padding,' as it was called. A powdered wig and gold lace coat of ruby velvet was worn by another of the cavaliers of the first ladies of the land.

PRESIDENT'S BEARDS.

McKinley Shaves Himself—Gen. Arthur and Secretary Blaine.

Very few recent presidents, with the exception of Mr. Cleveland, have been without beards. Grant, Hayes and Garfield all wore them in varying lengths. Arthur wore side whiskers, with clean-shaven chin and lip; ex-President Harrison, a full beard; and Cleveland a mustache. McKinley and Bryan both have clean-shaven faces, and both shave every day. As President McKinley invariably shaves himself, the method of his operations has become somewhat famous among those who know him.

Gen. Arthur was the first president I knew to perform this part of his toilet for himself. He was engaged in this particular part of his toilet at his home in Lexington avenue, in fact, on that eventful morning when Secretary Blaine came up from Long Branch on September 20, 1881, to formally announce the death of Garfield, and the consequent elevation of Mr. Arthur to the presidency.

Gen. Arthur was upstairs at the time, shaving. Ex-Police Commissioner "Steve" French, and a number of intimates who had always clung to him, were entertaining Secretary Blaine in the parlor, awaiting the new president's appearance. The minutes passed and Mr. Arthur failed to appear. Finally one of the coterie hurried upstairs in great excitement. "Cheer," he exclaimed, "why don't you hurry? Secretary Blaine is downstairs, waiting this half hour. You must not keep him a moment longer."

"Let him wait," replied Arthur. "I am president to-day, and the president never hurries while he is shaving." — Town Topics.

PAR MACON, DENIS & KERNAGHAN.

PAR MACON, DENIS & KERNAGHAN, Auctioneers, 137 Poydras Street, New Orleans, Louisiana. Auctioneers of the property of the late J. A. Macdonald, deceased, in the Parish of Orleans, Louisiana, to wit: A certain lot of land situated in the Parish of Orleans, Louisiana, bounded on the north by the street known as the 'Bourbon Street,' on the east by the street known as the 'Crescent Street,' on the south by the street known as the 'Bourbon Street,' and on the west by the street known as the 'Crescent Street,' containing about 100 square feet of land, more or less, as shown on the plan attached hereto, and also a certain lot of land situated in the Parish of Orleans, Louisiana, bounded on the north by the street known as the 'Bourbon Street,' on the east by the street known as the 'Crescent Street,' on the south by the street known as the 'Bourbon Street,' and on the west by the street known as the 'Crescent Street,' containing about 100 square feet of land, more or less, as shown on the plan attached hereto, and also a certain lot of land situated in the Parish of Orleans, Louisiana, bounded on the north by the street 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