THE PRESIDENT'S ADVISERS.

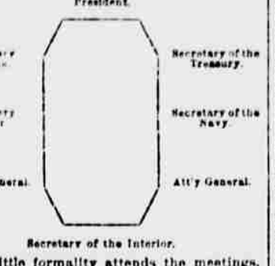
A LOOK AT THE CABINET AS IT REALLY APPEARS WHEN IN SESSION.

No Dramatic Attitudes or Set Speeches, but Informal Talk, Good Fellowship, and Here is a Week-Good Story Telling.

Washington, April 18. President Cleveland has changed one of his Cabinet days from Friday to Thursday, and now meets his constitutional advisers on Tuesday and Thursday of each week. This is the only change that has been made. The forms that have been observed for half a century still prevail in Cabinet. Tags are still maintained. The hour of meeting is 12 o'clock noon, and the room is the same that has been used for the meetings since Lincoln's time. It is the room immediately at the head of the stairs leading to the business part of the White House. On the right as you enter is the door leading to the library, where the President receives visitors. There and on the left is the private secretary's office, to reach which you have to walk 100 of these visitors.

The Cabinet room is open to visitors at all times when the Cabinet is not in session. It is a plain room with an striking feature about it. Its two large windows, extending from ceiling to floor, command a lovely view of the swaying willow, the monument, and the shining Potomac beyond. The interior is simplicity itself. The walls are painted in a drab tint, the ceiling is frescoed with flowers and cherubs, and a marble of dark-colored marble surrounds a capacious fireplace where hickory logs are usually blazing cheerily. A flowered Brussels carpet with a black and red background covers the floor, and gray silk rep curtains hang at the windows. Between the windows hangs an oil portrait of John Hampden, a label on which informs us that it is reputed to be a Vandyck. On the opposite wall is a portrait of Washington, by Cafiera, the South American artist, which was presented to the Government in Hayes's time. A large bird's-eye view photograph of the city is over the door leading to the President's room. Maps of the United States and of South America and Washington hang on the remaining walls. In one corner stands a large school globe, and in another is a revolving bookcase of modern invention, which is filled with revised statutes, dictionaries, and various public documents. Near the door to the President's room stands a small walnut secretary, and near the windows a small walnut table to match. The lounge near the door leading to the hall and the dozen chairs distributed about the room are of walnut upholstered with flower-sprig raw silk to match the carpet.

The table around which the Cabinet is seated is an octagonal affair of black and French walnut in the fashion of twenty years ago. It has a profusely carved central leg and legs at the corners. It is covered with billiard cloth. The eight armchairs surrounding it are walnut of walnut with rep upholstering. The Cabinet looks like this when it is in session around the table:



Very little formality attends the meetings. Under Mr. Cleveland's Administration, at least, the members are very promptly on time. Mr. Garland is usually the first to arrive. He is always a few minutes ahead of time, and if the President is not engaged he frequently goes into the library to see him. Sometimes Mr. Bayard is first and sometimes Mr. Lamar. The members generally come singly, rarely in pairs. Each always carries under his arm a portfolio such as lawyers use for papers, only the Cabinet portfolios are more antiquated than those affected by lawyers—as old probably as Senator Evarts's hat. The Cabinet portfolio is a thing of calfskin, about 24x20 inches. It has a single pocket covered by a flap. It has no lock, but is fastened by two straps and buckles. Some of these portfolios are probably a hundred years old, and the greater number have seen from a quarter to half a century. The newest is exactly like the oldest in pattern, and each is lettered with a stencil to indicate to what department it belongs.

Each member of the Cabinet shakes hands with all the others when he arrives. The President usually comes in after nearly all his counsellors have arrived. He shakes hands with them all around and chats with them for a moment, and then takes his seat at the head of the table, his advisers taking their places in the order indicated in the diagram. The session begins at 12 o'clock exactly, whether the members have all arrived or not. The President does not rap the meeting to order, and it is wholly informal throughout. No vote is taken on any question. If the President wants the individual opinion of his advisers on any subject, he asks for it, but he decides the question in his own way, without regard to whether a majority of his advisers is for or against his views. No minutes are kept of Cabinet meetings, and, as no reporters are present, the proceedings are never given in detail. Cabinet officers say the Cabinet meeting loses little by the observance of secrecy, for the talk is discursive and fragmentary and would not be read if published.

Nevertheless all necessary precautions are taken to prevent the proceedings of Cabinet meetings being overheard, and a full report of one has not been published since the days when Webster was Secretary of State. An enterprising correspondent of that day in some way contrived to get into an adjoining room, where he could overhear every word. Mr. Webster himself discovered the leak after several meetings had been reported, and ever since the rooms have been carefully watched.

Imagine what eight bank directors or an equal number of asylum trustees on pretty good terms with one another would do if shut up in a back room away from public gaze, and some notion probably can be formed of what a Cabinet meeting is like. All the pictures that are made of Cabinet groups are absurdities. The Secretaries do not stand in tragic attitudes with hands thrust in the breasts of close-buttoned coats, nor do they stand with an elbow resting on the mantel, nor sit with folded arms and knitted brows. They just sit carelessly and easily at a table like other folks, toying with pen-holders, or scraps of paper, or trimming on their portfolios.

Abraham Lincoln, it is said, walked into the Cabinet meeting that was to consider the emancipation proclamation with a copy of Artemus Ward's book in his hand, and read a passage from it about ten minutes before passing to the business. Many a session, too, he enlivened with quaint stories, if reports be true. In fact, some of the best stories repeated in after-dinner circles during every Administration are commonly reported to have been first told at Cabinet meetings.

There is no set form in which the councils begin or continue. The subjects discussed suggest themselves. To-day the Oklahoma question may be uppermost, and the Secretary of the Interior and the Secretary of War naturally are the chief talkers around the table. To-morrow the Central American news is interesting, and Secretary Bayard and Secretary Whitney of course are the most deeply concerned. Opinions are passed all around the board, however, and nearly every member has something to add to the common fund of information. The President has always two or three vexatious questions on hand to submit to his counsellors. The encroachments upon the public lands, and the enforcement of the laws providing for vacating such entries, have occupied at length at two recent consultations of the Cabinet, and the Central American muddle and the question as to the political disabilities of Gen. Lawton and others have furnished topics for other meetings.

The political history of the past half century is full of quarrels and discussions in the Cabinets of various Presidents, but these outbreaks, as a rule, have not occurred at stated meetings of the Cabinet. There have been instances where members became so hostile to one another that one or the other would stay away from Cabinet meetings, and many cases where personal relations were so strained that only by formalities were passed by way of greeting; but as a whole the sessions of the Presidents with their advisers have been pleasant and without remarkable incident.

The members of President Cleveland's Cabinet are just beginning to get acquainted with one another at the semi-weekly talks. Thus far they are brethren pulling together in unity. What effect the political strains that are to come will have on the pleasant circle remains to be found out.

Atlanta Capitalists Losing Money in Mexico.

ATLANTA, April 18.—Last summer several Atlanta capitalists formed a corporation and purchased a copper mine in Mexico, for which they were to pay $100,000. Capt. J. W. English was President of the corporation, and J. W. Culpepper Secretary. The company paid $10,000 cash, and then the mine was turned over to them. Fifty thousand dollars was to be paid on April 4, 1885, and the remaining $35,000 six months later. Failure to comply with these terms worked a forfeiture of the title, and carried with it all improvements made by the corporation. After taking possession of the mine the Atlanta corporation put up machinery and went to work, but when the time for the first payment came they failed to pay the $50,000 and thereby forfeited the $10,000 already paid, and the money expended on the improvements, which is said to be about $60,000.

THE ST. LOUIS SHOW TRAGEDY.

Maxwell Shows to Have Been Suspicious Before and Fired After the Murder.

ST. LOUIS, April 18.—Coroner Nickell this morning began the inquest on the body of C. Arthur Preller, the victim of the Southern Hotel trunk tragedy. A. L. Hunt, member of the hotel, identified the photograph of Preller as the man who registered at the hotel.

A. A. Aiple, operator, testified that two weeks ago last Thursday two men came to his store. The younger of the two asked if he desired to purchase a new sought camera that he had brought from England. The man said the camera were at his hotel, but not arranged. He would show them to the afternoon. In the afternoon he came, and said the trunk containing the camera had not yet arrived. When they came he would let the witness know. Witness had seen two photographs of the man supposed to be Preller and Maxwell. The man followed the Maxwell for the talking. The next Monday Maxwell purchased a dark lantern and a screwdriver. He said he wanted to take along the lantern in case he should get in the dark. He had a small box in the room and instructed to payment for the purchases in a little guide.

Frederick Gaertner, a messenger for A. C. Aiple, identified the photographs. He recognized the photographs of Maxwell and Preller. In regard to that thought he had Preller he was not positive, as he said the man with Maxwell had the shorter hair of the two. Maxwell did the talking. Maxwell said he gave the camera was the man who had negotiated the sale of the correspondence and views. He did not want the witness to send up to see the camera at the hotel at that time. In the afternoon he called and purchased some smoked glass spectacles. He said he was nervous and wanted to prevent the transaction relative to the correspondence had been interrupted. He ordered a hundred-dollar bill and got his change. Then he asked for change for a hundred-dollar bill, displaying a large roll.

Thomas Burger, of 16 South Broadway, being sworn, a picture of Maxwell, testified:

I recognize the face, but would know him better by strangers. I first saw him on April 8. He came into my shop in the afternoon. He said he was a stranger in the city, and wanted to know where the Grand Opera House was. I told him where the house was. I noticed he had a trunk. I noticed the trunk was large. I could not make the trunk out but been stained or varnished. Some one assisted the man to get out of a hack and when I lifted the trunk I felt it was very heavy. I noticed the trunk was very heavy. I noticed the trunk was very heavy. I noticed the trunk was very heavy. When the witnesses were shown the trunk, Mr. Burger said he could not say whether the trunk he saw was the same he had seen the man have in his store. He said he could not say whether it was the same trunk he had seen in the hotel.

John Lyons, porter of the Southern Hotel, testified:

I remember the first time I saw the man who came to take up some baggage. One trunk is the same the body was found in. The trunk weighed about 200 pounds. I went to take a rope and strap off of it, but he said not to mind.

Circuit Attorney Clover today wrote a letter to the British Legation at Washington, detailing the facts as they are known of the Preller murder, and asking if the British Government will defray the expense of bringing Maxwell back to this country.

The body of Preller was photographed at the Morgue today. This was done for the purpose of identification after the body is disposed of.

W. K. Ross of New York occupied the room next to that in which the crime was committed. On Easter Sunday he heard groans and called the bell boy's attention to them. The bell boy was found to-day. His name is William Davidson, 24 years old, and he is of more than ordinary intelligence. He flatly refused to answer any questions asked by reporters. He was taken to the office of the Chief of Police and an effort made to get something from him, but he refused to talk. He said if the record of the Captain of the bell boys shows that he answered the call from the room occupied by Mr. Ross (which it does), he supposed he did, but he don't remember. In response to all other questions he said he don't remember, and in turn demanded to know by what authority he was questioned. Absolutely nothing could be obtained from him. He will be examined under oath by the Coroner to-morrow, and may be compelled to remember some things.

The most important development of to-day is the discovery that the bell boy, Davidson, visited Mellier's drug store under the Southern Hotel and tried to purchase chloroform. According to Mr. Mellier, a young man called for four ounces of chloroform on the afternoon of Saturday, before Easter Sunday. Mr. Mellier refused to sell the drug. He now says positively that this young man was Davidson, the hotel bell boy, and that he said it was wanted for a guest at the hotel. Later in the same day a man called and asked for four ounces of chloroform and an inexperienced clerk got it for him, but, not knowing the price, asked the head clerk, who forbade him to sell the drug, and the man went away without it. This man, both clerks say positively, was Maxwell. Next day, Sunday, the same man called again, and, finding the young and inexperienced clerk alone, tried to persuade him to sell more chloroform, saying that he (Maxwell) was a physician, and would write a prescription, but the clerk positively refused. And again the man went away without it. It has been previously shown that he did purchase large quantities of chloroform at another drug store.

To-day a telegram from New York brought the information that shortly before Preller left that city his left hand was badly cut near the thumb by a razor dropping on it from the hand of a barber. As the wound had hardly had time to heal, this was a strong test of the identity of the corpse, and it was examined for the cut. A partly-healed wound was found extending across the lower part of the thumb and up along the forefinger, which removed the last vestige of doubt as to the identity of the corpse.

AN EX-RABBI TAKES POISON.

Attempted Suicide of Dr. Stern in a Hotel in Wilkesbarre.

WILKESBARRE, Pa., April 18.—The Rev. Dr. David Stern of New York, formerly rabbi of the Jewish Temple in this city, committed suicide this morning at the Wyoming Valley Hotel. He arrived here from Philadelphia last night and retired at about 11 o'clock. At 2 this afternoon the door of his room was broken open and he was found dying on the bed. A glass containing laudanum was on a table in the room. Letters were found addressed to friends and relatives bidding them good-by. On a paper beside him was written: "I took poison at 10 o'clock this morning." He is still alive, but is unconscious, and at the last gasp. He cannot possibly recover.

At 6 o'clock this evening Dr. Stern was still alive. In a letter dated Philadelphia he says:

I come to the deliberate conclusion to end a life of pain and turmoil, not knowing exactly what day I will carry my purpose into execution. My name is Dr. Stern; age, 31; place of birth, Manchester, England; occupation, Jewish rabbi. I am known here (Philadelphia) by Mr. Klein, 112 Market street, Herman Heller, Arch street, and many others. Under no circumstances shall any rabbi or clergyman officially act at my grave. Whatever money or jewelry I have I bequeath to the poor. Numerous any religious funerals by friends take place. I command that it shall consist of reading of the third chapter of Ecclesiastes, from verse nine to the end, followed by the fifty-third chapter of Isaiah, and nothing else. My curse upon him who disobeys, changes, or modifies.

The letter being written at Philadelphia shows that the determination to commit suicide was in his mind when he came here.

Dr. Stern was known throughout the States of New York, Illinois, and Pennsylvania, having preached on many occasions in New York and Philadelphia, his sermons being printed by newspapers. He was a remarkable man, an eloquent and profound thinker.

Rabbi David Stern came to America about ten years ago, when he was about 25 years old. About his previous life very little is known. He would never talk about it, and sometimes he would say, referring to it, "A man has committed a great wrong, cannot he afterward make expiation for it?" It was conjectured by some that he had been converted to Christianity, and had afterward returned to his old religion. His father was a Polish Jew, who removed to England when the son was young. The latter always had a strong foreign accent, and mixed his English idioms very badly at times. He was already a rabbi when he emigrated, and after a time he settled in Peoria, where he remained for some years, the rabbi of a synagogue. He was a man of very radical and advanced opinions. A good deal was said about him in the newspapers, and he was severely attacked because of the supposed cloud over his early life. He left Peoria in 1879 and removed to St. Louis, where he established the *Jewish Tribune*. He made the paper a success. In 1881 he was called to the Jewish Temple in Wilkesbarre. He was successful there for a time, until his congregation turned against him because of his extreme reform views. He was eloquent and interesting, but he wished to do away with all the old traditions and customs of the Church, and even denied important tenets. He was more popular in Philadelphia, and he preached there every second Sunday. A year ago he wrote a series of articles on prejudice against the Jews, which were published in New York papers, and attracted much attention.

Three months ago he was obliged to give up his church. He hoped to find followers in this city, and he came here and lectured in Standard and Lenox Halls. The attendance was very small. He advocated the changing of the Sabbath from Saturday to Sunday. He left the city discouraged, and it was understood that he afterward found a place in some obscure Pennsylvania town.

The Saleswomen's Fair.

The saleswomen's fair is to be opened in the Metropolitan Opera House to-morrow evening and continued for ten days. The President is Levi S. Bates. Mrs. A. B. Cornell, Vice President, will be assisted by many ladies prominent in charitable enterprises. Liberal contributions of goods and money have been received from Lord & Taylor, Stern Brothers, Simpson, Crawford & Simpson, Macy & Co., Ehrich, and other dry goods firms. A concert by a quartet from the Meneelsohn Glee Club is to be an attraction to-morrow evening. It is expected that Gov. Hill will open the fair, and Mayor Grace and other well known citizens will be present.

FISH PRESIDES AT TABLE.

A PLACE OF HONOR IN JAIL BECAUSE HE WAS A BANK PRESIDENT.

He Tells a Sun Reporter Interesting About Prominent Men and Other Matters and an Affair of Some Year Ago That Was Secret.

When James D. Fish was first taken to Ludlow Street jail early last Sunday morning he was in and up in an hour. As the second tier he thought he was especially honored in the selection of a cell and asked Warden Keenan not to make any change. The Warden replied that he was satisfied if Mr. Fish was and thanked at the end of his stay a week longer imagining he was being treated better than anybody else. Things went along swimmingly for two days. Mr. Fish's friends visited the working shops and traveled into his cell without a murmur. Fish got acquainted with the inmates of the jail and they gave him the best of the table because he used to be a bank President. Justice Ward has had his office in the room since Fish arrived.

At the end of the second day it began to dawn upon Fish that his table was not such a beauty after all, and he started on a tour of investigation. Fish fell on the first time in the fourth end of the jail. It faces on Essex Market place, and for several hours in the afternoon it is flooded with sunlight. It is about the only cell in the jail so favored, and Fish's heart warmed toward it. He spoke to the Warden about it, and in a twinkling the cell was his, the rightful "my room." He has secured from the boardroom life of the jail. He came from one of about 20 cells and another from the first tier. Then and eggs usually form the mainstay of this meal. Breakfast is scarcely over before he has a cigar in his mouth, and he smokes all day. He reads a great deal, sometimes sitting in his cell, and when he feels like he drifts down to the Warden's office and sits in the easy chair. His sons usually call in the morning. In the afternoon and evening he does considerable writing and talks with the keepers and with friends who drop in. At 9 o'clock he goes to his cell. This has been his life for the past week, and there will probably be no change as long as he remains in the jail.

A reporter of THE SUN asked Keeper Flynn last evening if Mr. Fish would stand an interview. Mr. Fish was called for, and came down stairs in the same suit of gray tweed he wore during his trial. A light traveling cap was on his head, and a big cigar in his mouth.

"Is this what I have been called down for?" he asked, rather gruffly, when he found out what was wanted. "It seems to me you and I get along first rate. I don't mind talking, but I haven't talked to a reporter since I have been here, but nearly every newspaper in town has published an interview with me."

Mr. Fish was reminded that THE SUN had not published any of these invented interviews. He seemed pleased.

"Everybody keeps saying that I am cheerful and happy," he began. "I don't see any reason for being anything else. I have nothing to do here but make myself as comfortable as possible. My lawyers have not been near me, and so I can tell you nothing about my prospects. Of course I have no hope of being bailed out. I never try to pierce the future. Such an attempt on my part would be unwise, to say the least. I try to put all trouble from me, not to drag it closer to me. If I were free now I would be worrying over my lost business, and fretting about a thousand different things. I fret about nothing now. I can honestly say that I am a happier man now than I was on the third day of last May. I do not think I can be sentenced to less than ten years, and I will be so accustomed to the life by that time that it will be hard for me to change, and so I suppose I might just as well have a longer term."

After a moment's hesitation Mr. Fish continued in a manner that gave evidence of anything but a cheerful spirit:

"I have been doing business in this city forty years, and all that time my word has been as good as my bond, and my bond has been as good as anybody's. I suppose, though, that I was the very last man in the world to be found out until people began swearing to it. If I have been bad, I am now being punished for it by being shut up here as isolated as a man on a ship at sea. I made all the restitution in my power, but it seems to have been insufficient. In the last day that I was in my office I turned $459,000. I surrendered all this, besides several life insurance policies which I had been paying on for years, in hopes that my family would be benefited by them after my death. They were worth over $30,000. I wish to say something about Gen. Grant, and I may as well do it this way. What I say about Ferdinand Ward will be said differently. I was a warm friend of Ward's, and how he could deceive me as he did is something entirely beyond my comprehension. He acted ungenerously all through the whole business. On July 5, 1882, I sent a letter to Gen. Grant asking him to meet me and have a consultation about the affairs of Grant & Ward. I said that we were old men, and that our advice would undoubtedly be of service to the young firm. The General answered to the effect that he would meet me at 3 o'clock on the following day. In his charge to the jury District Attorney Root said that Ward and I had conspired to get Gen. Grant's signature, whereas I never said a word to Ward about it. This, however, that Ward wrote the reply and the General signed it. I was never in the office of Grant & Ward an hour's time in my life."

Mr. Fish checked himself here, and said that as everything was past and gone now talking about it would be of no help matters. After a moment's silence, however, he continued:

"In the latter part of 1883 I went up to the office of Grant & Ward and met the General. I asked him how business was, and he replied that it was splendid. He said he did not believe there was any firm in Wall street which was making so much money as Grant & Ward. I asked him if he ever examined the accounts of the firm, and he said that he got a statement every month and that was all he cared for."

"The Grant was practically a silent partner, was he not?"

"He was an active partner in the firm. I do not care about saying anything more regarding that. A year ago last winter Ward used to visit the General at his home two or three times a week. He frequently met there James R. Smith, one of the directors of the Marine Bank, City Chamberlain Tappan, and Treasurer Spencer of the Erie road. The time was usually passed in playing poker. I never had any talent that way, and could never learn how to play the game. When the Brooklyn Bridge was opened in May, 1883, Gen. Grant was not present at the festivities. Ward told me that a difference had occurred between the General and President Arthur, and that if a reconciliation did not take place he was afraid he would lose all the Government contracts. When the firm of Grant & Ward was established it was agreed that Ward should have entire control and management of the business. When trouble began gathering about the firm I raised $1,400,000 for it. If I had been asked the day before the failure how much I was worth I should have said about $3,000,000. When the General went into the firm he hadn't any money at all. Many persons have asked me why I did not examine the books of the firm. If I had done so it would have led to nothing, for at the time of the failure the books showed a surplus of $700,000."

"If you should be released, Mr. Fish, would you start in business again in this city?"

"No. The place where I have done business for forty years would be virtually closed to me. I would have to start anew somewhere else."

PIPER IRELAND RELEASED.

Decoyed to Canada, Taken to Stirling Castle, and then Let Go.

Robert Ireland, the alleged deserter from the Ninety-third Highlanders, who was decoyed to Canada and there arrested, and thence carried as a prisoner to Stirling Castle, has been released. His wife, Mrs. Mary Ireland of 582 East 154th street, received a postal card from him yesterday which said:

I am released. I have no money; will have to foot it to Edinburgh. Get ready ticket for return and wait until I write again. No evidence or identification possible. I would not be murder.

Ireland was a piper and a naturalized American citizen. He was decoyed to Canada under pretence of giving him an engagement to play in Buffalo at $9 a night, and was thence spirited off without a chance to communicate with his friends. He wrote to his wife that there were two other prisoners, deserters, with him, but did not give their names. Mrs. Ireland went to Washington and had an interview with Secretary Bayard, who forwarded an account of the case to Minister Lowell. She attributes her success in getting her husband released mainly to the prompt publication of the story in THE SUN.

Best & Company.

At the Lilliputian Bazaar of Best & Company in Twenty-third street the new styles for children's wear for the incoming spring and summer are seen in all their novelty, variety, and beauty. Not only in Best's "common sense stocking" for boys and girls does this admirable purveyor to the tastes and necessities of mothers and their little ones show its tact and talent. Best & Company produce not only beautiful, but sensible garments for children. The shapes of their dresses, frocks, blouses, aprons, wraps, all their garments for children wear meet the precise wants of the little people. Best's clothes for little folks are loose, but outlining the form, neither too long nor too short; have long sleeves, high necks, and are neither exquisitely tasteful, ornate, and artistic for dressy occasions, or admirably simple and practical for every day, school, home, or street wear. The best manufacturers produce fabrics especially adapted to the objects of the Lilliputian Bazaar, and bring out broches, etamines, barred, checked, plaided bour-tie and touche fabrics in webs and designs especially suited for children's wear. Best & Company are always in advance of the market in securing the latest and best of these productions for the special use of their little friends.

OLD MRS. SAUDO'S HOUSE.

$14,000 Offered Up to a Poorhouse and the Savings Banks Scoffed Fish.

In a large fashionable two miles out of Port Chester on the King street road, lived for the last quarter of a century Mrs. Hannah H. Sands with two servants. The house is painted white with white blinds, shutters, and a high stone fence around it. The place is along the road. The surrounding house having a gloomy shade over them in summer nature. Mrs. Sands was a widow and died in 1884. She was the personal of a benevolence in this city. They had three children, who are all dead. Her present relatives live in a manner Mrs. Sands. Three years ago Mrs. Sands died, leaving her entire estate to the Poorhouse of Port Chester, and the Savings Banks of Port Chester. Mrs. Sands's relatives contested the will, and the case was tried in the Supreme Court in White Plains. Judge Barrett, of Port Chester, presided. The contest was long and bitter. Finally it was decided that the Poorhouse should have the money. The Savings Banks were left out in the cold. The relatives of Mrs. Sands were poor, and the money would have been a great help to them. The Savings Banks were rich, and could ill afford to lose the money. The Poorhouse was in good condition, and could well afford to do without the money. The Savings Banks were in a bad condition, and could ill afford to do without