

The Intelligencer.

OFFICE, 25 & 27 Fourteenth St. THURSDAY, NOV. 13, 1873.

Drawing Money Out of the Banks and Securing It.

In times of panic or commercial distress it has been the practice for a certain class of depositors to draw their money out of the banks and to deposit it in their persons or houses. Sometimes such persons pay very dearly for this precautionary proceeding. One or two instances have already occurred in this vicinity since the monetary troubles set in, showing that it is one thing to draw money out of a bank and another to make it secure afterwards. The safest place in the world for money is in the burglar and fire proof vault of a well conducted bank. No people understand this fact better than the burglar himself. The banks are not only fortified now a days with vaults that defy burglars during the hours in which a burglar can ply his vocation, but they also keep one or more watchmen on duty, armed and equipped for active service. Any one who has seen the difficulty, expense, delay and work experienced by banks in getting into their own vaults in case of a mistake in the record of numbers on the dial can understand how almost impossible it is for burglars to effect an entrance. Experienced mechanics with the best of steel tools and with every facility afforded them are obliged to work for twenty-four hours sometimes before the bank is enabled to get at its funds. When burglars work they must choose the silent hours of the night, even supposing they are able to get into a bank, a difficult process now a days, and they must also work noiselessly and in constant trepidation for fear of discovery. When they have gone through an outside vault there is still another inside, which is still more difficult of entrance. These inside vaults are wonders of strength and ingenuity and come as near being a place "where thieves cannot break through and steal" as any place this side of the upper country.

As to the "moral hazards" of money on deposit in a bank that is a point for every depositor to determine for himself by reason of his acquaintance with the men who are directors and officers in an institution. Generally speaking, however, it may be said that the people who lose money by the default of bank officials are about as scarce throughout the country in a series of years as those who are struck by lightning. There has been more defaulting within the last two or three years than perhaps in the ten years preceding. And as regards our own community, there has been but one instance of the kind in its whole history so far as we are aware. As to the risks of a bank breaking in times like these, there is a great lack of proper information among depositors. We speak particularly of the National bank in the first place, the notes of a National bank are just as good when the bank breaks as when it is perfectly solvent. This results from the fact that before issuing any notes it must first deposit government bonds in the Treasury at Washington. Even then the Government only permits it to issue notes to ninety per cent of the face value of said bonds. No National bank issues its own paper or has any control over the issue whatever. The Government furnishes the paper to it after the deposit of bonds. Thus it is that all National bank notes so closely resemble each other, and that they are so difficult to counterfeit. No holder of a genuine National bank note can ever lose its value by the failure of the bank.

In regard to the deposits of a National Bank it is a fact not generally known that each stockholder is liable to the depositors to double the amount of his stock. That is to say, that if A has a thousand dollars stock he becomes liable not only to that extent to the creditors of the bank but also to the extent of another thousand dollars besides. So that a bank having a capital of two hundred thousand dollars is really liable for four hundred thousand.

And still further, every National bank is obliged to keep in its vault a reserve in greenbacks equal to one-fourth of its deposits and is liable to be called on any day, not only by a general requisition on all the banks from the Comptroller of the Currency to show how it stood on any given day, but is also constantly liable to a visit from a Government detective, a Treasury expert in other words, who knows how to go through the signs of a bank in a short time without fear of favor. If he finds anything wrong, he says nothing to the bank about it, but quickly informs the Comptroller, who at once issues a peremptory mandamus to the officers of the bank, directing them to put themselves in shape at once or wind up. He permits no nonsense in the management of the National banks. They must conform to the laws of security for their customers or go into liquidation.

In regard to the security of their funds, in general way, in all banks, some people entertain very crude notions. All banks of deposit are banks of discount. This is the fundamental idea in banking. The implied contract between every bank and every depositor is that in consideration of the bank's guardianship and responsibility for the money left on deposit it shall have the right to discount legitimate and well secured business paper. If it were not for this implied contract there would be no banks whatever. No institution could afford to receive, guard and become responsible for money for nothing. It must receive an equivalent for its large expenses as well as a return on its capital. This equivalent consists in the use of its customers' money in the way of discounting good paper. This is all there is in the banking business.

The reason why a bank cannot always pay a sudden and large demand on it in a panic is very simple and easily understood. It keeps on hand only such a reserve of ready money as the well established business of banking shows to be necessary under ordinary circumstances.

The balance of its deposits are invested in the business paper of the manufacturers, farmers, merchants and tradesmen of the community. This business paper is maturing every day at bank but cannot be called on for payment in advance of its maturity. And therefore banks cannot meet sudden and extraordinary demands on them any more than the richest man in the community. They must have time just as everybody else must have time under similar circumstances. But this fact does not touch the question of their perfect solvency at all, any more than it does the solvency of a man who owns a dozen farms and yet cannot pay on a sudden demand the value of one farm. Such a man points to his farms as evidence of his trustworthiness just as banks do to their discounted bills. And they say, as he says in times like these, "have no fears about your money. Here are valuable assets." They are the security of every depositor that he will be paid in full. They can only fail when the business men of the community, who gave and endorsed these notes, also fail. As long as the mills and the merchants and the whole business community are good, the assets of the banks are also good.

Isn't this sort of security, as a general thing, about as good as the security of a bureau drawer or an old stocking or even a hole in the cellar? Especially in times like these when thieves and robbers know that there is more money than usual secreted by people about their persons or in their houses. People who draw their money out of the bank for security run several risks, one of losing it themselves, another of having it stolen, and a third of neglecting to tell some one where they have secreted it in case of their own sudden death. They also make one loss certain, viz: the loss of interest. We therefore recommend to people who have money secreted to consider whether it would not pay better to loan it on interest to some neighbor on proper security, rather than hide it in a napkin like the foolhard man in the parable.

**DIED.**  
LOOS—At Bethany, W. Va., on Tuesday, November 11, 1873, at 10 o'clock P. M. in the 7th year of age, GEORGE LOOS, youngest son of Fred C. L. and Rosetta Loos.  
On Wednesday morning, November 13, 1873, at 10 o'clock P. M. in the 42nd year of age, Mrs. Ann Combs, wife of Wm. Combs, aged 42 years.  
Funeral from the residence of her husband on 15th st., on Friday afternoon at 3 o'clock. Friends of the family are invited to attend.

**Special Notices.**  
**ALWAYS GET THE BEST.**  
**REED'S COUGH SYRUP.**  
Nothing can do it for Coughs, Croup, Hoarseness, Spasmodic Whooping Cough, Asthma, Sore Throat, and all the other ailments which afflict the human system. It is the only medicine that will cure the most obstinate cases. Sold by Druggists everywhere.  
McKAY, KRAFT & CO., Proprietors, Wheeling, W. Va.

**NOW IS THE TIME FOR SMOKE.**  
The Enterprise Baking Powder  
is the best in the world. It is the only one that will make your bread light and sweet. It is the only one that will make your cakes and pies rise. It is the only one that will make your puddings and custards thick and creamy. It is the only one that will make your soups and stews rich and flavorful. It is the only one that will make your coffee and tea delicious. It is the only one that will make your butter and milk cream. It is the only one that will make your eggs and milk curdle. It is the only one that will make your butter and milk cream. It is the only one that will make your eggs and milk curdle.

**Obstacles to Marriage.**  
HAPPY MARRIAGE depends upon the selection of a partner who is worthy of you in every respect. It is not enough to be rich or poor, or to have a certain amount of education. It is necessary to have a partner who is virtuous, honest, and who has a similar character to your own. It is necessary to have a partner who is kind, gentle, and who is willing to share with you the joys and sorrows of life. It is necessary to have a partner who is intelligent, and who is capable of supporting you in all your undertakings. It is necessary to have a partner who is healthy, and who is able to perform the duties of marriage. It is necessary to have a partner who is of a similar age to your own, and who is of a similar social position. It is necessary to have a partner who is of a similar religion to your own, and who is of a similar nationality. It is necessary to have a partner who is of a similar temperament to your own, and who is of a similar disposition. It is necessary to have a partner who is of a similar education to your own, and who is of a similar profession. It is necessary to have a partner who is of a similar family to your own, and who is of a similar rank. It is necessary to have a partner who is of a similar name to your own, and who is of a similar lineage. It is necessary to have a partner who is of a similar color to your own, and who is of a similar complexion. It is necessary to have a partner who is of a similar height to your own, and who is of a similar weight. It is necessary to have a partner who is of a similar build to your own, and who is of a similar stature. It is necessary to have a partner who is of a similar voice to your own, and who is of a similar tone. It is necessary to have a partner who is of a similar smile to your own, and who is of a similar expression. It is necessary to have a partner who is of a similar look to your own, and who is of a similar appearance. It is necessary to have a partner who is of a similar manner to your own, and who is of a similar bearing. It is necessary to have a partner who is of a similar gait to your own, and who is of a similar step. It is necessary to have a partner who is of a similar walk to your own, and who is of a similar pace. It is necessary to have a partner who is of a similar run to your own, and who is of a similar stride. It is necessary to have a partner who is of a similar jump to your own, and who is of a similar leap. It is necessary to have a partner who is of a similar dance to your own, and who is of a similar figure. It is necessary to have a partner who is of a similar song to your own, and who is of a similar melody. It is necessary to have a partner who is of a similar play to your own, and who is of a similar game. It is necessary to have a partner who is of a similar sport to your own, and who is of a similar pastime. It is necessary to have a partner who is of a similar hobby to your own, and who is of a similar interest. It is necessary to have a partner who is of a similar passion to your own, and who is of a similar desire. It is necessary to have a partner who is of a similar ambition to your own, and who is of a similar aspiration. It is necessary to have a partner who is of a similar hope to your own, and who is of a similar expectation. It is necessary to have a partner who is of a similar faith to your own, and who is of a similar belief. It is necessary to have a partner who is of a similar love to your own, and who is of a similar affection. It is necessary to have a partner who is of a similar respect to your own, and who is of a similar esteem. It is necessary to have a partner who is of a similar honor to your own, and who is of a similar glory. It is necessary to have a partner who is of a similar fame to your own, and who is of a similar reputation. It is necessary to have a partner who is of a similar power to your own, and who is of a similar influence. It is necessary to have a partner who is of a similar authority to your own, and who is of a similar command. It is necessary to have a partner who is of a similar dominion to your own, and who is of a similar sovereignty. It is necessary to have a partner who is of a similar empire to your own, and who is of a similar kingdom. It is necessary to have a partner who is of a similar realm to your own, and who is of a similar territory. It is necessary to have a partner who is of a similar province to your own, and who is of a similar district. It is necessary to have a partner who is of a similar county to your own, and who is of a similar parish. It is necessary to have a partner who is of a similar town to your own, and who is of a similar village. It is necessary to have a partner who is of a similar city to your own, and who is of a similar metropolis. It is necessary to have a partner who is of a similar nation to your own, and who is of a similar country. It is necessary to have a partner who is of a similar world to your own, and who is of a similar globe. It is necessary to have a partner who is of a similar universe to your own, and who is of a similar cosmos. It is necessary to have a partner who is of a similar heaven to your own, and who is of a similar paradise. It is necessary to have a partner who is of a similar hell to your own, and who is of a similar inferno. It is necessary to have a partner who is of a similar earth to your own, and who is of a similar planet. It is necessary to have a partner who is of a similar sun to your own, and who is of a similar star. It is necessary to have a partner who is of a similar moon to your own, and who is of a similar satellite. It is necessary to have a partner who is of a similar planet to your own, and who is of a similar celestial body. It is necessary to have a partner who is of a similar galaxy to your own, and who is of a similar constellation. It is necessary to have a partner who is of a similar universe to your own, and who is of a similar cosmos.

**NOVELTY AS TO PROPERTY.**  
In this State of Georgia, the late and much lamented Mr. J. H. Giffen, died on the 10th day of October, 1873, leaving a wife and two children, one of whom, the late and much lamented Mr. J. H. Giffen, Jr., died on the 10th day of October, 1873, leaving a wife and two children, one of whom, the late and much lamented Mr. J. H. Giffen, III, died on the 10th day of October, 1873, leaving a wife and two children, one of whom, the late and much lamented Mr. J. H. Giffen, IV, died on the 10th day of October, 1873, leaving a wife and two children, one of whom, the late and much lamented Mr. J. H. Giffen, V, died on the 10th day of October, 1873, leaving a wife and two children, one of whom, the late and much lamented Mr. J. H. Giffen, VI, died on the 10th day of October, 1873, leaving a wife and two children, one of whom, the late and much lamented Mr. J. H. Giffen, VII, died on the 10th day of October, 1873, leaving a wife and two children, one of whom, the late and much lamented Mr. J. H. Giffen, VIII, died on the 10th day of October, 1873, leaving a wife and two children, one of whom, the late and much lamented Mr. J. H. Giffen, IX, died on the 10th day of October, 1873, leaving a wife and two children, one of whom, the late and much lamented Mr. J. H. Giffen, X, died on the 10th day of October, 1873, leaving a wife and two children, one of whom, the late and much lamented Mr. J. H. Giffen, XI, died on the 10th day of October, 1873, leaving a wife and two children, one of whom, the late and much lamented Mr. J. H. Giffen, XII, died on the 10th day of October, 1873, leaving a wife and two children, one of whom, the late and much lamented Mr. J. H. Giffen, XIII, died on the 10th day of October, 1873, leaving a wife and two children, one of whom, the late and much lamented Mr. J. H. Giffen, XIV, died on the 10th day of October, 1873, leaving a wife and two children, one of whom, the late and much lamented Mr. J. H. Giffen, XV, died on the 10th day of October, 1873, leaving a wife and two children, one of whom, the late and much lamented Mr. J. H. Giffen, XVI, died on the 10th day of October, 1873, leaving a wife and two children, one of whom, the late and much lamented Mr. J. H. Giffen, XVII, died on the 10th day of October, 1873, leaving a wife and two children, one of whom, the late and much lamented Mr. J. H. Giffen, XVIII, died on the 10th day of October, 1873, leaving a wife and two children, one of whom, the late and much lamented Mr. J. H. Giffen, XIX, died on the 10th day of October, 1873, leaving a wife and two children, one of whom, the late and much lamented Mr. J. H. Giffen, XX, died on the 10th day of October, 1873, leaving a wife and two children, one of whom, the late and much lamented Mr. J. H. Giffen, XXI, died on the 10th day of October, 1873, leaving a wife and two children, one of whom, the late and much lamented Mr. J. H. 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