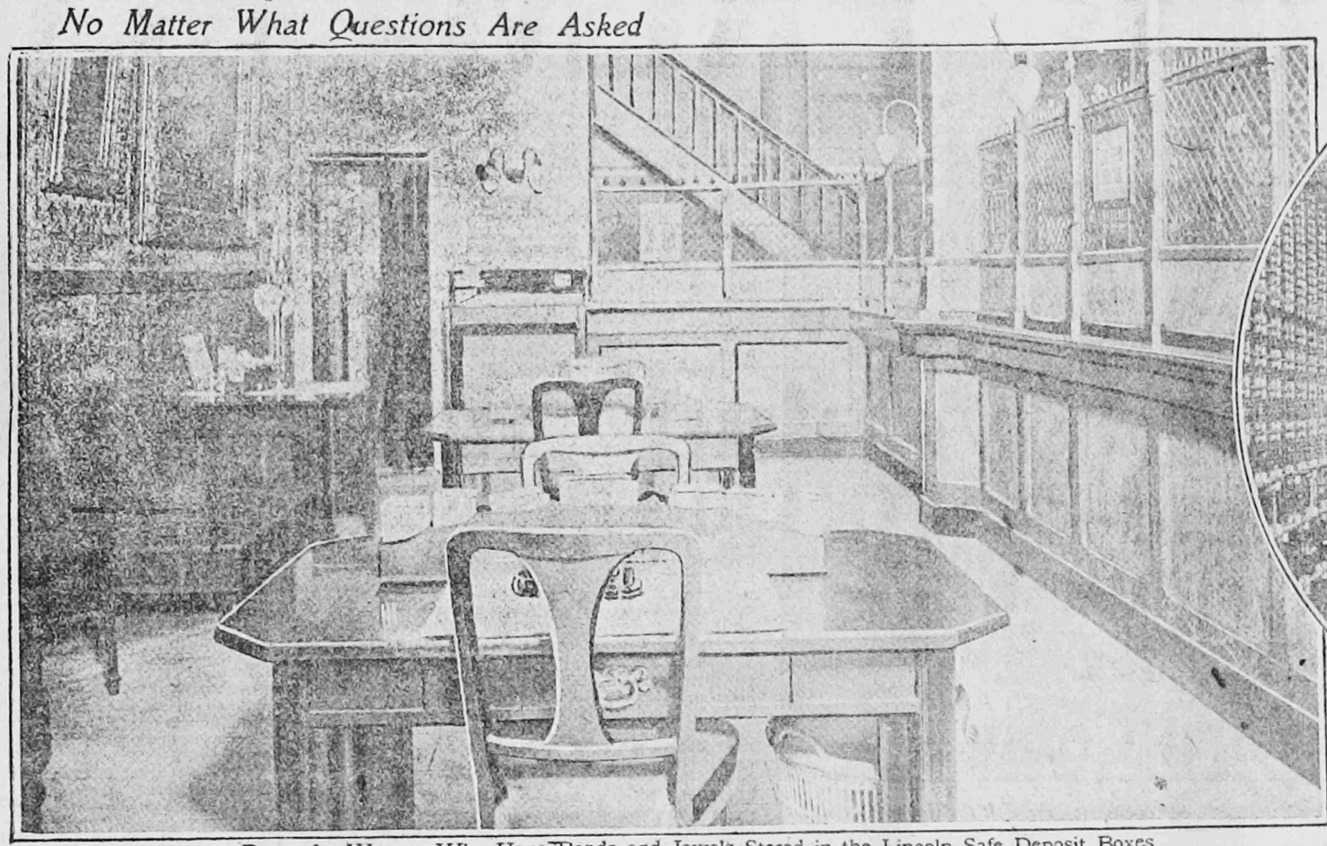
# TEACHING WOMEN WHAT MONEY MEANS

*BANKS Nowadays Make Special Arrangements for the Fair Ones, Even to the Extent of Placing at the Windows Men with Tact, Politeness and a Smile That Stays On, No Matter What Questions Are Asked*



Room for Women Who Have Bonds and Jewels Stored in the Lincoln Safe Deposit Boxes

Assuring Herself of the Safety of Her Securities

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NEW YORK, Saturday.

"LADIES' accounts respectfully solicited." This polite invitation hangs up in numerous bank windows, and is printed in alluring circulars setting forth the reliability, convenience and attractiveness of the banks that cater to women, as almost all banks do nowadays with the exception of those in the distinctly financial quarter.

Yet it is within quite recent days that the anecdote regarding the woman, presumably typical, who drew a check against "no account" in any bank she fancied was passed merrily around. In reality, she is as much out of date as Dickens' Dora, who wept over her household accounts because the figures would not add themselves up right. There are even to-day a few Doras and a few women who do not know how to draw a check, but they are too rare to be reckoned with.

In 1869, when Mr. Joseph S. Case, at that time a teller in the Second National Bank, persuaded the directors to fit up a room for the accommodation of women and give them a separate window for the transaction of their business, there were so few women carrying separate accounts that other officers of the bank were far from enthusiastic over the innovation, but Mr. Case saw that more and more women would be making use of the convenient checkbook to pay their household as well as their personal bills, and that the bank that was ready to give special accommodation was the one to which they would turn. The Second National was especially favorably located for a woman's bank, being then, where it was for so many years, in the old Fifth Avenue Hotel Building, at the corner of Twenty-third street, the fashionable shopping thoroughfare, and Fifth avenue, the residential street of the wealthy.

### Bank's Vast Growth.

There were only five depositors when the bank opened this department, but Mr. Case, now one of the directors, has lived to see the list grow to more than three thousand, with an aggregate of over $3,000,000 in deposits. It was a small room with few of the luxurious fittings of the present time women's departments that the bank provided, but the women were grateful for a place that was exclusively their own, for the services of a maid and for a teller who would explain to them the intricacies of bank processes, save them from blunders or rescue them after they had blundered, with tact and amiability.

The substantial growth in the deposits made by women and the talk of the matter attracted the attention of other banks, not only in New York but in other cities, which sent representatives to look into the matter, and the Second National's plan, widely copied everywhere, met with success.

"The old corner became too active," said Mr. Case, recently. "Ours was largely a carriage trade, and as conditions changed it was not so pleasant for ladies to drive up to the bank as it had been in the old days. This is better," referring to the new building, at the corner of Fifth avenue and Twenty-eighth street. Here the entrance for women is in Twenty-eighth street, and all that side of the building is given up to tellers', cashiers' and clerks' windows exclusively for their accommodation, with a waiting room at the end of the corridor.

It was only a few years after the Second National Bank established its women's department that the Fifth Avenue Bank did the same thing. It has to-day probably the largest number of women depositors of any bank in New York—between four and five thousand. Although there are already fairly spacious rooms for the accommodation of this class of depositors, changes are being made which will almost double the space now allotted to the purpose. This will be ready by the time that the women, who form so large a proportion of the patrons, return to the city for the winter. The decorations are in charge of one of the finest decorators in the country and will harmonize with the other part of the bank, which is peculiarly happy in coloring, design and proportions, and will have such additions of curtains, draperies and fittings as are appropriate to a woman's department. All the facilities for business are there, desks, telephones, writing materials, but the severity of the ordinary office is modified by the shaded lights, comfortable chairs and dainty furnishings which appeal to the taste and add to the comfort of those who in their business moments appreciate being surrounded by pretty things.

It Is Like a Fashionable Club at the Fifth Avenue Bank

### Down in the Vaults.

This bank has its own safe deposit department, a convenience which the law compels national banks to arrive at by means of a connection with a separate company. The facilities furnished for the examination of the boxes are a tribute to the wealth of the depositors.

There is a labyrinth of corridors and rooms of varying sizes that in itself is embarrassing to the novice, even if there were no such things as barred grated and locked doors, polite but vigilant attendants, mirrors placed at suggestive angles and other details of paraphernalia that suggest that the most respectable persons and those most expensively apparelled are under the same surveillance as the poor and the shabbily attired. Even the officers of the bank must submit to the same conditions as those imposed upon outsiders and wait their turn for the unlocking of doors and the letting down of other safeguards.

The boxes in their glistening rows look almost trivial, yet their size is no clew to their value. In even the smallest there is often stored a fortune in securities, bonds, stocks and other valuable papers. The largest boxes are like small safes, and these accommodate jewels as well as papers.

There is a fine disciplinary value in the possession of a safe deposit box. The owner must remember her key; no influence, threats, tears or suasion of any sort will otherwise gain her access to it. Having gained possession of the box by a strict obedience to all the mandates of the institution, however, she may be assured of perfect privacy while she examines the contents in the little room assigned her, gloats over their quantity, or deplores their lessened value, makes notes on the paper provided for her use, or telephones in regard to some transaction connected with the papers she has come to examine.

More than three thousand women are enrolled as depositors in the Lincoln National Bank, one of the early ones to request deposits from women. As an uptown bank, as it was then, it recognized its different requirements from those of downtown institutions. Not only was its location in its favor in attracting women in the city and those arriving at the Grand Central from the suburbs, but the arrangement by which the storage warehouse and safe deposit vaults were brought into requisition for the use of depositors proved highly convenient. The storage company has a different name, but its president is president of the bank, and there is no visible dividing line for those who want to do business in both departments. Not only jewels, but silver, bric-a-brac, valuable furniture and clothing are stored beneath this roof in vast quantities.

### Women Are Capable.

One of the prettiest women's departments is that in the Knickerbocker Bank, at the corner of Thirty-fourth street and Fifth avenue, beautifully finished and furnished with glass covered oak tables and desks, a handsome fountain and wide windows that open on the diverting scenes of two of the busiest streets in New York. About one-half of the depositors in this bank are women and, as one of the officers said, "more would be welcome; we find that women are quite as capable of managing their business affairs as men and we are glad to do business with them."

Many of the big banks that carry on business downtown, where only depositors having at least $10,000 and who agree to keep a balance of that amount are desired, maintain branches in the residential localities, where small accounts are bothered with, not for the profit there is in them but because the owners of small accounts to-day may have big ones to-morrow, or they may have wealthy friends who will patronize the bank on their recommendation. Woman's influence is greatly counted on in this kind of business. It is not safe to count on being permitted to overdraw an account in a city bank, yet to a woman of limited income, whose tastes are less limited, has been given considerable latitude in this matter because she has brought to the banks so many persons who kept profitable balances.

At the time of the panic three years ago the number of women depositors in the banks was emphasized. Many stood in line as doggedly as the men and others hired substitutes to keep their places. On the whole they behaved neither better nor worse than men under stress of panic. They were just human beings who did not want to lose their money.

In a city bank one will notice that the women who put in and draw out money are of all classes. Women of great wealth are conspicuous but not predominant. They are the ones who enjoy that most enviable of prerogatives, clipping off coupons at dividend paying time and swelling their bank accounts to proportions that call for the obsequious respect of the bank employes, even as it would from you or me if it did not make us hatefully envious. There is a constantly increasing number of women who have not inherited wealth and who do not get their money from rich husbands who are important depositors, women in business, some of them in a large way—dressmakers and milliners of the fashionable class, shopkeepers of one kind and another, high salaried employes, clever artisans, women who in a thousand ways, pushed either by necessity or ambition, are making money and need the services of the bank to facilitate their use of it.

In some of the circulars that have been sent out by uptown banks recently it is distinctly stated that the small depositor will be cordially received, and the point is emphasized that women will find it greatly to their advantage to pay all of their bills by checks instead of in cash.

In some of the banks which cater largely to women the young men assigned as tellers to the windows set apart for their use are chosen as much with regard for their good looks and winning manner as for their knowledge of the banking business, "although of course they must have that, too," admitted a somewhat disgruntled young man who had not been sent to the woman's side of the bank. "But it's a hard job," he added, "because you have to keep on your smile all the time."

## LESSONS IN EXPLORING.

THE modern explorer, who goes about his work in very different fashion from his predecessors of a few years ago, receives every possible aid from the geographical societies of the world, from which, in the first place, he is able to obtain all the information others have collected as well as the results of their experience. The Royal Geographical Society, of England, indeed, may be said to hold regular classes for the training of explorers, and frequently it will not only lend its instruments but even finance an expedition.

In these classes are taught the proper use of instruments for the taking of astronomical observations and for surveying, and the prospective explorer is taught how to pack and care for his instruments under divers circumstances.

He is also taught how to take the best photographs, how to keep a diary and how to study "natives" to the best advantage. The society furthermore supplies him with medical information of the sort necessary to the success of his expedition, and, finally, it is fully prepared to advise him touching the choice of furniture, weapons, dwellings and food.

The first and most important item of the explorer's paraphernalia will be a house—that is, a tent—and this he may have arranged for transport by wagon, cart, camel, horse, mule, ass or porter. Explorers' tents are of all sorts, from the silk contrivance, weighing fifteen pounds, which can also be used as an overcoat, to a marquee of canvas, one hundred feet by forty feet, which can be carried by a camel. Then, too, there are tents to be used in connection with shooting wagons, not to mention the "punt" tent, which will overspread a boat and convert it into a complete dwelling of green waterproof canvas, fitted with windows and ventilators. The explorer also carries a portable dark room, fitted with a ruby window. This, when folded up, may be no more troublesome than a big walking stick.

Furniture for the use of an explorer, like his dwelling, must afford the greatest convenience and yet be capable of collapsing into the smallest possible space. An official of one society devised a bed on the concertina principle. By day it was a valise into which all manner of things might be packed, and at night it could be thrown on the ground, its lattice framework pulled out, its mattress put on and its mosquito curtain attached, the whole contrivance furnishing a decided convenience to the explorer for whose special purposes it was constructed.

One of the unique items of an explorer's equipment is the "Congo" stove. This has an oven several feet square and will serve a mess of fifty men. It is in halves, capable of being used separately, and each can be carried on a porter's head.

Among the collapsible articles of the explorer's outfit may be mentioned tables, baths, water buckets, litters, stretchers, chairs and other items. For crossing rivers, where even native bridges are unknown, there are provided portable folding boats, and there are also pontoon carts which can be taken from the wheels, emptied of their load of provisions, ammunition, &c., and speedily converted into floating bridges.

About everything in the way of compressed food is made up for the explorers, even to milk in the form of powder. It has been said that enough food for a hungry man's dinner may be placed in a pouch about the size of a tobacco pouch and weigh only a few ounces, and that the modern explorer can feast in the wilderness on such luxuries as truffles, oysters, caviar and boned quail should he so desire.