A NOTED BANK.

ITS STOCK IS ALL OWNED BY OLD NEW YORK FAMILIES.

Although the Par Value of the Stock is $100, Each Share is Worth $4560—It Pays Yearly Dividends of 150 Per Cent.

Every now and then there is an announcement in the newspapers of the sale of a few shares of the Chemical Bank stock. In the last three years there have been about half a dozen of these sales, and they have been of especial interest to very rich men always on the alert to invest their surplus wealth. To the poor man, even if he glances at the announcements of the sales, and the prices realized for the stock of the bank, they are of no particular interest, except to inoculate his fancy with the possibility that at some time in the dim future he too may be able to be numbered among the owners of Chemical stock.

Three years ago the shares of the bank sold in the neighborhood of $3000 a share. A few days ago ten shares were sold at auction on the Real Estate Exchange for $4560 a share. Starting first with the statement that the shares have a par value of $100 each, just as most other banking and railroad securities have, why is that people pay $4560 for a piece of lithographed paper which says on its face that it is worth only $100? In the words of a man with some cash himself, after reading of the sale of ten shares at $4560 a share, "Is this not altogether a fancy price, or, perhaps, a fashionable price for the stock? If so, why will people pay so much for it? Is it because they think it is smart to own a little, and they like to tell their friends that they do? If not a fancy price, tell me why it is worth so much; is it because of the big surplus, or because of the dividends, or what?"

This is a pretty good line of questions, and yet it is a marvelously interesting fact that every one of them conveys by inference the correct explanation of the causes for the high price for the shares.

It is true that if there is any fashion in financial circles it is considered the correct thing to own a few shares of Chemical stock. Well-known and veracious authorities are responsible for this statement, as they also are for the additional one that "many men like to die with ten shares or so of Chemical in their strong box." The shares are lithographed on no better paper than that used for the shares of other banks. The Chemical building on Broadway is a modest structure. Of the thousands who pass it every day, comparatively few know that it is there. Save for the occasional announcements of a sale of a few shares of the stock little is heard of the bank. The officers of the bank seem also to carry the modesty or, to speak more properly in a financial sense, the conservatism of the institution into their daily lives. On a snap-guess not ten per cent. of the members of the New York Stock Exchange could tell the name of the President, and possibly not half of that number could tell that the administration of the bank's affairs is conducted by but five directors. Yet when financiers know that a few shares of the bank's stock are advertised for sale they flock to the scene and bid with alacrity and vigor.

It should be explained that these sales only occur when the affairs of the aforesaid man who wanted to die with a few shares of the stock in his strong box are in the process of settlement by the executors of the will or the heirs themselves. There are only 3000 of the shares, which, at a par value of $100 a share, make the capital stock of the bank $300,000. The shares are held by old New York families. Yet with its small capital stock, the last report of the bank's officials to the proper authorities shows that in round numbers it has $11,124,700 in its possession. This vast amount is made up of the surplus or undivided profits, amounting to $6,056,000, the capital stock of $300,000, and the deposits of patrons amounting to $24,768,700. As the bank is required by the National Banking act to keep in its vaults twenty-five per cent. of its deposits, the total available funds of the bank are $24,932,525. This vast amount in parcels is lent to bankers, brokers, merchants, and manufacturers on sound collateral. It is turned over and over many times a year and at all sorts of rates of interest. This is done so successfully that the bank now pays out in dividends $450,000 a year in twenty-five per cent. payments every two months, or a total of 150 per cent. a year. This, of course, is on the par value of the stock, and thus it is clearly demonstrated that on the ten shares which were sold the other day at $4560 a share, and which cost the purchaser $45,650, and which represent a par value of $1000, the annual income is $1500. The problem as to the net income on the actual value of the stock at $4560 a share is then easily demonstrated to be about 3.29 per cent. a year.—*New York Sun.*

The Nut-Chewers of Brazil.

Much of the country of Northern Brazil is covered with forests of valuable trees, and the savage tribes of Indians called Botacudas from their hideous wooden ornaments stuck through a huge gash in the lower lip, rove about freely, a terror to the scattered Brazilian "mutatos," or peasantry.

They shoot with bows and arrows, and live by hunting and fishing, and on the nuts of two or three kinds of palm trees. These nuts, being hard, are usually chewed by the women, to prepare them for the food of their husbands and children. The whole number of these Indians in the Rio Doce valley is reckoned at 7000; the wildest tribe is that of the Incuteracks, who have destroyed the missionary station of Fray Bento.—*New York Journal.*

It is stated as an ascertained fact that there are 600,000 pupils in Catholic parochial schools in this country, and 150,000 in schools supported by the Lutherans.

NEWS AND NOTES FOR WOMEN.

For afternoon wear Spanish hats in bolero or toreador shape are fashionable.

Flounces have appeared upon dressy winter toilets, dinner costumes and tea gowns.

Black Russian net appears in a new guise, and a pretty kind is studded with large interwoven spots.

The Young Women's Christian Association of Chicago propose to build an addition to their home at a cost of $20,000.

The beautiful and gifted Queen of Roumania, better known as Carmen Silvia, is threatened with permanent loss of health.

One of the most beautiful of the popular shoulder capes recently seen was of black ostrich feathers, quilted and lined with satin.

Many of the fashionable women of London have their wraps, ulsters and sealskins lined with Scotch plaids, which is the "Fife craze."

White washing petticoats are sometimes made of the finest China silk, and embroidered flannel ones have deep flutings of torchon lace.

A small, close bonnet, with crown of heliotrope passementerie, has a bow of looped reseda velvet formed like a Catherine wheel in the front.

Mrs. Astor, wife of the New York millionaire, says that well-bred women are learning to dress more and more plainly every year in public places.

Brown furs are in high favor for small garments, capes, cuffs, etc. The long-fleeced cinnamon bear and the darker grizzly bear are especially favored.

Some of the newest brocades show black velvet leaves in relief on colored grounds, with another satin-brocaded leaf coming from beneath the velvet.

Mrs. John E. Gordon, of Cuming County, Neb., has ten thousand cocoons ready for shipment as the result of her first season's experiment in silk culture.

Miss Bertha Millard Brown, of Roxbury, has won a State scholarship at the Massachusetts Institute of Technology. She is the first woman who has done so.

There are at present two dental colleges in Philadelphia which admit women, but, strange to say, only a few American women take advantage of the fact.

Miss Maude Banks, who essayed the stage a few years ago for a couple of seasons with slight success, is now the private secretary of her father, Congressman N. P. Banks.

Mildred Fuller, the Chief Justice's fifth daughter, is a blonde, with large blue eyes and golden hair that lies in short ringlets over her head. Her cheeks have a brilliant color.

Mrs. Ellen Swallow-Richards, the only woman instructor in the Massachusetts Institute of Technology, has charge of the water analysis of the Massachusetts State Board of Health.

Mrs. Frank Leslie is overwhelmed with the conviction that the luxurious chambers which young city bachelors can now provide for themselves are discouraging to matrimony.

A new model shows a rich indoor dress of green velvet, finished at the foot by a border of tan-colored leather, embroidered in iridescent beads. The same trimming is used on the bodice.

Fichus and boas of bearskin and Alaska sable are imported in the new flat shapes fitted close to the throat, with two long V-shaped ends, to be worn with Directoire muffs of the same heavy fur.

A pretty gown of late design has one of the new long, narrow buckles which curve into the figure, the material being drawn down from the shoulder in becoming folds into the buckle in front.

The first woman graduate of a New York college was Miss Emily Schettler, now deceased. The alumnæ of these institutions number over 200, which demonstrates the increasing demand for women doctors.

Many of the fashionable "plaited" skirts are not plaited at all, but strips or folds are laid, overlapping each other on the skirt, so as to afford opportunities for the introduction of contrasting material in a simple way.

There are sixty-five thousand women in America interested in the cultivation of fruit, and among them are some of the most successful orchardists in California. Last year one woman made a profit of $1600 by raspberry culture.

Many of the elegant newmarkets of sealskin are wholly untrimmed, but the looser surtouts with flowing sleeves have borders of sea otter, lynx, black marten, or Russian or American sable. An edge of sable is frequently placed along the wide collars and cuffs of sealskin wraps.

A Japanese nun is a decided novelty in a Roman Catholic convent. However, a young Japanese lady belonging to one of the highest families in the Mikado's Empire, and who has recently been much admired in Munich society, will take the veil this month to enter a Bavarian nunnery.

A Russian girl, eleven years old and six feet eight inches in height, has been on exhibition in London. She grows an inch every two months, is awkward and shy, plays diligently with her dolls, is good and affectionate, but is given a bad character for obstinacy by her uncle, who has charge of her.

What it Costs

Must be carefully considered by the great majority of people before buying an article which seems absolutely necessary. Hood's Sarsaparilla commends itself with special force to the great middle classes, because it combines positive economy with great medicinal power. It is the only medicine of which can truly be said "100 Doses One Dollar," and a bottle of Hood's Sarsaparilla taken according to directions will average to last a month, while other medicines last but half or quarter as long. Try Hood's Sarsaparilla and see for yourself.

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Henry—"So you asked old Growler for his daughter last night, did you, Fred? And how did you come out?" Fred—"It was a window, I believe, Harry. That was the best I could do, though."

The Old, Old Story.

A little cough; a feeling ill;
A headache oft; a daily chill;
A slower walk; a quickened breath;
A frequent talk of coming death.
No strength to rise from day to day;
From loving eyes he fades away.
Now lifts no more the weary head,
The struggle's o'er; the man is dead.

Such is the fatal progress of consumption. How often is repeated the old, old story. Yet not half so often as it was before the knowledge came to mankind that there was a discovery in medical science by which the dread disease could be arrested in its early stages and the patient restored to health. This wonderful remedy, is Dr. Pierce's Golden Medical Discovery.

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A box wind matches free to smokers of "Tansill's Punch" 5c. Cigar.

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Syrup of Figs is for sale in 50c and $1 bottles by all leading druggists. Any reliable druggist who may not have it on hand will procure it promptly for any one who wishes to try it. Do not accept any substitute.

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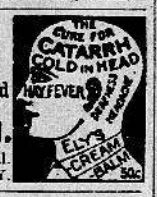

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Sworn to before me and subscribed in my presence, this 6th day of December, A. D., '86.

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Sarcasm.

What could be more sarcastic than the spiteful remark made by one woman to another of a mutual friend? "Do you know that little Mrs. B—— pretends to be a collector of antiquities? You don't believe she really has any, do you? "Oh, yes; her certificate of birth, to begin with," was the ironical remark. Ungallant comments upon the fair sex furnish many ironical items. As the majority of humorous press-writers are, as Artemus Ward would say, of the male persuasion, it gives them daily opportunities of making sly hits of this description without much chance of retaliation. A writer has noticed that nothing makes a woman laugh so much as a new set of teeth. Six women can talk all at once and get along first-rate, and no two men can do that. A woman can throw a stone with a curve that would be a fortune to any bowl-player. Woman's greatest glory is her hair, and she should be very economical of it, says a cynic, when she is cooking. But the women do not always come off second best. A lady stood hanging on the strap of a tram-car, when a workman in the far corner arose and politely offered her his seat. "I thank you," she said, in a very sweet tone, "but I dislike to deprive the only gentleman in the car of his seat." The troubles of matrimony are a never failing subject for the fellow of infinite jest, who exercises his wit in the following fashion: "Joy never kills," remarked Dobbin's mother-in-law to him the other morning. "Possibly not," he replied quietly, "but please don't experiment on me by going elsewhere to live." When you see a couple in the street, if the man carries the bundles, they are engaged; if the woman carries the bundles, they are married.

WHICH WINS?—Sneer at plodders if you will, but don't forget that bright fellows have to go to them for an increase in salary.

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"The name of names most dear."
And she glanced at each thoughtful little face
As she waited the answer to hear.
But startled was she when a hand was raised,
And a face between smiles and tears
Was turned to her and in eager tone
A little maid's answer—all her own—
Was lisped: "Please, Miss, Dr. Pierce."

The teacher laughed heartily as she told her friends, but when she discovered that the little one's mother had for years been a sufferer from disease peculiar to her sex, and had been cured by Dr. Pierce's Favorite Prescription, she felt like hugging the little darling whose answer thus spoke her love for her mother.

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