

WHO OWNS THE MONEY

WAITING IN BRITISH BANKS FOR CLAIMANTS?

Unclaimed Millions in the Banks of the United Kingdom—A London Banking-Office Built Entirely out of the Accumulation of Unclaimed Balances.

Next to tales of buried treasure, there is probably nothing which so excites the wealth-desiring side of a man's mind more than lists of people who have money "in chancery." The quest for this money is apt to be quite as fruitless as the hunt for pirate gold, except to swindlers who profit by publishing column lists of names in newspapers of "people who are heirs to unclaimed wealth in the United Kingdom," and request "anyone whose name is not in this necessarily incomplete list" to write to such and such a firm. Sensible people realize that even if they have money in chancery they had probably better not spend much in attempting to get it out. In connection with unclaimed wealth, the following article concerning money unclaimed in British banks will be of interest to all. It is taken from a late English paper:

A million pounds is an enormous sum, though we are frequently using the word "million" without considering its full significance. A million pounds! Let us consider for a moment. A bank cashier, who is tolerably smart, can count 400 sovereigns in a minute. Supposing he were to work during the usual banking hours, nine in the morning till five in the afternoon, taking one hour for lunch, he could—if it were possible to maintain so high a rate of speed—count 168,000 sovereigns in the seven hours; so that, starting first thing on Monday morning, and continuing his monotonous work till Saturday afternoon, he would find that he still had 76,000 sovereigns to count before the "one million" was reached. A moment's thought on these lines will show what a vast sum a million is.

There is, perhaps, hardly a single bank in the United Kingdom which has not on its books a large sum of unclaimed money, and it was recently stated that in the Scotch banks alone the aggregate of these unclaimed balances reached the enormous total of nine millions of pounds sterling.

It is a common thing for a banker in going through his books at the end of the year, preparatory to opening up new ledgers, to find several accounts which during the last twelve months have not "worked" at all. The following year he notices that several of these accounts have again been quite dormant. If this continues, it generally happens that in the new ledgers, instead of heading a page with each of these names, they are all carried bodily to the credit of an account to which the generic title of "Unclaimed Balances" is given. Of course, a most careful record is kept of all the particulars under which this transfer is made, and it will be readily seen that with a large institution the total of such balances must be very considerable.

The question arises: What is done with the money? And this is a point with which the general public is more or less interested, and of which it is almost ignorant. The banker, at the expiration of seven years, regards the dormant balance as his own. It does not follow that he always appropriates it then, though with many banks this practice obtains. In several cases the total of unclaimed balances is allowed to accumulate, and stands today constantly growing and awaiting distribution.

Yes, you say, but these unclaimed balances are very small. Not so; standing in the heart of the City of London is a magnificent stone building, the office of one of the Scotch banks, which was built entirely out of the accumulation of unclaimed balances. Then the point naturally arises: how is it that people can allow their accounts to be forgotten, and thus the balances lay undrawn?

The explanation is very simple. A man has more than one banking account, and his friends know absolutely nothing of his private affairs. He goes away abroad and dies; maybe he leaves a will, maybe he does not—in either case, no one knowing of his account with, say, the National Bank of Great Britain, claims his balance, the term required by the Statute of Limitations is passed, and the balance remains. Again, a man has some business transaction for which a separate banking account is required. This is used for a time, until the requirements of drawing cheques has passed. He, as he thinks, draws his balance. Instead, however, he leaves, quite unconsciously, £5 or £10 on the account. This tends to swell the total of the banker's unclaimed balances.

Thus it is that if bankers were compelled, by a special Act of Parliament, to furnish a statement of all amounts standing unclaimed in their books for during, say, the last fifty years, it would be found that the aggregate would be enormous. If the Scotch banks alone hold nine millions, the English banks would probably hold fifteen or eighteen millions. Hence it will be seen that the item is one of the most serious moment, and there is little wonder that the "powers that be" are beginning to recognize its importance, and to cast an eye on a jealous eye on a possible share in the plunder.

The question remains: Who should benefit by the irregularity? Clearly the banker has no claim but that of possession. But as the banker has all the responsibility and anxiety for a long period, it would seem to be most manifestly unfair if he were to be deprived of his unclaimed balances without some compensation. As a point of fact, the money should be held at the disposal of possible claimants; that would seem the most just course. But, since it would in a host of cases eventually result in the balance remaining in statu quo, no good would thus be obtained. It seems, therefore, that the course suggested is equitable: that banker and government should divide the booty, and each take a proportionate share of any risk or liability.

Rescued by His Wooden Leg.
Even misfortune can sometimes be turned to timely use by quick-wittedness. Ex-Governor Morris was American Minister to France during the stormy period of monarchical downfall. On one occasion he nearly lost his life, and was only delivered by his own readiness of speech. He had formerly suffered a carriage accident in Philadelphia, and his left leg was so

seriously injured that it had to be amputated. He was thus, more or less, a cripple, but lively, shrewd, and full of resource. The wild, howling Paris mob met him as he was riding in the streets of the disordered French capital. Fingers were pointed at his equipage, and the tide of menace rose. Morris was hard pressed.
"An aristocrat!" they shouted.
The carriage stopped, and its occupant thrust his wooden leg out through the window. He took up the shrill cry of hate.
"An aristocrat! Yes," he said loudly, "yes; one who has lost his leg in the cause of American liberty."
The effect was electric. The threats gave place to plaudits. Morris was free to proceed.

A ROYAL CIRCUS-RIDER.
The Empress of Austria's Hobby Betrayed By her Child.

Nearly everybody knows that the eccentric empress of Austria carries her fondness for hunting to such a pitch that up to recent years she used to brave the terrible fits of mal de mer that are caused by the Irish channel for the sake of enjoying the superb hunting that can still be found in the Emerald Isle—one free joy not yet hunted out of it by the ubiquitous and iniquitous Sassenachs. But it is not generally known, says the New York Journal, that the first lady of the land in Austria is also a fancy rider, used to have a private arena, and when in playful mood would give exhibitions of startling equestrian skill to select circle of more or less discreet friends. One day when her little daughter Stephanie was on a visit at the home of a noble in another part of the empire it occurred to her hosts that perhaps a circus that was performed in the neighborhood would afford the infant princess a novel delight. They took the child, and were astonished at the profound gravity with which her little eyes watched the performers leaping through hoops of colored paper, turning somersaults or riding two horses at once.

"Well," said one at last, "what does our little princess think of it?"
"Not much," replied the child, shaking her head sagely. "My ma can do those things a heap better." Then, with an air of profound conviction: "My ma's a born circus rider."

Sphinx-Like Mrs. Hey.

Mrs. Louisa Hey, a grocer, of Leeds, England, had a customer not very long ago for half-a-pound of treacle, and he also asked for some brown paper and a piece of string, whereupon Mrs. Hey became enigmatical.

"The last time," she said to the man, "I sold brown paper and treacle they got seven years!"
This sphinx-like utterance was apparently understood by the man, but not heeded; for he appeared at Keighley on the following Saturday in company with another of a similar kidney, en route to an establishment wherein those folk who have earned "hard labor" for themselves are detained for a certain definite period, through breaking into a shop. Mrs. Hey is very evidently a sharp person—one who keeps her weather-eye open, and has a bit of the detective nature in her. And a piece of string forms a method whereby a pane of glass, after being operated upon by a diamond, may be lowered to the ground without causing any noise to be made.

Big Pay For Good Literary Work.

Previous to the advent of McLeod the Reading company used an old sign, "Beware of the Engine and Cars," followed by a series of injunctions that no man walking over the road would have patience to read. There were several accidents which brought the company into the supreme court, and the sharp lawyers opposed to the company claimed that those signs were not clear warning. McLeod went to Judge Paxton, who wrote this admirable sign, "Railroad Crossing—Stop, Look and Listen." Mr. Paxton received for this modest composition the sum of \$4,780, a trifle over \$796.66 a word, a higher rate than any author has received in the past. It can fairly lay claim to being the most expensive composition on record and shows the value of brevity as nothing else could do it.

The Smallest Painting.

It is said that the smallest piece of painting in the world has recently been executed by a Flemish artist. It is painted on the smooth side of a piece of common white corn, and pictures a mill and a miller mounting a stair with a sack of grain on his back. The mill represented as standing on a terrace, and near it is a horse and cart, while a group of several peasants is shown in the road near by. The picture is beautifully distinct, every object being finished with microscopic fidelity, yet by very careful measurement it is shown that the whole painting does not cover a surface of half an inch square.

Three Strikes—Striker Out.

The campaign orator stood at the front of the platform and, after a pause in his address, said: "And let me urge upon you, my fellow voter, to take to yourselves the inspiring words of the Greek patriot, Marco Bozzaris: 'Strike for the green graves of your sires; strike until the last armed foe expires; strike for us—' At this juncture the still, small voice of a juvenile base ball enthusiast, who lingered at the edge of the crowd, broke in, 'Say, mister, dat's tree strikes, you're out!'"

Columbus The Best Man Thought.

And so the coast of South America was reached by a Portuguese navigator forty-five years before Columbus saw the Bahamas. It is remarkable how thoroughly the new world was discovered before Columbus found it, and still more remarkable that its discovery excited so little interest. It is really provoking to think of the indifference manifested toward us previous to the year 1492.

Life's Problems Solved.

Tired Tim—"Wot's that you say? Look-in' ter work?"
Wayfaring William—"Yes. I ain't no tramp. I work on farms. But I never stays in one situation more'n a week."
"Why not?"
"Well, by that time the folks generally stops treatin' me as company, and wants me to work."

CREEDON TALKS.

THE STURDY AUSTRALIAN IN PRIME CONDITION FOR HIS CONTEST WITH FITZSIMMONS.

He Tells Something of His Inner Life—Makes no Secret of the Means He Employs to Keep in Shape—His Manager Does not Believe in Doctors.

(From the St. Louis, Mo., Chronicle.)

As September 26, the date set for the \$5,000 battle between Dan Creedon and Bob Fitzsimmons, grows nearer its uncertainty grows greater and the interest of the sporting world increases. While Fitzsimmons will no doubt be a hot favorite in the betting, yet the truth of the matter is, that but very few have got a true line on Creedon. While the wise men of the ring who have come in touch with him, are saying but little out loud, it is a well-known fact that Fitzsimmons' followers are finding in a quiet way all the Creedon money they want. Personally Fitzsimmons has always believed that Creedon was easy game. But then, Creedon has improved almost beyond belief since he came to this country. The instruction he received while helping to train Corbett for the Mitchell fight did him no end of good, while his method of living and manner of taking care of himself has greatly improved his condition.

Some time ago it was reported that Creedon was a victim of muscular rheumatism and that his days as a fighter had passed. This has no doubt taken many of the sporting fraternity over to the Fitzsimmons side.



Creedon is doing his training in St. Louis under the care of his foster brother, Tommy Tracy. He was seen in the office of his manager, Col. John D. Hopkins, by a Chronicle reporter, and among other things unobscured himself regarding the "muscular rheumatism" story: "In December last" (he laughed when the subject was broached) "I was giving sparring exhibitions with a variety and athletic company. We played a week's engagement in Boston. During Christmas week it was bitterly cold, the theatre in which we played was miserably heated behind the curtain. The dressing-rooms were so cold that you could actually see your breath. My contract with the manager stipulated that I was to box two bouts of three rounds each, one of which was to be 'try-out' with any local fighter possessed of ambition to make me 'bite the dust.'"

"Though my task was not a severe one from a scientific point of view, the work was hard and monotonous and the perspiration streamed from my pores as I scampered from the stage into my cold, damp dressing-room. I resisted the shock of those sudden changes until the night before we closed our engagement, when, as I was dressing preparatory to leaving the theatre, a sickening chill penetrated my back, my legs ached and I suddenly became sick at my stomach. I drank two hot whiskeys in a neighboring saloon, hurried to my hotel, and huddled up in bed.

On the following morning on awakening, my right ankle was stiff and sore, and the muscles of my arm were swollen and pained excruciatingly.

"I rapidly grew worse. My physician ordered hot water bags to my feet and prescribed an alkali concoction for muscular rheumatism. Within a week I was unable to bear my weight on my feet.

"I discharged my physician in despair and tried enough so-called rheumatic cures to stock a fair sized drug store. By the advice of Col. John D. Hopkins, my manager, I purchased a box of Dr. Williams' Pink Pills. Col. Hopkins had read so much in the papers of the marvelous cures made by Pink Pills, and being a victim of periodical attacks of rheumatism, gave them a trial.

"Physicians be hanged, I have spent hundreds of dollars on 'em," here broke in Col. Hopkins.
After using one box of Pink Pills," continued Creedon, "the pain gradually relaxed, my appetite improved, I started taking a second box, and the pain and swelling disappeared from my ankles and feet, and the muscles of my arms were restored to their normal condition.

"I left for Jacksonville, Fla., New Year's Day with 'Billy' Delaney, trainer of Jim Corbett, to assist in preparing the champion for the international glove contest with Charley Mitchell. I had finished my second box of Pink Pills when I left Boston. The sudden change of climate, combined with the malarial atmosphere of Corbett's training quarters at Mayport, revived the pain in my muscles and I became alarmed at my condition.

"I went up to Jacksonville and secured another supply of Pink Pills. The marvelous effect of these Pills almost baffles belief.

"The Pink Pills battled successfully with the rheumatism and the seeds of malaria, planted in my system by the damp nights spent on the Florida coast. I was in condition to begin work with Corbett after a few days rest and was rapidly restored to health, the muscles of my legs and arms being so strong and good as ever.

"I never in my life worked harder than during the Corbett training campaign at Mayport. The rheumatic ankles of a few weeks previous were free from soreness and stiffness, as all visitors to Mayport who witnessed me play hand-ball and speed over the hard sand of the beach can attest.

"A remarkable feature is, that I plunged from the cold of the North into the dampness of the Florida climate after a rheumatic seige, taking no particular care of my health beyond the regularity of my Pink

Pill treatment. I give you every detail of the case in order to end all further controversy about my condition. I never felt better in my life and, barring accidents, will be ready to fight the fight of my life on Sept. 26th."

I hereby certify that the foregoing interview is truthful in every detail.

Signed, DAN CREEDON.
Dr. Williams' Pink Pills are especially valuable to athletes and those undergoing severe physical training. They are as a tonic and bracer, stimulate the whole system and keep the blood and nerves in "the pink of condition." These pills also effect a radical cure in all cases arising from over work, mental worry or excesses of any nature. Sold by all dealers at 50 cents per box, or six boxes for \$2.50—never sold in bulk or by the hundred.

THE GORDONS AS DANCERS.

How Lord and Lady Aberdeen Danced the Highland Fling.

The following is from a late number of the Scottish-American: The extraordinary popularity of Lord and Lady Aberdeen in Canada, which has been made manifest on every day of their tour through the provinces of the Dominion is due to the ready gifts and democratic ways and festive disposition of both of them. His Lordship the Governor-General dances in kilts to the music of the bagpipes, and her ladyship makes eloquent speeches at women's meetings. Lord Aberdeen looks splendid in the Highland garb at a ball, and, as the Scotch say, he can 'turn a leg in the fling with anybody.' Lady Aberdeen is a temperance advocate, and she organizes the women into branches. Both of them are strict presbyterians. Their reception at the old fishing port of Yarmouth during their recent tour through the maritime provinces was such as royalty itself could not easily get in any European country.

The great Lord Elgin, who was Governor-General forty years ago, used to wear the kilt whenever he liked; but there has not been any of his successors who looked well in it until Lord Aberdeen took office. We believe that Aberdeen is the first Governor-General whose wife has won fame as an orator.

We fear that if any American governor were to dance the Highland fling "in the garb of old Gaul, with the fire of old Rome," he would lose the chance of election to another term of office. The amount of fun that an American governor can enjoy is very limited.

Proposed to at Their Spouses' Funerals.

Catherine Tudor married John Salisbury, and he died in 1829. In attending his funeral on the 10th of June in that year, his widow was led to church by Sir Richard Clough, and from church by Mr. Maurice Wynn, of Gwedir, who whispered to her his wish to be her second husband. She refused him most civilly, at the same time informing him he was a little too late, since she had accepted the proposals of Sir Richard Clough on her way to church. She assured him, however, that should she lose and bury Sir Richard, he might depend on being her third; and this really happened, for after the death of her second husband she was married to Mr. Wynn. Another instance is that of Lady Ann, widow of Prince Edward, son of Henry VII., who was foully murdered by the Duke of Gloucester and his colleagues at Tewkesbury. While conveying the body of her husband from London to Chertsey for interment, the was met by Richard, Duke of Gloucester, and after a lengthy war of words, the murderer of the brave and courageous prince proposed, and was accepted.

One on the Professor.

A story is in circulation concerning an able and amiable professor in an Irish college. Among the students is Mr. X., a gentleman of brilliant intellectual gifts, who is unfortunately afflicted with one weakness—a tendency to indulge too freely in the flowing bowl. His irregularities, however, have been forgiven on account of his general worth and great abilities.

Not long since he happened to be absent from the professor's morning lecture. During the day the professor met him in one of the corridors, and, judging the state of the case from the young man's appearance, remarked, with an arch look—"Been drinking?"

Mr. X. straightened himself up, and replied gravely—
"All right, sir. Don't mention it. I'll keep your secret. In fact, between you and me, I've been tasting myself!"
Hereupon Mr. X. went away chuckling, leaving the professor speechless with horror.

"Thou Shalt Not Steal."

Nothing is sacred to a thief. The meanest thief on record is the one who stole the poor-box in the Economy, Nova Scotia congregational church, recently. There was, some few years ago, a Roman catholic revival meeting in London. Even when performing his sacred duties, the officiating priest was not secure. In some unguarded moment his purse went, and he saw it no more. The thief was never found, but we have sufficient data to follow his career a few steps farther. He saw that the purse was abnormally swollen, and doubtless argued that it was well filled; and so it was—with the notes for next Sunday's sermon. The text, by a strange coincidence, was taken from Exodus xx, 15. Therefore, when that wretched man ventured to inspect the spoil he found it to consist entirely of this good advice, "Thou shalt not steal!"

Carlyle's Part in a Poem of Tennyson.
In his work on Tennyson, the Rev. Stopford Brooke adds to the following lines from "Sea Dreams."

"Among the honest shoulders of the crowd,
Read rascal in the motions of his back
And scoundrel in the supple sliding knee,"

a note saying: "Mr. Woolner, talking one day about this poem, told me that when he was making his bust of Carlyle, a man well known on 'Change came in, and after he had gone away, Carlyle said: 'That man is a rascal! I read it the motion of his back—a scoundrel! did you see his supple-sliding knee?' Woolner told this story to Tennyson, and Tennyson reproduced it in this happy way. Carlyle was right: the man, a few years afterward, was guilty of felony."

By an Italian law any circus that does not perform every act promised in the printed programme, or which misleads the public by means of pictures, is liable to a fine of £100 for each offence.

THE YOST WRITING MACHINE.

TESTIMONIALS.

The following are a few of the many testimonials from users in the Maritime Provinces.

IRA CORNWALL, ESQ.,

St. John, N. B., 3rd July, 1894.

Agent "Yost" Typewriter Machine:

DEAR SIR,—I beg to say that I have been using the "Yost" No. 3, which I purchased from you in August, 1891, constantly, ever since that time. During a portion of that time the machine was required to do heavy work in connection with the revision of the electoral lists of the Saint John districts under the Dominion Franchise Acts, and for the rest of the time has been used for the ordinary work of a law office. Up to the present moment the machine has not cost me one cent for repairs, and seems to be in perfectly good condition. The writers who have worked on my "Yost" have been unstinted in their approval. My own personal use of it leads me to regard it with the highest favor. The valuable features of the "Yost" are lightness, strength, durability, simplicity, quick and direct action of the type-bar, perfect alignment, and absolute economy. I have not examined the later editions of the "Yost," but although I am informed they have many improvements on the No. 3 machine, am at a loss to understand how they can be very much better for ordinary practical purposes.

Yours very truly,

E. T. C. KNOWLES.

St. John, N. B., July 11th, 1894.

IRA CORNWALL, ESQ.,

Agent "Yost" Typewriter:

DEAR SIR,—I can recommend the "Yost" machine with pleasure, and, I think, with considerable knowledge of its qualities as a typewriter, since we have had one in constant use in this office for more than two years. In that time we have not spent a cent upon it for repairs, and though in continual use, its work today is as clear and well defined as ever. My experienced stenographer and type-writer, formerly a valued instructor in a business college where another high class machine was wholly used, would use no other than the "Yost" now. On the scores of cleanliness and neatness alone it is worthy of the consideration of every business man who likes to see his work well done.

Yours faithfully,

EDWARD S. CARTER.

St. John, N. B., 4th July, 1894.

IRA CORNWALL, ESQ.,

Agent "Yost" Typewriter:

DEAR SIR,—We have now been using the "Yost" for about three years, and are satisfied with it in every respect. The device for inking is in every way superior to the ribbon, besides doing away with the annoyance and expense of replacing it.

The simplicity of operation, its ease of touch, clearness of impression and perfect alignment, are points in its favor, which time and use have more strongly confirmed. As a manifold machine it gives excellent results.

Yours very truly,

WHITTAKER & CO.

St. John, N. B.

IRA CORNWALL, ESQ.,

DEAR SIR,—I beg to say that I have used the "Yost" Typewriter for about two years, and the longer I use it, the more I am convinced that it is superior to all other machines.

I consider the pad a great improvement over the ribbon on account of its cleanliness, and the great saving of expense. I find the pointer a great convenience for locating position. The type-guide I consider invaluable, as it overcomes the greatest weakness in other typewriters, viz.: imperfect alignment.

I would recommend any intending purchasers to investigate the "Yost" before buying a typewriter.

W. FRANK HATHEWAY,

Per L. M.

St. John, N. B., July 3rd, 1894.

IRA CORNWALL, ESQ.,

We have great pleasure in testifying to the entire satisfaction obtained by us from the "Yost" machine. As you know, we purchased THREE machines from you since last September, and they have been in constant use ever since, and our pupils are delighted with them as they are so simple in their construction, and so easily managed.

Yours sincerely,

ELIZABETH W. MORLEY, A. Mus. L. C. M.

M. HAYDON.

St. John, N. B., July 4th, 1894.

MR. IRA CORNWALL:

DEAR SIR,—I beg to say that I have used the "Yost" Typewriter for two months, and the longer I use it the more I am convinced that it is superior to all other machines. (I formed this opinion years ago, and see no reason to change it.)

I consider the pad a great improvement over the ribbon, on account of its cleanliness and the great saving of expense. I find the pointer a great convenience for locating position. The type-guide I consider invaluable, as it overcomes the greatest weakness in other typewriters, viz.: imperfect alignment. I would recommend any intending purchasers to investigate the "Yost" before buying a typewriter.

Sincerely,

A. H. CHIPMAN.

St. Stephen, N. B.

IRA CORNWALL, ESQ.,

St. John, N. B.:

DEAR SIR,—The "Yost" typewriter has been in use in our office for some months. It has proved quite satisfactory in every way.

Yours truly,

THE ST. CROIX SOAP MAN'G CO.,

J. E. GANONG.

St. John, N. B.

IRA CORNWALL, ESQ.,

DEAR SIR,—We are using the "Yost" typewriter and are well satisfied with it in every respect. It would be hard for us to suggest any improvement.

Yours truly,

T. S. SMITH & CO.

Moncton, N. B., July 23, 1894.

IRA CORNWALL, ESQ.,

St. John, N. B.:

DEAR SIR,—I bought one of the "Yost" typewriters from you some time ago and have found it satisfactory in every way. It has not cost me anything for repairs as yet and seems to be as perfect as ever. Its elegance of work, splendid manifold powers and perfect alignment render it far superior to any other typewriter that I have met with.

Yours truly,

R. BARRY SMITH.

[From Revd. T. F. Eotheringham, M. A., convener committee on "Sabbath Schools and Higher Instruction of Presbyterian church in Canada.]

IRA CORNWALL, ESQ.,

St. John, N. B.:

DEAR SIR,—I have used the "Yost" typewriter for nearly a year, and am more than pleased with it. It is easily manipulated, doesn't get out of order, and does very neat work. I have had my eye upon this machine for years, ever since it was first advertised, and resolved not to buy until I could afford to procure it. I find it all that I had expected and all that your circulars claimed it to be.

Yours sincerely,

T. F. FOTHERINGHAM.