

# Secretary McAdoo's Great Money Vaults



HUNDREDS OF MILLIONS IN SILVER CERTIFICATES

(Copyrighted, 1913, by Frank G. Carpenter.)  
 ASHINGTON, Oct. 11.—I have spent today in Uncle Sam's catacombs. They lie under the great Department of the Treasury, twenty or thirty feet below the level of the White House and 300 feet below the floors of the halls of congress, where our statesmen sit and juggle with Uncle Sam's finances. I refer to the vaults in which Uncle Sam's money is kept and where are stored away more real hard coin and valuable paper than in any other place upon earth. The vaults contain millions in gold and silver, and their coin and securities, all told, will run considerably over \$1,000,000,000. They have so many silver dollars that if you should load them upon four-horse wagons, and put the teams nose to tailboards, the train required to haul them would reach from New York to Cincinnati. The currency alone runs high into the hundreds of millions. During my stay there today I held \$1,000,000 in \$10,000 notes, in my good right hand, and I saw \$50,000,000 more in three packages so small that I could crowd them into a half-bushel basket. You have all heard of the \$500,000,000 worth of treasury notes which Secretary McAdoo lifted up and shook in the face of the panic mongers of Wall street. They are all stored here, and there is one great vault which is packed with them almost to bursting.

**Looks Like a Tomb.**  
 I have called these vaults catacombs. The title fits the whole Treasury department. The building is the personification of gloom. It looks like a tomb and it would be a fine home for a suicide club. Long and squat, with a massive roof and walls of gray granite many feet thick, it makes one think of a sarcophagus of the gods, and its surroundings are those of a cemetery. The Treasury department lies in a hollow just across the street from the White House, whose grayety is accentuated by its gloom. Its front yard is a pit, the walls of which are covered with ivy. The lawn itself is a smooth as velvet, but it takes a score of grave-digging gardeners to keep out the weeds.

The Treasury itself is more dreary than any picture ever painted by Dante. As you look at the cave-like doors which lead into the basement you are reminded of the quotation of that poet engraved above his gates to hell:  
 "All hope abandon ye who enter here!"  
 The doors are covered with iron bars as thick as your wrist, and the windows behind are set and deep, making one think of the heavy eyes of dying giants looking out through the steel network with which they are veiled.

In the second and third stories the windows are cleaner, but they are deep and gloomy. Entering the building you find the interior quite as depressing. The narrow corridors are so dark that they have to be lighted by electricity throughout the day. The lower passages make you feel as though you were in a burial vault, and when the doors slowly open you shudder at the thought of the coffins which one feels must be piled up within. It is the same throughout the building to the basement to the attic, and it is only the south rooms on the second floor, where Secretary McAdoo has his office, that are at all cheery.

**Secretary Bright and Cheerful.**  
 I shall not discuss the job of the secretary of the treasury in this letter. Mr. McAdoo is in good health and spirits. His eye is bright, his step firm and he looks ten years younger than the half century which his modest autobiography in the congressional directory puts to his credit. Still, let him beware! He is now between the upper and nether millstones of this mighty department. He is in the mill which killed Secretary Folger, which ground the life out of Daniel Manning and which when Secretary Windom was the pride of his strength grappled with it laid him low. It did the same with Charles W. Foster, the busy treasurer under Benjamin Harrison, and it has just succeeded in sucking out what little juice Franklin MacVeagh had in his bones.

I shiver when I think of the job. When Mr. McAdoo first came to the Treasury, Uncle Sam's new watchdog, who lies at the doors of the vaults and takes charge of the moneys, wrote out a receipt for the sums then on hand. That receipt gives some idea of the responsibilities of Secretary McAdoo. It represents the largest sum ever taken over by mortal man at one single time. It represents almost \$1,500,000,000, and its actual figures were \$1,234,251,014. Yes, two-thirds. The money was figured out to the thirds of a cent and Secretary McAdoo has to make the accounts come even to the smallest fraction. Do you wonder that such work preyed upon the minds of his predecessors?

**Money Beyond Understanding.**  
 Have you any idea how much fifteen hundred million dollars means? It represents more than one-tenth of all the money value of all the gold taken out of all the mines of the earth since the discovery of America, and of the vast amount thus received for the greater part was in gold. Much of the gold is not stored away here at the Treasury department. It is kept at New York, Denver or San Francisco, where it lies in the vaults of the subsidiaries and in those of the mints in tons of golden bricks ready for coinage at a moment's notice. The gold in the treasury proper



MAJOR QUALIFFE IN THE CASH VAULT

is not in bullion. It is only a bagatelle of a few million dollars, and these millions are mostly in the shape of eagles and double eagles. I saw a little box of them in the cash vault this afternoon. It was made of steel, and seemed to be only for show. It was not bigger than a cigar box, and still it contained 500 double eagles. I took both hands and raised it from the table. It weighed thirty-eight pounds, and you could have put its contents into a one-quart measure. Still, its value was \$10,000. That will show you how heavy the previous metal in vaults would be. I saw a little box of them in the cash vault this afternoon. It was made of steel, and seemed to be only for show. It was not bigger than a cigar box, and still it contained 500 double eagles. I took both hands and raised it from the table. It weighed thirty-eight pounds, and you could have put its contents into a one-quart measure. Still, its value was \$10,000. That will show you how heavy the previous metal in vaults would be.

**Getting Into the Vaults.**  
 But I want to take you down into the catacombs. To get there I was passed from the office of Secretary McAdoo to that of the treasurer of the United States, Mr. John Burke, and from him to the cashier, James A. Semple, who has charge of the cash Uncle Sam keeps on hand. He is now carrying a balance of over \$50,000,000, and millions go in and out every day. He has charge of the vaults, as well as the cash, and his office, which is lined with marble from the four quarters of the world, looks like a bank. There are great vaults on the same floor in which the ready money is kept, and we passed through these on our way to the little elevator, not more than four feet square, which dropped us down into the cave. The major, Major Qualiffe, went with us. The major has been one of the treasury watchdogs for

almost fifty years. He was appointed by Treasurer Spinner at the close of the civil war, and since then he has been one of the confidential clerks in charge of Uncle Sam's treasure. He carries one of the keys to the vaults and he alone knows the combination. Cashier Semple carries another to a different lock, and the two have to work together in order to open any one of the doors.

## The Home Beauty Parlor

**Janet:** Stop that falling hair right away, for it irritates the scalp. The constant scratching you speak of may be dangerous. "Pinus" is often poison to the skin. Conquer the dandruff at once with this simple tonic—made by dissolving one ounce of quinine in one-half pint cold water. This is refreshing treatment—excellent for preventing that irritated scalp. It will not change the natural color, but will lighten it, and add life and freshness.

**Valais:** I do not approve radical measures for beautifying the eyes. Here is a home-made remedy which has done wonders for weak, inflamed or watery eyes. Dissolve an ounce of crystals in a pint of water; put two or three drops in each eye two or three times a day. This will enable you to put on the evil hour of wearing glasses and besides being soothing and restful to the vision will emphasize the complexion and give sparkle and charm to the eyes.

**Margie O.:** I never recommend talcum powder for the face, indeed, it is an ordinary face powder which will answer all the demands. The only thing which I have used on the complexion which I have used on the recommendation of Parisian beauty authorities. It is a liquid beautifier which is, also, a good tonic for the skin, protecting it, while at the same time, it makes you look fair, clear and radiant. Get 4 ounces spermax from the drugist; mix in one-half pint hot water and add two teaspoonfuls of glycerine. This will give you enough to last a long time, and is the best way to keep the complexion youthful and natural with a soft, velvety bloom. One application is plenty for several hours' use.

**Sue I.:** I don't blame you for not being enthusiastic about dieting to reduce your flesh. Many doctors say it is dangerous besides being a martyrdom. It may reduce your vitality and the remedy is worse than the disease. Instead of this radical method try the simple parrot. This is easily taken, and is sure to bring down your weight

**Mary I.:** I shouldn't call a pimpled skin and red nose "dreary disfigurements," especially when they are so easily remedied. Try this greaseless cream jelly briskly massaged into the skin. Get one ounce of salicylic acid, your druggist's, and stir it into a half pint of cold water, adding two teaspoonfuls of glycerine. It will be glad to hear how this helps you. Others constantly writing me in praise of this wonderful remedy, which is a fine to prevent wrinkles, flabbiness, sallowness and all skin troubles.

**Blonde:** I cannot advise any bleaching process for the hair. The best way to retain the color is to keep the scalp healthy and free from dandruff and dirt. Shampoo often, using only canthar and dirt. Shampoo for fifteen minutes in a package of your hair magnificently clean, fluffy and altogether lovely. Try it. Use no soap if the scalp trouble continues use quinine, for which see answer to Janet.

**Miss L. Smith:** If looking in your mirror discourages you lately, it does not prove that you are permanently losing your good looks. The probabilities are that you are only temporarily run down. There is plenty in a package of fifteen minutes in a package of your hair magnificently clean, fluffy and altogether lovely. Try it. Use no soap if the scalp trouble continues use quinine, for which see answer to Janet.

**Reidy Dean's Beauty Book, 15.—Advertisement.**

out a vault which had \$5,000,000 in it. They went inside and the doors were duly locked, although the time lock was left off. It took just twelve minutes to throw the doors open. This was done without the use of explosives of any sort and merely by driving wedges in between the doors and safe. In company with this man the treasurer then went to the committee of congress and by their representations the matter was remedied. There is no doubt but that the vaults are absolutely safe now.

**Spreading Out the Coins.**  
 As I looked I asked as to the weight and was told that the bags weighed about sixty pounds each and that the total weight in the vault was 3,000 or 3,500 tons. We began to figure on the amount of space the whole would cover if all were spread out upon a flat surface, and as I remember it was thirty or forty acres. The man did not stop to figure, but, like the young man in the Scriptures who had many possessions, he buttoned up his pocketbook and "went away sorrowful."

**Factor of Safety.**  
 The question as to whether the money in the treasury is safe has often been discussed. This big vault is practically burglar proof. It is guarded by the iron bars and is also vaulted in cement and stone, with a wide aisle running around it, which would prevent any one attempting to remove the money without being seen. There is no doubt that some of the other vaults are behind the times in their safety appliances. I remember that one of the treasurers became alarmed as to their condition some years ago. He went to New York and asked for the most expert safe breaker and lock picker on earth. All of the banks recommended the same man. He found him and brought him to Washington, the man wrote out a report, and as he presented it said:

"I have here a detailed account of the vaults, but before you read it I want to give you a practical demonstration that I know whereof I speak. If you will go with me into certain of them I will leave my workmen on the outside. We will enter the vaults and your men can then lock the doors and my workmen will let us out inside of an hour."  
 The treasurer consented. They picked

up a vault which had \$5,000,000 in it. They went inside and the doors were duly locked, although the time lock was left off. It took just twelve minutes to throw the doors open. This was done without the use of explosives of any sort and merely by driving wedges in between the doors and safe. In company with this man the treasurer then went to the committee of congress and by their representations the matter was remedied. There is no doubt but that the vaults are absolutely safe now.

**Guards Are Vigilant.**  
 Anyhow it would be a very brave man who would try to rob the treasury. A tunnel might be dug from somewhere near the treasury building, but the robbers would have to drill, and they would have to have a railroad to carry away the silver. After they had taken a few thousand dollars in the bags and boxes containing the remainder would be sure to be identified. There is a goodly corps of guards in the Treasury department, and these are divided into different watches. They have to salute each other from time to time, and a whistle would bring an army of guards to any part of the treasury at any moment.

It is now some years since one of the United States treasurers attempted to sneak down into the vaults to see if the money was on duty. He suddenly tumbled a barrel of cold steel at his head and the guard who held the other end of the revolver made him stand still and throw up his hands. He said that he was the treasurer of the United States, but the very polite watchman with the revolver said that might all be, but he did not know the treasurer and he would have to wait until he called one of the other guards to identify him. He then gave a whistle. The other guards rushed up and the treasurer was released. It is by no means a safe thing for even the treasurer to go around about the vaults at midnight.

I remember another scare in the treasury. It was a good many years ago when Gillfillan had charge of the vaults. The trouble was as to the cash room, where the vault in which the ready money is kept refused to open. The vault was set with a time lock and the usual hour was 3:30 a. m. On this occasion something seemed to be wrong with the mechanism. The steel doors remained closed. Nine o'clock arrived and still the money was locked up. Men came to the tellers' windows and there was no money to pay them. Then experts were hurriedly sent for. They got out their tools and prepared to open the vault, but before they could do so, the door opened of its own accord. By accident the lock had been set for 3:30, instead of 3:30 as usual.

But I am getting away from Uncle

Sam's catacombs. I want to tell you about this five hundred million dollars in bank notes which Uncle Sam has ready in case of a panic. It is now several years since they were stored away, and when they were made a brand new vault was made for them. This is nothing like the silver vault which I have described. It is more like a safety deposit establishment. It is a two-story structure furnished with steel racks. The interior walls are of heavy steel half an inch thick and outside them are walls of masonry and cement more than two feet in thickness. Between the masonry and the shell of steel is a mat of closely woven steel wires, each of which is charged with electricity, so that if one of them should be touched with an awl or a bit or a dynamite pump an alarm would go off in a part of the building nearby where the watchmen are always on guard. Connected with this electrical apparatus is a buzzer which goes off every quarter of an hour inside the vault. If the buzzer does not work

It is known outside and the watchman would be notified.

The door to this vault weighs a ton more than the one which opens the silver vault and it has four combinations instead of two. There are two men who know two of the combinations and two other who know the other two, so to open the vault at any time at least two persons must be present. The door has also a time lock, and, according to schedule, it must not be opened before 3:45 every morning and must be closed at 5 every night.

I have shown you how our \$111,000,000 in silver in the big vault weighs less than 5,000 tons. I am told that the whole amount of this \$100,000,000 in paper weighs just about 100 tons, 1,000 sheets on which the four bills are printed weighing exactly twelve pounds. The value of the weight is, of course, a matter of the denomination. A \$10,000 bill weighs no more than a \$1 bill, and the receipts which Treasurer Burke gave for almost \$1,000,000,000 is no heavier.

FRANK G. CARPENTER.

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There is, however, no occasion for alarm, and the sensible thing to do—before the mother realizes it the two chief organs on which the infant's comfort and health depend are causing it great suffering. If the condition is allowed to continue grave ailments often result.

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