THE WORLD'S WONDER.

An Institution That Brings Joy and Gladness to Many a Household.

Its Charitable and Philanthropic Deeds—Tens of Thousands Turn Trustingly Towards It—What It is, Where It is, and How It is Conducted.

NEW ORLEANS, Dec. 18.—[Special to THE BEE.]—Many thousands scattered over this great country, from its extreme eastern to western, northern to southern boundaries, are waiting and watching to-day to learn if the wheel of fortune may not bring to them that grand capital prize of $300,000, which is a little less than one-fourth of the immense sum this day distributed by the Louisiana State Lottery company.

Circumstances so order that I make the Louisiana State Lottery the basis of my first communication from this city, believing that it will prove interesting to your readers, as picturing one of the institutions of the state of Louisiana, which is the main support of that celebrated Charity hospital, that welcomes the poor and friendless stranger as readily as the needy one at home, and cares for all alike.

When your correspondent received instructions to proceed southward, New Orleans being the objective point, he remembered that this being his first visit to the Crescent City, it would be well to arm himself with letters of introduction to some of the most prominent and distinguished of her citizens. He was particularly favored by being brought into contact with the Hon. G. W. Nott, postmaster; Col. Page Baker, managing editor of the Times-Democrat; Mr. P. O. Fazende, of the well known banking house of Fazende & Seixas, as well as other leading citizens, and during a short formal conversation, the principal points of interest—to a stranger—were suggested by Mr. Fazende, saying he would at once order his carriage and drive me through the city. As we neared the corner of St. Charles and Union streets my escort said, pointing to a handsome, substantial looking structure, three stories high, "There is the home of the Louisana State Lottery company, and by the way tomorrow is the appointed day for the grand drawing, in which over $2,000,000 is to be distributed, and the first capital prize is $300,000. You should attend the drawing by all means, and on no account fail to visit the company's offices." Then it was I learned what an intense interest was taken by the people of all grades in society, not only in the city of New Orleans, but throughout the state and surrounding states, in this wonderful institution, which, as may not be generally known to the readers of THE BEE, is not only the only legalized one in this country, deriving its original charter from the state legislature in 1868, but in 1880, by act of the state constitutional convention, was incorporated as part of the new constitution formed by that body, and this act endorsed by an almost unanimous vote of the people of the state, and the people of New Orleans and Louisiana have never had reason to regret that action.

From 1868 to the time of the adoption of the new constitution, the company contributed over $500,000 in support of the public schools, and since that time (1880) have set aside a yearly fund of $40,000 for the use of the charity hospital heretofore mentioned, besides its more than princely support of all other institutions, charitable and otherwise in the city and state. In fact Mr. Fazende told me that good and charitable deeds were not confined to the company as a whole, but individual members are foremost in contributing liberally from their private means, for the encouragement and success of schemes that conduce to the interest and welfare of the city and state. The officers and directors of the company are among the most popular, respected and leading citizens, and the commissioners, who alone superintend and manage the drawing are those old generals of the confederacy, loved and revered by the south, Generals Jubal A. Early and G. T. Beauregard. These two gentlemen have no interest whatever in the company, as General Early told your correspondent in conversation after the drawing to-day; and the company have neither voice nor vote in the manner or management of the drawing proper. Thus is provided a perfect safeguard—if such were for the time being necessary—for the patrons of the lottery, thoroughly divorcing the management of the company from the management of the drawing.

And now a few words as to the details of the company's management.

Armed with a letter of introduction, your correspondent visited the offices on St. Charles street, and was very courteously received by Dr. M. A. Dauphin, the president, who requested his general manager to escort me through the several departments and explain the methods of conducting their vast business.

The building is a handsome three-story granite front structure, built and owned by the company, and devoted exclusively to their own uses. The general office on the first floor, present at first sight the appearance of a large banking house. It was crowded with people eagerly waiting their turn to purchase—what each individually hoped, would prove the lucky number that would draw the capital prize of $300,000. In the several departments there are perhaps over one hundred clerks employed, and one peculiar, yet necessary feature of the assignment of them is, that they are in pairs at desks, so arranged that they face each other; this is for the purpose of acting as check on the mutual errors of each other.

Here in one apartment to a large force of clerks is assigned the duty of opening and stripping the letters received by every mail, one set opens them, another set verifies the contents with the letter, another set assorts them according to the nature and value of the enclosure; to another set is confided the care of such letters as call for some special numbers, or enclose money for some future as well as present drawing, which must be laid aside for the present, to be taken up and attended to after the regular mail that involve no "outside methods" has had attention. Another set fill orders for the tickets, which are verified and "O. K.'d" by another set. Another set records alphabetically the name and address of every sender of a letter, (and if an ordinary currency enclosure, registered letter, money order, postal note, express package or draft), in a book especially for each corresponding remittance, with date, month, etc. Another set addresses the envelopes to each patron or correspondent, and another verifies these directed envelopes with the recorded list referred to above. Yet another set sees that the order is properly filled as required by the letter of request, and that the ticket or tickets paid for are with the return letter of acknowledgement before being placed in the envelope for mailing. In fact, to state it at once, in brief, the letter received unopened passes through some fifteen or sixteen different sets of clerks—each paired, to verify each other's work, before the letter of acknowledgement containing the ticket is finally placed in the envelope and mailed.

It appears to be a complex system at first sight; in reality it is simple, but thorough and perfect in its working. There is no possible chance, apparently, for error of any kind.

Another department that presents a busy appearance is the mailing and folding department of the prize list. Here a force of clerks is engaged addressing envelopes, from the recorded list of correspondents, for before the sun sets on the day after the drawing, to every patron is mailed a list of the prize numbers. System, thorough system, in every detail is the shibboleth of the management, and were it not so it would be utterly impossible to manage the enormous business that must be transacted day by day in the building. To facilitate the work, and prevent any loss of time, as well as to maintain discipline and secure the employes from possible outside temptation, the company, at their own expense, furnish a first-class lunch to all their clerks, at stated intervals during the day—one-half only at a time repairing to the restaurant or dining room fitted up in the rear of the main office on the first floor. They are allowed from twenty minutes to half an hour when they return to their several stations, and the other half repair to the lunch room. Thus the work ever goes on during the day, and a perfect and systematic control of it is maintained by the chiefs of the several departments.

While going through the receiving department or office where the mail is first opened, the manager called my attention to the fact that even in writing for lottery tickets, where one would naturally suppose every correspondent would be very careful to give all needful information, that very often letters reached them with no signature or no address, or may be the name scrawled very illegibly and nothing to indicate town or state, and in many cases neither can be deciphered from the blur or blotch that Uncle Sam's postmasters use in some country offices as a post-mark.

"These letters containing money, what disposition do you make of them?" I asked.

For answer I was conducted to what he termed the "old horse" vault, and sending for a clerk who brought a bunch of keys with him, opened a long coffin-like case, and therein disclosed to me thousands of such letters, with the original remittance pinned to each. In this vault are two such boxes, which at the present time contain perhaps from $5,000 to $10,000—the accumulation from careless correspondents who fail to give name and address.

"What course do you pursue," I asked, "in cases like these? Surely these parties make some inquiries regarding their remittances."

"Oh, yes," he answered, "and often the letter of inquiry gives a little clue to the writer of the original letter, therefore we have what we term a tracing department, which I will show you."

Going thither, your correspondent was shown the "Inquiry Record"—which is in printed form, and fashioned after the form in use by the postoffice department. For instance: A letter of inquiry as to a remittance sent by John Jones, of Omaha, Neb., is made and placed in the hands of the tracers. It is found that such a letter was received, the several records examined, and traced finally to the mailing department, where, on such a date, acknowledgment and ticket was mailed. This is recorded and the inquirer notified, and then the matter is traced through the postoffice department. Should the record prove, after tracing, that no such letter was originally received, the same result is entered in the inquiry book, and the sender asked for more specific information. Very often it occurs that the letter of inquiry, as stated, refers to some letter that has neither signature nor address. Then, after exhausting all known methods of tracing it through the regular books of record, a visit is made to the "old horse" vault, and perhaps it is then, by special and prolonged examination, and a comparison of chirography, that the company is enabled to determine the writer of the original letter containing the remittance. The question solved to their own satisfaction, they so advise the writer, and fill his order for the coming drawing, if requested, or return his money.

But the company do not wait for letters of inquiry from their careless correspondents. For instance, if they can decipher the name of the party and town—while there may be nothing to indicate the state—they glean from the Postal Guide, every state and territory in which is located a town of that name, and send a postal card to each one, advising the party named that they are in possession of a package of value, and if his or hers, to write giving description of its contents, when sent, name of town and state, etc. Thus, very often they anticipate a letter of inquiry, and fill an order with but little delay. Your correspondent was told of one particular case in which a patron failed to give any legible address, and all inquiries on the part of the company failed to discover him. But at about the same time it was receiving letters from some one who was calling it hard names, because it failed to send him a ticket as ordered. This party was requested to give, if possible, the date of his original letter of remittance, the nature of it, whether bills, silver, money order, if by express or otherwise. But the company got no definite answer from him, only an additional abusive complaint.

"Finally," said the manager, "a man came into the office one day and declared he was going to know why the company had robbed him of his money without giving him any satisfaction. Learning his name the general manager took him aside, and by clever questioning got out of him in a few minutes more definite information than a series of letters had extracted. Taking him into the "old horse" vault, one of the boxes was opened, and very soon the original letter was discovered. Immediately recognizing it, the man exclaimed:

"Why, that's the very old bill that I sent with it that you got pinned on there."

"Yes," was the reply, "you see we did not steal your money or put it in our pockets, but you notice there are no directions in any part of your letter whereby we could learn where to send you proper returns."

Then the man was full of apologies.

No doubt he is a regular patron now, but more careful in giving proper address. But the company is not always fortunate enough to reduce the "old horse" account as in this case, and thus a large amount of money necessarily remains to its credit.

President Dauphin decrees that as it does not belong to the company, the company must not touch it. A concern that sets up such a standard of honesty in its dealings with its patrons cannot help compelling confidence in all its methods.

All the correspondence appertaining to each drawing is bound in alphabetic form and filed away according to date in appropriate pigeon holes, so that in an instant almost the letter of a fortunate winner, showing name and location, may be ascertained. This was verified later on, when after the drawing, I called on Dr. Dauphin to learn if possible, the localities and names of the lucky ones who had secured the capital prizes.

Happening to be in the president's private office about 10 o'clock on the morning of the drawing, your correspondent had the pleasure of meeting that old veteran of the confederacy, General Jubal A. Early, one of the commissioners, who comes down once a month from his home in Virginia, to superintend the drawing. The old gentleman, although somewhat bent under the weight of years, yet looks rugged, and is as active on his feet as many men thirty years younger. He presents a most venerable appearance, with his long, gray beard and broad brim slouch hat. His eye is sharp and piercing, and his voice as firm as in the old campaigning days in the Shenandoah valley. He greeted me cordially, and after making some inquiries of the general manager relative to "the bags" containing the ballots, he casually mentioned that he had just received a dispatch from some old friend in Rhode Island to wire him immediately after the drawing, the number that secured the capital prize.

"Now of course," said the general, with a merry twinkle in his eye, "he expects in some way I can help him win it, for he sends me the number of his ticket."

"I recollect, not long since," the general continued, "a man in Rochester wrote me that if I could 'pull' the capital prize of $100,000 for him, I could keep $80,000 and send him $20,000. The —— fool," added the old veteran, "if I could do such a thing and was rascal enough to do it, did he suppose I would be foolish enough to divide any part of it."

"And so it is," said General Early, "some people have an idea that General Beauregard or myself can, in some way, give the prizes where we will."

And as we wended our way to the Academy of Music, which is but a short distance from the Louisiana Lottery company's building on the opposite side of St. Charles street, the general said he would explain to me how utterly impossible it would be for him or General Beauregard to do any such thing.

The Academy of Music, where the grand drawing takes place, was soon reached, and at the general's invitation your correspondent was assigned a seat upon the stage, where he was introduced to General Beauregard, the associate commissioner, and Messrs. W. L. Hodgson, William Pinckard, G. G. Roux and J. A. A. Rousseau, who assist the commissioners in the detail work. These are all prominent and well known business men of New Orleans. Seated upon the stage was the genial Colonel "Dan" Wilson, so well known to every one in the Crescent City, who never fails to witness the grand drawings.

On the stage were two large boxes, which contained the ten bags in which were the ballots—100,000—each wrapped or tightly rolled and encased in a strong gutta percha tube, the ends of the tickets slightly projecting beyond the ends of the tube or case. Each ticket is printed, from 1 to 100,000, in great big black type, so as to be readily read by the audience in front when held up to view. The prize tickets, 848 in number, are similarly printed and encased in like tubes, for be it understood that while there are but 848 prize numbers only drawn out, there are in addition 2,298 approximation prizes, which are explained below. In the first place, to be explicit and give a definite plan of the present Grand Drawing, there are 848 prize tickets, enumerated as follows:

1 prize of	$300,000 is	$300,000
1 prize of	200,000 is	200,000
1 prize of	100,000 is	100,000
1 prize of	50,000 is	50,000
2 prizes of	25,000 are	50,000
5 prizes of	10,000 are	50,000
12 prizes of	5,000 are	60,000
25 prizes of	2,000 are	50,000
100 prizes of	800 are	80,000
200 prizes of	400 are	80,000
500 prizes of	200 are	100,000

The approximation prizes are as follows:

100 prizes of $1,000, approximating to $300,000 prize, are $100,000.

100 prizes of $800, approximating to $200,000 prize, are $80,000.

100 prizes of $400, approximating to $100,000 prize, are $40,000.

THREE NUMBER TERMINALS.

99 prizes of $800, decided by $600,000 prize, are $79,200.

99 prizes of $400, decided by $200,000 prize, are $39,600.

TWO NUMBER TERMINALS.

900 prizes of $200, decided by $300,000 prize, are 180,000.

900 prizes of $200, decided by $200,000 prize, are $180,000.

And these are explained as follows:

The 300 approximation prizes are awarded to the series of fifty numbers on each side of the numbers drawing the three largest prizes. For example: If ticket No. 31,246 draws the $300,000 prize, those tickets numbered from 31,196 to 31,296 inclusive (100 in all) will be entitled to $1,000. If ticket 231 draws the $200,000 prize, those tickets numbered from 231 to 331 inclusive will be entitled to $800, and so on according to the above scheme.

N.B.—In case the following should happen, which is possible, if ticket No. 25, for example, should draw one of the three largest prizes, those numbers from 1 to 24, and from 99,975 to 100,000, inclusive, will be considered as constituting the fifty numbers preceding the drawn prize. The same rule also applies in a case where the number drawn is higher than 99,950, when the numbers from 1 upwards will be included to make up the complement of fifty approximate numbers.

The 198 three number terminals will be determined by the three terminal units of the numbers drawing the two largest prizes. For example, if the number drawing the $300,000 prize ends with 531, then all the other tickets, of which there are ninety-nine, where the numbers end with 531, will be entitled to $800. If the number drawing the $200,000 prize ends with 362, or as the case may be, then all the other tickets where the numbers end with 362, of which there are also ninety-nine, will be entitled to $400.

The 1,800 two number terminal prizes of $200 each will be determined by the two terminal figures of the numbers drawing the two largest prizes. For example: If the number drawing the $300,000 prize ends with 31, then all the other tickets where the number ends with 31, of which there are 900, will be entitled to $200. If the number drawing the $200,000 prize ends with 62, or as the case may be, then all the other tickets where the numbers end with 62, will be entitled to $200.

Tickets drawing the capital prizes are not entitled to terminal prizes. A ticket drawing a three number terminal prize, will not be entitled to a two number terminal prize.

And herein is a point that is overlooked by many, viz: That they fail to grasp the enormous amount of money that is distributed in these grand drawings. It will be seen that over $2,000,000, or to be explicit, $2,118,800 was distributed to-day by the Louisiana Lottery company, a much larger sum than ever before. But this, be it remembered, was the first extraordinary drawing in which the grand capital prize was doubled, placing it at $600,000 in place of as formerly at $300,000. And perhaps it may not be in the very far future when this great institution will place the grand capital prize at $1,000,000. Suffice it, at the semi-annual drawings during the coming year, it will remain as now—$300,000. With such a prospect in view, how futile to talk to men and tell them, lottery is a delusion and a snare. Ninety-nine out of a possible hundred are ever found to hug such delusion, when it may possibly be embraced at so insignificant a price.

While waiting for the appointed hour to begin the drawing General Early (in presence of General Beauregard) explained to me how the tickets were counted by himself and his associate commissioner with the aid of only such assistants as selected by themselves, from 1 to 100,000, and placed in the gutta percha tubes described, the time consumed in doing so being usually from five to six days; how, also, the prize numbers are so counted and similarly encased, then placed in canvass bags, tied with a string, and this string wrapped with strong manilla paper, on the inside of which the autographs of General Early and General Beauregard are placed, and then sealed with wax, upon which the seal "B and E" is placed. When thus sealed up they are placed in a strong box in one of the company's vaults, and are not touched by a living soul until they are brought out at the instance of the commissioners on the day of the drawing to be conveyed to the Academy of Music.

To describe the manner of drawing may seem like a work of supererogation to some of your readers, as it has been so often described before, but certainly there are some of your patrons, and without doubt a certain little lady in Council Bluffs, your across-the-river cousin who will be interested, for Mrs. Sallie C. Whittlesey, No. 35 North Seventh street, Council Bluffs, was the fortunate holder of the ticket entitling her to a share in the second capital prize of $200,000. Her letter dated November 30, 1888, was written on the letter head of the Globe Publishing company, Council Bluffs, and enclosed $5 for five tickets (twentieths.) A truly paying investment, for her, $5,000 for $5. THE OMAHA BEE certainly congratulates her on her good fortune.

Well, to the drawings. On ascending the stage I found placed on the right and left, two wheels, the one on the left much larger than the one on the right. It is drum shaped in its formation, about six feet in diameter and perhaps two to two and one-half feet through, with glass heads, and the surroundings, wood. It rests on a frame work so that it can readily be revolved by means of an iron crank, attached to the axle at each end. A door or opening is arranged in the side of the circular wood work, perhaps about a foot square, large enough to receive the tickets which are poured in from the bags before mentioned. The smaller wheel is similarly constructed, the circular work being brass instead of wood. This is called the prize wheel. The ten bags containing the 100,000 tickets being placed upon the middle of the stage near foot lights were carefully scrutinized by Generals Early and Beauregard before being emptied into the wheel; then General Early began the work by breaking the seal, removing the manilla wrapper and cutting the string. The wrapper was handed General Beauregard; I noticed it was in three folds, and as he laid it aside I saw why he examined it so closely. On the inner fold was the autograph of the two commissioners. Each bag was thus scrutinized before being emptied into the big wheel, and then the empty bag itself examined as minutely to see, as I learned, that no possible tampering had taken place, or that a pin hole even was apparent, where, by any possibility, a single ticket might have disappeared. When all ten bags had undergone the same careful examination, and had been deposited in the big wheel, the bag containing the 848 prize tickets were also placed in the small wheel, and then each was rapidly revolved for some minutes, back and forth, so as to thoroughly mix them up.

These preliminaries were eagerly watched by the fifteen or sixteen hundred people in the academy, each one wishing and praying that the goddess of fortune would favor them by throwing their number under the hand of the blindfolded boy, who would pick out the tube, bringing them wealth and happiness. Among the audience I noticed many well and fashionably dressed ladies, each with a slip of paper in front of them, anxiously awaiting the hour when General Early would open that little door in the side of the wheel, behind which their heart of hearts was centered for the time being. Gazing upon this spectacle of ladies and gentlemen in front, many of them being well known members of the exchanges, merchants and prosperous business men, I thought that here, at least, they seemed to feel no more out of place than such an audience would, enjoying the play at the Boyd's opera house in Omaha.

At 11 o'clock precisely, on a signal, two boys came forward, one to the side of General Early and the other to General Beauregard, and were each blindfolded by the commissioners, and then the former seated himself near the big wheel, and the latter by the small wheel, after each had opened the doors in the same; the boys stood at the openings between the wheels and the commissioners, and General Early, said:

"We're ready."

The house was as still as death in a moment, as a tube was handed from the big wheel to General Early who unfolded it, and announced in a clear, resonant voice:

"Thirty-six thousand two hundred and twelve."

Simultaneously the boy at the small wheel handed General Beauregard a prize tube when he in a deliberate, plainly heard voice, exclaimed:

"Two hundred dollars."

General Early then handed his ticket to an assistant standing up beside him, who again announced the number, "36212," at the same time holding it up so the audience could plainly see the figures. General Beauregard also handed the prize ticket to an assistant standing beside him, who for the second time announced the prize $200, for the number just drawn.

The ticket 36,212 and the prize corresponding, which, by the way, is printed in similar large black figures, are then handed to a young man sitting in front of the commissioners, who folds the two together and places them in a box arranged in compartments, according to the grade or value. Thus there is a compartment for $200, $400, $800, $1,000, $2,000, $5,000, $10,000, $25,000, $50,000, and so on up to single compartments for the three capital prizes of $100,000, $200,000 and $600,000. While this is being done a clerk seated just behind General Early keeps record of the number as drawn and the corresponding prize, in a printed book adapted just for that purpose. The tickets thus folded—the number and the corresponding prize—are verified next day by Generals Early and Beauregard, with the record kept by the entry clerk, so that no possible mistake may be made in awarding or withholding the prize to the holder of the lucky ticket.

Thus the drawing proceeds—a number from the big wheel, a prize from the small wheel, until twenty are drawn out, when an assistant who keeps tally sings out:

"Roll."

And both wheels are rolled back and forth for some time, the doors of each in the meantime being closed by the two commissioners, who allow no one near these openings except the blindfolded boys who take out the tubes. After sixty tubes have been taken from each wheel the tallykeeper sings out:

"Roll, and change boys."

And immediately the doors are again closed, the wheels several times revolved, thus thoroughly mixing the tubes, and two other little fellows come forward as a relief party, are blindfolded, and the drawing goes on. For some fifteen minutes the prizes announced ranged from $200 to $400, with an occasional $800. It was really straining on the nerves of the anxious ones. Then General Early called out "59630," which was answered by General Beauregard with "$2,000." Then it varied for a time with the $200 prizes, all seemingly at the very door of the prize wheel. The command "Roll" came two or three times (after every twenty tubes) and "Roll, and change boys" for the third time, before General Early called out "30677," the corresponding prize being $5,000.

During all this time the audience sat immovable, but eagerness, wistfulness, hope, was depicted on every countenance, while the prize wheel declined to deliver up any of the little tubes that denoted more than $5,000, with an ever varying $200—$800—$400. Over one hundred and fifty numbers had been drawn from the wheel when General Early called out:

"89,530."

Which was answered by General Beauregard with:

$25,000.

A little buzz of excitement was perceptible through the audience, but all was quiet in an instant, and there was no sound heard except the monotonous calling of numbers and small prizes. It was after a "roll and change, boys," that General Early called out:

"69,704."

When General Beauregard immediately arose from his seat, and taking a step towards the footlights, said in a slow, distinct, but very impressive tone: "Six hundred thousand dollars." Then excitement was apparent among the great audience. This was the longed-for moment, and each one eagerly scanned the slip of paper held in hand for forsooth, while each one knew that they did or did not hold that magic number, they knew that within a certain certain limit they might be lucky enough to get an approximation prize of $1,000, for any number within fifty on either side of 69,704 would so entitle them.

Although the other two grand prizes of $300,000 and $100,000 were yet to be drawn, it was easily discernable that the great and overshadowing interest was allayed somewhat. But no change was noticeable in either Generals Early or Beauregard; they sat calm and unmoved amid the suppressed din that for a while permeated the Academy of music and kept on the even tenor of their way—the one calling out the numbers and the other announcing the prizes.

Ticket 68,744 drew the second capital prize of $200,000, and in consequence there is one happy little woman in Council Bluffs tonight, who, if I mistake not, was a former resident of your city of Omaha. The third capital prize of $100,000 was drawn by ticket 43,085, and the $50,000 fell to ticket 5,896.

After these prizes had been drawn from the wheel nearly all interest was lost, many of the audience leaving. Yet the commissioners and their assistants went on in the same methodical manner as before, and so continued to the end until the last prize tube of the 848 was taken from the wheel and announced. Then came the work of replacing the tickets left in the big wheel back into the bags again, and this operation was closely watched and superintended by the commissioners, General Early and General Beauregard.

Each bag was securely tied by General Early himself, the string wound round with manilla paper bearing the autographs of the two commissioners and then sealed with their seal, just as they were when brought from the company's vault.

After verifying the record of prizes as kept by the entry clerk with the folded ticket and prize ballot above referred to, the tickets in the bags are all counted again to make assurance doubly sure, that not a single one is missing.

Perhaps ere this reaches you the winners of all the capital prizes, and all above $5,000, will be published in the papers of their several localities, for good news, (of this kind) travels fast, and each one is eager to tell his neighbor, but it is a general rule of the company not to publish the names of winning patrons without their permission.

To Dr. M. A. Dauphin, the honored president of the Louisiana company, your correspondent is under great obligation for the courtesy extended in giving him the privilege of examining in detail the workings of the office, and having it explained so minutely.

And I can say, as has been so often said before, I am thoroughly convinced that there are no more straightforward, honorable gentlemen conducting any business in the world than President Dauphin and the officers of the Louisiana State Lottery company, and that no lottery drawing that ever existed could be more fairly superintended or conscientiously conducted than this one is by Generals Early and Beauregard.

A word in closing: It will be found, perhaps, upon examination like all other social and economic institutions, whatever indictments lie against the lottery system are traceable, not to the system itself but to its abuses.

P. A. J. R.

CHARACTER AND CAPITAL.

Both Go to Make a First Class Banker.

The following communication from M. A. Upton, of this city, has been written to the editor of THE BEE:

On account of the recent failure of some two or three country banks in Nebraska there has of late been quite an interest taken in the subject of private banking. As usual, THE BEE was the first to sound the alarm when public and private interests are at stake.

The last communication relative to the need of better banking laws was from Mr. Ed Croft, of Grand Island, and was published in last night's paper. In the main, no fair-minded man can take exceptions to such a law as he lays down. But there is a question whether any law can be enacted that would be a safeguard for depositors. It is a question whether capital makes a bank safe. I am inclined to think that there is more safety for the deposition in Mr. Croft's first proposition, that "no man with a bad business record should be a banker," than in the other four which he cites. In fact, I am inclined to think that that proposition nut-shells the whole question. Is it not a matter, after all, of personal integrity? If a man is dishonest, the more capital he has the wider his wake will be and the more numerous his victims. The only argument that will hold good in favor of large cash capital as far as the safety of deposits is concerned, is that fewer could engage in the business, and there are less rascals in one hundred men than there are in five hundred. But what does it matter whether dishonest men control large or small sums? It will only be a question of time when they will gobble the whole pile and join the Canada colony. Is the First National bank of this city a more safe depository now with its capital of $500,000 than it was when the capital was but $100,000 and the same men managing it?

Now a word about expert examinations. It is a delusion and a snare. How can anyone examine a business of any magnitude and know whether the things offered for inspection are true or false? How will the examiner know whether John Smith and Tom Jones, who signs the $1,000 note claimed as assets, ever had an existence other than in the brain of the financier? How will he know that the money itself which he counts belongs to the bank? No, sir. You can legislate from now until domsday but everything is fish that goes into the swindler's net. The idea which Mr Croft advances, regarding giving guarantee companies bonds is too costly to be practicable. The whole thing, in my opinion, hinges on character. Character is a better safeguard than capital. The two make a splendid combination.

M. A. UPTON.

A Madman at Large.

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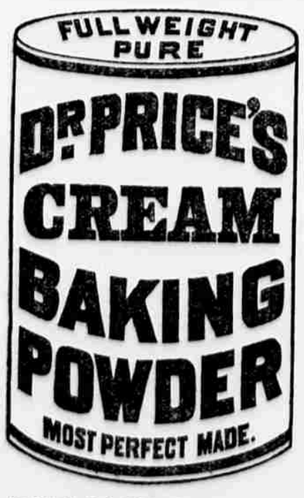

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References—Metropolitan National Bank.