

*Now and Then
Club of '63--*



POST OFFICE BOX
EIGHTEEN SIXTY-THREE
LOUISVILLE, KY.

Please accept—

As one whom the Service
of the Law and Order
Club of '63 evidently
had in mind in his
dedication of the records
of its meetings to
"Louisville's future" Repre-
sentative Citizens—

A copy of the "minutes",
with the sincere Compli-
ments of his Grandson
and Ours, wishes for
a happy and Pros-
perous '24.

Yuletice
1923.

Now and Then
Club of '63

“Minutes” of its Organization
and Thirteen Nightly
Meetings

By

THE SCRIBE

Foot Notes and Annotations by his Grandson



LOUISVILLE
JOHN P. MORTON & COMPANY
INCORPORATED

1923

COPYRIGHTED, 1923
By "The Grandson of the Banker of '63"

TO MY FRIEND

Who has been a constant source of inspiration
to youth in all walks of life

This page in the original text is blank.

FOREWORD

MANY seek the rainbow's end for riches; others dig in the ground; but I found gold rummaging in our attic. I was looking for a counterfeit (presentment) and discovered wealth in the leaves of a book. May I tell you the story?

A few weeks ago The Courier-Journal printed an invitation to us Louisville folks to "take a trip through the old family album" in an effort to locate pictures made way back in Sixty-Three for a series of historical articles. Selecting Thanksgiving afternoon for the search, I went scurrying to elvan gables.

At the bottom of a travel-worn trunk the exploration disclosed—not a book of fading views—but

A RECORD OF THIRTEEN MEETINGS

IN DECEMBER, 1863

OF THE NOW AND THEN CLUB.

Leather-bound it held scores of pages—broad ruled—written in a hand that the steel engraver would envy, in the ink of the era that defies the ages.

The fly-leaf contained the inscription I have quoted above with these words beneath:

DEDICATED TO

Louisville's Future Merchant Princes and Captains of Industry, Lawyers, Doctors, Preachers and Teachers, Actors, Authors, Artists and Sculptors, Editors, Politicians, Bankers and Travellers, Musicians, Magicians, Lodgemen and Sportsmen, Johnnie Rebs and Yankees.

I couldn't lay the musty minute book down until every page had given up its absorbing story.

In that space between turkey dinner and twilight, Time turned backward for me in a most entrancing manner. From earliest childhood to my thirtieth birthday last spring, my father—a youth of 15 in '63—had tried to interest me in tales of that period in Kentucky.

Before I turned the leaves of this old volume, I had classed much of his reviews of the olden days as romance and oft, I fear, did not hide my incredulity. Poor old Dad has gone "to the other Kentucky," as he always defined the Paradise beyond the pearly gates, and I can not beg his pardon for youth's offense to age.

I can and will make late amends by confessing complete enchantment over Louisville in '63, in evidence of which I have pecked out on a rusty-jointed Calligraph that my father used in the dim past, the "record of the meetings" of the Now and Then Club—a further proof of my contrition.

As I re-read the volume, while typing it, the knowledge that the penmanship was that of my grandfather—my father's father—came slowly, in recalling having been shown a package of letters written to Dad in his college days.

I found in the lower left hand corner of the final sheet, about where a publisher puts his imprint, these words:

"Ye Scribe Wonders and Wonders
What Will Be Happening
The Coming Three Score Years."

Grandfather had left this book with his son to hand on to his son, I am confident. My lack of interest in the past robbed me of the pleasure of reading it over with Dad. But for the request in *The Courier-Journal* it might have remained uncovered another sixty years, and Granddad's wonder remained unanswered. I have tried in the foot-notes to give him, "way up there," an inkling of some of the happenings within the sixty years now ending.

Laid carefully between the pages were 14 photographs of street scenes or buildings, men or women of '63.

Today I showed the original volume and my foot-notes, together with the pictures, to three "old inhabitants," friends who hallow the memory of my father. All urged me to publish them in book form.

It may be that I am making public a volume not aimed for eyes other than those of Club members in '63 and of *The Banker's* future generations. Granddad injected many personal opinions in the book. He certainly let his suspicions of *The Bachelor* and *The Author's Bride* run riot. I am led to believe the other members of the Now and Then Club never got to see the "minutes." Else they would have destroyed all record of the near-tragedy, the romance, the comedy, my ancestor wove into the nights.

But for the fact that identity was completely hidden in the roster of titles rather than names, I would not dare put my Granddad's philosophies in cold type. And I am laying this further unction to my conscience: The distribution is to be private.

The "Minutes" here presented are exact copies of the record of the meetings in '63, headings and pictures and all. It was necessary to insert numerals for reference to my foot-notes. The side annotations, of course, are mine, too.

THE GRANDSON OF THE BANKER OF '63.

December Eleventh,
Nineteen Twenty-Three.



Our Globe Trotter—The Bachelor

Organization Night

FORMATION OF CLUB TO RECORD IN PART LOUISVILLE'S LIFE
IN '63 WITH A GUESS AT THE FUTURE'S UNFOLDING,
AND A GLIMPSE OF THE PAST'S ACHIEVEMENTS

Monday Night, November 30, 1863

CREDIT for the suggestion that we form a Club to while away the long December evenings is due to The Bachelor. He made the proposal as we sat in the parlor of the Galt House¹ last Thursday night, following the most elaborate Thanksgiving banquet² Louisville people had enjoyed since the city was chartered³.

The Bachelor was our host at his "home"—the hotel at Second and Main Streets. Nineteen of us and our wives had revelled in food for the body and also food for the mind—all but two of the company of 39 being brilliant in conversation to-night. The couple excepted were just back from a honeymoon and still too engrossed in each other's talk to share it with us.

¹The hostelry in which the "Now and Then Club" was organized burned to the ground two years later, being re-built at First and Main.

²The bounteous provisions of Jefferson County were the wonder of troops passing through, who had been in war-ravished sections. Every smoke-house was full of old hams, excepting where cavalry-men had swung the contents on their saddles and galloped away to a feast at a camp fire; droves of turkeys were in barn lots; pantries were laden with jellies; venison was on the market. Of course the Galt House could serve a great feast.

³Thirty-five years before '63.

*To While
Away
December
Nights*

*Larders
Full*

*Bachelor's
Fiancee
Eloped
with
Other Man*

Our hospitable Bachelor, a great traveller, recently returned from a voyage to Japan⁴, still worried over the loss of a bluegrass belle who had thrown him over more than a decade before to marry a Lexington chap for a bridal tour to the California gold fields⁵,—looked the part of a martyr as his glances stole in the direction of the happy pair.

That must have been what prompted him to urge nightly meetings of those present during all the pre-Christmas period possible. Everyone, even the “cooing doves,” recognized the certainty of his loneliness, and without a hint of opposition the agreement was made.

Consenting in haste, we were as quick to repent the decision. Realizing that 19 couples and an unmarried fellow couldn't put in three weeks of nights, though Sundays were to be omitted, in mere conversation, without losing a lot of the brotherly love so necessary around the season of “Peace on Earth, Good Will to Men,” all of us began to make excuses. The Bachelor, now somewhat convivial, reminded us that liquid cheer could convert the most stagnant eddy into a babbling brook⁶. Some of the men, veritable weathervanes, with visions of nightly egg-nogs, gave voice to renewed enthusiasm for the organization of a Club, but they were quickly silenced by a chorus of objection from their wives, whereupon our host, facing a December robbed of sociability, grasping at straws, promised to “sign the pledge” if we would but go ahead with the plan.

*Frost
on the
Egg-Nogs*

At this point the bride came to The Bachelor's rescue. His glance of esteem bestowed upon her gave a new definition to gentleness, making half the wives sigh an aside: “Wouldn't he have been a dear as a husband?” She had been silly at the supper table, but now she retrieved marvellously.

*Bride
to the
Rescue*

The Sportsman—Nimrod of our party, just back from a hunt⁷—brought laughter to all of us with his whimsical observation: “She is as good a Pointer as she is a Setter.” The groom indignantly protested: “Don't you dare class my wife with bird-dogs.” The Hunter smiled: “You don't know the great compliment I have paid her. She has ‘pointed’ a big covey of delightful nights for us men. Please don't flush the game.”

Most of the wives saw in the bride's suggestion that the Club membership be limited to men an opportunity for quiet evenings at home, filled with new designs in needle-work for Christmas gifts, but they wondered how a bride could “hatch up a scheme to send her young mate away from home for two hours after supper each night.” The object of this wonder confessed to my wife before our party broke

⁴Perry had opened the doors of Japan only a few years before. The Bachelor was the first Louisvillian perhaps to invade the Mikado's land.

⁵The gold discovery in California had been history for 15 years, but the rush from the East on the fields of riches did not begin until 1850.

⁶It was during the winter of '63 that many Louisville coffee houses were closed for selling liquor to soldiers. Bracken County, alone, during '63, made over 31,000 gallons of wine. Four counties in the State distilled around 800,000 gallons of whisky; the internal revenue tax was only 20 cents a gallon. Kentucky distillers had real troubles during the '63 winter. By military general orders the distillation of corn was prohibited in Kentucky, but powerful influences must have worked hard, because the orders were revoked in less than a month.

⁷Maine had put a ban on drinking 12 years before '63, and many women in Louisville were hoping for some restrictions here. Frances E. Willard was only 24 then, with her active temperance work 11 years off, but there were others holding up the white ribbon banner.

⁸The open season for quail in the '60s was September 1 to April 1; wild ducks, September 15 to May 1; deer, August 1 to March 1. Smokeless gunpowder was first in use in '63.

*Open
Seasons
of '63*

up that she wanted enough time alone to make "him" a smoking jacket for Christmas; she had seen the darlinest pattern in the November "Godey's Lady's Book".⁹

So, while the women, collecting near the log fire-place, fell to a general discussion of embroidery, of knitting gloves and wristbands, of making black cakes and patronizing the stores that were taking on holiday attire, we men, to relieve congestion in the parlor, grouped out in the hall to try to arrange for a Club that wouldn't go to pieces from boredom.

As the Banker, mayhap with an eye on deposits, I tendered to the association the use of the room designed for directors in the building at the northeast corner of Bullitt and Main Streets, being fitted for the new bank soon to open its doors, but The Merchant, who had sold the chairs and table to the bank, knew the size of that room and poked fun at the thought that a score of men could meet comfortably in so small a space¹⁰. The Manufacturer said he would arrange with the Board of Trade to use its room for the nightly gatherings.

We were making progress, still we were minus a real reason for having a Club; The Bachelor's excuse—"to while away long December nights", and the Bride's—"getting rid of the men folks just before Christmas"—didn't carry the big appeal. It remained for him whom we later dubbed The Historian to propose something tangible. Here's about the way he extracted the milk from the coconut, which had been so hard for us to crack—I'm sorry my training has not been that of an amanuensis, so I could quote literally: "We are at the close of a history-making year¹¹; we live in a city destined to be

*Christmas
Planning*

*Cracking
Hard Nut*

⁹This was the popular magazine for fashions, recipes, fancy work, designs, poems, short stories. Subscription clubs of ten provided reading for 50 families—the original circulating library.

¹⁰A branch of the Southern Bank of Kentucky, dating back to 1839, had been occupying the building which was to be the home of the new "Citizens Bank," but was about to liquidate. The original subscribers to the \$250,000 of capital stock of the new Citizens Bank and their respective holdings were as follows: Richard Atkinson, Charles Ripley, Alonzo Rawson, \$5,000 each; Gavin H. Cochran, \$3,000; Zachariah M. Sherley, \$52,000; Wm. F. Barret, \$25,000; John B. Smith, \$55,000; John G. Barret and W. B. Belknap, \$50,000 each.

¹¹1863 was a history-making year. The Club's Historian classed it right. Many of the big battles in the War Between the States were fought, including Gettysburg. Lincoln proclaimed freedom of all slaves in Confederate states. There were draft riots in New York City. Two monarchs died: Frederick VII, King of Denmark, Christian IX succeeding; and Said, Viceroy of Egypt, his brother Ismail acceding to the throne. The Prince of Wales, afterwards Edward VII, married Princess Alexander of Denmark. He had visited the United States three years before. Mexico was at war with France and Porfirio Diaz, afterward President-Dictator, was resisting French invasion at the age of 33. Much of the world was in ferment. Theodore, King of Abyssinia, applied to Queen Victoria for aid against the invading Egyptians. An insurrection was on at Warsaw in favor of independence. Haytian insurgents proclaimed a republic. The Maori War over dispute of boundaries between the settlers of New Zealand and the natives was fought. Herat had been captured by Mahomet Khan of Afghanistan. The Ionian Islands were incorporated with Greece by treaty. It was a year of disasters too. Earthquakes destroyed 13 villages in Rhodes, with big life loss; thousands of Filipinos met death at Manila, with immense property destruction; big damage was done in England. There was an overflow of the Danube and 2,000 Turkish troops were killed near Widdin; Jesuits' Church, Santiago, Chili, burned, 2,000 lives lost; roof of church of Madonna del Sasso, Locarno, fell in, and many women were killed. Two steamships were wrecked, with hundreds of lives lost: The British "Orpheus," off west coast of New Zealand, 200 drowned; the Montreal "Anglo-Saxon," off Cape Race, 300 deaths. There was a destructive flood at Melbourne caused by the Yarra-Yarra rising 40 feet above normal level. Seemingly as an answer to all this the first accident insurance company was established at Hartford, Conn. The source of the Nile in Lake Victoria Nyanza was discovered by Captains Speke and Grant. Claus Spreckels established a sugar refinery in San Francisco, using raw material from Hawaii.

*Stock
in Large
Blocks*

*Big
Year
in
History*

*Purpose
of Club*

a cosmopolitan metropolis¹² ('Hear ye! Hear ye!', cried our Bachelor-Traveller); our age has been one of great inventions¹³. Let us devote our evenings to recording something of the Present, writing down something of the Past, sensing something of the Future and putting it on paper. All of which calls for a scribe, so I nominate The Banker to make a permanent book of our meetings, beginning his 'minutes' with to-night's 'hours.' "

*Wanted—
a Type-
writer*

I offered resistance, pleaded unusually pressing daily business engagements due to the organization of the new bank, but declared my intention to attend every meeting. All our other associates seemed to second The Historian's motion, submerging my protests. Those who missed seeing me at church yesterday may know the reason by making slight inquiry. These "minutes" are my alibi.

Of course I am not required to act the full part of secretary—have the record ready to read at the next meeting—but to keep up with the procession I have decided to stay up after each session and by the huge gas burner in our library¹⁴, let the ink flow as rapidly as my memory—deliver me from notes¹⁵—will guide my new steel pen.¹⁶ Seems to me that Thurber should have perfected his typewriting machine in 20 years so we who have to jot down minutes could do it more expeditiously, more legibly and get more on a page¹⁷.

*Given
a Name*

I got even with The Historian by having him promptly elected President of the Club. He demurred only slightly, an evidence of a desire to head a history-recording organization. He accepted with a speech, totally unnecessary—funny how lawyers like to keep their jaws supple. He did make a capital suggestion however at the end of his remarks: "How about naming us the Now and Then Club?—'Now' for '63; 'Then' for what happened Before and what may happen Hereafter that links up with the Present."

Everybody was for the title¹⁸. Three cheers were given and our President was about to respond to an imaginary encore, when The Preacher began to foretell the future glories of the Club and forthwith was dubbed The Prophet. His penalty was election to the Vice-Presidency. I couldn't side-track the thought that we are somewhat top-heavy with "The Law and The Prophets." To prove this to be free of sacrilege, I acknowledge a deep devotion for Moses and Isaiah.

¹²The speaker had real vision, as the size, influence, enterprise and progress of the city in 1923 attests.

¹³"The Historian" was mistaken if he meant to convey the impression of pre-eminence in invention, for the succeeding 60 years—1863 to 1923—have about topped that many decades, if indeed not that many centuries.

¹⁴Louisville citizens had been using gas for 23 years and by '63 there had been improvements in the control of the flame for illumination, but the Welsbach burner was 22 years in the future.

¹⁵"Deliver me from notes" was a queer bit of speech for a banker. Maybe he later repeated the words, as some bank loans matured without prompt settlement. But he knew even then that "notes," properly secured, were to be the chief source of money-making for the Citizens Bank.

¹⁶The steel pen had been invented by Wise in England 60 years before. I can't guess why my granddad was so enthusiastic about his new steel pen, unless there had been a great change in its manufacture.

¹⁷The first practical typewriter was put in use by C. L. Sholes five years after "The Banker's" remarks on Thurber's failure to perfect his machine, brought out in '43.

*First
Club at
Mermaid
Tavern*

¹⁸England had a club during Elizabeth's reign, Shakespeare meeting with his friends at the Mermaid Tavern. Between that period and 1863 eight other clubs were formed in London and all thrived. But the "Now and Then Club" of 1863 must have been Louisville's first social and culture group. The Pendennis Club came into existence 18 years later. The Filson Club, more on the order of the "Now and Then Club," was organized in 1884.

The Editor, with a nose for personal news, proposed that the roster contain the full names of the 20 members—"Example, Compatriots: Samuel Finley Breese Morse." Who but an editor would "compatriot" a bunch of close friends? (the war was deep-rooted in his language) and who but an editor knows the given names of the inventor of the telegraph; "S. F. B. Morse" is the garden-variety of name by which the country knows him. I gave voice to the sentiment: If Morse is willing to curtail the dots and dashes of his own name, with world fame still stalking him¹⁹, why should we parade whole words when initials meet all requirements.

*Limit
to Dots
and
Dashes*

The Actor "stepped before the footlights" for a "curtain speech." "In the Land of Make-Believe, we who seek to amuse you forget our family names and prefixes; we fill only the part of characters in our stage careers. Let's make of the Now and Then Club a play for us grown-up boys and leave to posterity—if our Banker-Scribe but grants the Finger of Time its full power to write—a record of our meetings, free from personal exaltation. I, for one, desire to be known in this presence as The Actor—that and nothing more."

Used to applause, our good friend who had won reputation in Shakespearean roles, was the recipient of "bravos!" that made the hotel halls ring.

The first roll-call then brought forth these pseudonyms:

The Merchant	The Politician
The Manufacturer	The Traveller
The Preacher	The Musician
The Teacher	The Magician
The Actor	The Lodgeman
The Author	The Sportsman
The Artist	The Johnnie Reb
The Sculptor	The Yankee
The Doctor	The Lawyer
The Editor	The Banker

*Roster
of
Members*

Thus The Bachelor became The Traveller; The Lawyer, The Historian; The Preacher, The Prophet; The Groom, The Author; The Banker, The Scribe²⁰.

The women had made a wonderful night in the parlor with their Christmas planning, but now some of them were getting restless; in a hurry to go home to the children. Lincoln's emancipation proclamation has turned the servant world topsy-turvy, and that's no pun on Harriet Beecher Stowe's character "that just grew up" in "Uncle Tom's Cabin."

The members of the club rushing through the final preliminaries

¹⁹Morse's first telegram was sent just 19 years before "The Editor's" reference to him. Only five years before he had received an international testimonial, hence his fame was longer even than his name.

²⁰As the "Now and Then Club's" membership was limited to one representative from each profession and business, it deserves honors for originating a system of succession now in vogue in Rotary, Optimist, Kiwanis and other luncheon clubs. In '63 the city had one club—"The Now and Then." In 1923 it has 125 clubs. There are 25 social clubs, 13 sports clubs, 12 business clubs, nine arts clubs, nine luncheon clubs, nine women's clubs, nine athletic clubs, seven political clubs, seven civic clubs, six military clubs, four conversation clubs, three literary clubs, two motor clubs, two tourists' clubs, one history club, one aero club, one jockey club, one dog club and four colored clubs.

*Clubs
Multiply
in
60 Years*

*A Toast
in Water*

gave to The President, The Vice-President and The Scribe authority to lay out a programme for the initial meeting on the night of Tuesday, December first.

We were singing the praises of our host in a long farewell, when he, bachelor-like, always gallant, proposed a toast in water: "The Ladies! God Bless Them!" His "pledge" was already operating. His good-night to our wives was another invitation: "Until you meet with the Club on Ladies' Night."

As we swung down the wide, easy stairway, we looked around to thank the bride for proposing Club membership limited to men, but she was gone. The Turtle-doves had flown, unnoticed, an hour before.



Machine Shop in '63

Industry's Night

"NOW AND THEN CLUB" GETS UNDER WAY, THE
MANUFACTURER PRESIDING

Tuesday Night, December 1, 1863

THE Manufacturer having arranged with the Board of Trade for a regular meeting place of the Now and Then Club, was honored with a tender of the chair by our President-Historian for the first announced gathering. A successful producer of articles forwarded by steamboat and railroad to several Southern States, he gave a display of his executive ability by leading the meeting into interesting, worthwhile discussion.

He felt it his duty to devote the greater part of the two hours to pointing out the advantages of the city as a manufacturing center, citing our proximity to the center of population as affording easy markets for goods made here¹; referring to our strategic position in the matter of freight hauls, by rail and water, of fuel and raw materials to our plants and finished goods from them—predicting that the train

¹Between the census of 1850 and that of 1860, the center of population of the United States had moved the greatest distance since the first census of 1790—80 miles west, from 23 miles southeast of Parkersburg, W. Va., to 20 miles south of Chillicothe, Ohio. During the next 60 years—up to the 1920 census—it moved only a little more than 200 miles—always west and always closer to Louisville.

*First
Year of
Board
of Trade*

*Always
Moving
West*

*Good
Omens
for
Future*

bridge across the Ohio, long talked of, must soon become a reality;² pointing to our excellent climate,³ our churches and schools as holding much to invite new factories and their workmen.

He looked upon the starting of the new bank, with capable, conservative officers⁴, to meet Louisville's growing financial needs, as a good omen for future progress and prosperity and expressed the firm belief that it would develop into an institution within a few score years far surpassing the fondest anticipation of its founders⁵.

Interruption at this juncture by the arrival of the only members who were not present when the session opened—The Yankee and The Johnnie Reb. Flushed with excitement, they apologized for tardiness with the statement that they had sat down to supper at the Louisville Hotel⁶, the war hatchet seemingly buried to the depth of matching gold fives⁷ to determine who was to pay for the meal⁸, originally planned

*Mercury
Takes
Tumble*

²The first bridge across the Ohio river at Louisville was completed seven years later—one dream of Louisville's future come true.

³"Pride goeth before a fall." Memory of this bit of bragging on Louisville's climate received a sudden jar a month later. Thermometers registered 14 degrees below zero at "The High School," then on Chestnut, between Eighth and Ninth Streets, and 19 degrees on the river banks. During the early part of December the weather had been very fine, warm and sunshiny enough to warrant a reference to "Louisville's excellent climate," by the chairman of "Industry's Night." Nevertheless the weather prophets, according to the Daily Democrat, were predicting "the most severe winter known in this latitude since 1852."

⁴The original directors of the new bank, now being organized as "The Citizens Bank," were W. B. Belknap, Z. M. Sherley, A. Rawson and Chas. Ripley. Mr. Belknap had been agreed upon as the first president and John G. Barret as the first cashier. Mr. Belknap was the founder in 1840 of what is now the Belknap Hardware and Manufacturing Company—today the largest single unit hardware plant in the world. At the time he became president of the Citizens Bank he was a director in the Water Company and a member of the Board of Trade. Mr. Barret was recognized as one of Louisville's greatest bankers. He served the Citizens Bank a quarter of a century as Cashier, until Mr. Belknap's resignation in 1871, when he became president for a period of 17 years. Mr. Sherley was of the firm of Sherley, Woolfolk & Co., boat stores and ship chandlery, and remained a director of the Citizens Bank until his death 16 years later. Mr. Ripley was of Ripley & Thompson, lawyers, and was a director of the Citizens Bank until 1866, during which year he died. Mr. Rawson was of A. Rawson & Co., wholesale grocers and commission merchants, resigning as a director the following year upon moving to New York City. Of the other original stockholders of the Citizens Bank, Richard Atkinson was prominent in the firm of O. W. Thomas & Co., pork packers and commission merchants. Having a New York residence he was the connecting link for the Citizens Bank between the Falls City and Gotham. History repeated itself a half century after '63, when Gen. T. Coleman duPont, of New York, became a director of the nationalized Citizens Bank. Wm. F. Barret was a lawyer and president of the "Common Council." Gavin H. Cochran was of John Cochran & Son, wholesale wines and liquors, and was the first to serve the Citizens Bank as vice-president four years later, having succeeded Mr. Rawson as director in '64.

*Leaders
in Their
Lines*

⁵"The Manufacturer" might be accused of missing his "forecast" on Louisville's climate, but he certainly looked through perfect lenses into the succeeding 60 years when he, in so many words, announced seeing a financial institution, the outgrowth of the Citizens Bank, that would surpass the fondest anticipations of its founders. Today the Citizens Union National Bank (merger of the Citizens and Union Banks) and its affiliations, the Fidelity and Columbia Trust Company, the Citizens Union Fourth Street Bank, and the Louisville and Union Joint Stock Land Banks, form "Louisville's Greatest Financial Unit," with more than \$6,000,000 of capital invested, and in excess of \$50,000,000 of resources. The Citizens Bank began with \$250,000 capital.

*Gold at
60
Per Cent.
Premium*

⁶The Louisville hotel was 31 years old in '63, and is the only hotel operated in Louisville 60 years ago that continues as a hostelry to this day.

⁷During '63 gold reached a premium of 61 per cent in Louisville, so the "Yank" and the "Reb" were rather game to be flipping "fivers" in a matching-coins contest.

⁸All meals at the hotels and restaurants were at a flat price.

as a Cincinnati treat⁹, when a chance remark of the bluecoat (both had been wounded in Pickett's memorable charge and sent home for recovery) on Lincoln's Gettysburg¹⁰ address had drawn fire from the eyes and mouth of the man in gray and the next hour had been given to "fighting it over again—food getting cold and minute hand racing—until we happened to think of our night appointment, but we have shaken hands once more"; and fitting the words to action, they struck a pose for all the world like the two gentlemen on Kentucky's seal.

*Yank
and Reb
Shake
Hands*

The Magician offered to lay a bet of ten to one that our warriors wouldn't stand united, but would be divided before next fall. He had no takers, not because any of us feared his legerdemain—we were familiar with his sleight of hand, and The Author especially always laughed at it—but we had every reason to believe all element of chance was removed from the wager. We knew that the smouldering heat was too intense not to burst forth often into flame.

The Manufacturer rapped for order, got it, and then asked for expressions of opinions on the probable endurance, over a long period, of the present manufactures of the city. I am jotting down the prophecies¹¹:

The Teacher: "I drink to the continued health of our whip-makers. Peach tree switches have ceased to hold terror for the recalcitrants of our schools."

The Merchant: "We may be approaching an age when our women folks will dispense with the spinning wheels and the family hand looms, made here, but certainly the styles couldn't change enough to put out of business our hoop skirt and mantilla factories and surely milady will always use, though she never need it, the perfumery for which our town is so famous. How can she ever find a

*Each
Member
Makes a
Prophecy*

⁹Kentucky hospitality was proverbial long before '63. Citizens who visited the Ohio metropolis had their ideas of guest-entertainment rudely shocked by Queen City folks, who paid for their own meals and left the "stranger" to do the same; hence the term "Cincinnati treats," used in derision.

¹⁰Lincoln's Gettysburg Address had been delivered less than two weeks before, and a large majority of the people had failed, up to that time, like "Johnnie Reb," to recognize it as one of the classics of world literature.

¹¹Every class of business in Louisville referred to in the prophecies made by the members of the "Now and Then Club" on Industry's Night three score years ago has been blotted out of the city's commercial life. Thirty-two manufacturing plants, however, which were operating when the Citizens Bank was started, continue to produce the articles that have helped make Louisville an industrial center. Four of these have not changed their names during these 60 years: B. F. Avery & Sons, one of the largest agricultural implement plants in the United States; Bradley & Gilbert Co., Callahan & Sons, and John P. Morton & Co. The remaining 28 factories have changed their names, some slightly, some considerably. They are listed under their 1923 names, with the '63 names in parentheses: P. Bannon Pipe Co. (P. Bannon); Belknap Hardware and Manufacturing Co. (W. B. Belknap & Co.); G. Bittner's Sons (G. Bittner); Bourlier Sheet Metal Works (Bourlier Cornice and Roofing Co.); Bradas & Gheens (Peter Bradas); Brinly-Hardy Co. (Brinly, Dodge & Hardy); Embry Box Co. (Bell & Coggeshall Co.); A. Engelhard & Sons Co. (Albert Engelhard); Epping Bottling Works (H. Epping); Falls City Tin Tag and Lithograph Co. (German & Bros.); Philip Fink & Sons (W. and P. Fink); Fulton-Conway Co. (Clark & Fulton); S. P. Graham Lumber Co. (John Graham); Grainger & Co. (Phoenix Foundry & Machine Shop); Hegan-Magruder Co. (Hegan & Escott); Knadler & Lucas (Knadler Bros.); Louisville Cement Co. (Louisville Cement and Water Power Co.); R. Mansfeld & Son (R. Mansfeld); Edward H. Marcus (Herman Marcus); W. S. Mathews & Sons (W. S. Mathews); Muldoon Monument Co. (Muldoon, Bullitt & Co.); H. Pilcher's Sons (Pilcher Bros.); Snead Architectural Iron Works (Snead & Co.); Standard Sanitary Manufacturing Co. (Theodore Ahrens); Swann-Abram Hat Company (Craig, Truman & Co.); R. J. Thornton & Co. (Hawkins & Thornton); C. J. Walton & Son (Joseph Mitchell).

*Lincoln's
Classic*

*Firms
That
Have
Survived*

*Factories
That
Did Not
Endure*

substitute for the Louisville combs¹², and the shoe-blackening our good friend up Main Street makes, or for the stockings woven here?"

The Politician: "Our liquors may be denied us some day by legislative enactment, but home-made cider is here to stay and likewise the hand-mills we turn out. I believe in progress; nevertheless I can't imagine how our farming communities can do without the French burr millstones, produced in Louisville, and our portable grain mills and steam-engines must for similar reasons continue to be made here."

*Baseball
Becoming
Popular*

The Preacher: "The material things of life are constantly changing and it is well that they do, if the Devil's power be not thereby increased. I am supposed to be The Prophet of this Club, so I'll do a little foretelling myself. The railroad trains are to supplant steamboats in a great measure. Naturally this will mean the passing of ship chandlers and our manufacturers of pitch, tar and oakum. Gas is replacing the candles we make and our sons or grandsons will read by a still more brilliant light¹³. Our fish oil refinery will be a thing of the past in the next generation. Baseball is becoming popular¹⁴, so it is not such a great stretch of the imagination to see our boxing glove factory changing its machinery so it may sell baseballs to all the land¹⁵."

The Banker: "Some of these days we won't need our money brokers, for our currency will become stabilized¹⁶."

The Doctor: "Our big trade in ginseng must die from lack of demand, either when the Chinese, who take all the supply originating in the Kentucky Mountains, find a substitute for this stimulant root or when prohibition of its use comes in the Celestial Kingdom."

*Brevity
and Spice
Mills*

The Author (Newly-Wed): "'Brevity is the spice of life' quoth a sage of long ago. I am confident from our inability to be laconic that we have no need for our spice mills, so they will fall under the wheels of progress. There's only one thing that should not be cut short—that is a honeymoon. I refuse to have mine further interrupted by a lot of self-constituted prophets."

He smiled a conclusion: "Please let me go home. I was only joking about brevity; my new book will be in two volumes." Our

¹²Of course "The Merchant" never suspected that the "Andy Gump Combination Hair Brush and Mirror," sixty years later, would prove a substitute for the Louisville combs made in '63, at least until Andy's failure.

¹³The Argand burner and glass chimney for lamps were introduced 33 years before '63. Coal oil was not sold in the United States until six years before '63. It was during '63 that the world was celebrating the Golden Jubilee, as it were, of the application of coal gas to exterior lighting. Illuminating water gas did not come until 12 years after '63 and it was still three years later when Edison gave civilization the carbon filament (incandescent) lamp for electric lighting. The Tungsten bulb did not come until 1911 and since then we have received the most economical lighting unit of all—more candle-power per watt—the nitrogen lamp. Therefore "The Prophet's" sons, grandsons and great grandsons have read by lights growing more brilliant with the passing years.

*Red Sox
Were
Amateurs*

¹⁴The National Association of Baseball Players had been in existence five years in '63. The first game with admission charged had been played in '58 at Fashion Race Course, near Jamaica, Long Island. The Cincinnati Club (Red Stockings) was formed as an amateur organization three years after "The Prophet" talked about baseball becoming popular and three years further on this nine became the first professional baseball club in America. The National Association of professionals (10 clubs) inaugurated tours in '71.

¹⁵The prediction before the "Now and Then Club" on Louisville's making baseballs went wrong, but she does lead the world on the baseball bats made by Hillerich & Bradsby Co.

¹⁶The moneybrokers of '63 in Louisville passed away with currency being placed on a more stable basis. The fluctuations in foreign exchange rates today are far greater than the shifting values of paper money in '63.

fiction-writer hurried out just as the Chairman asked if there were any more seers desiring to look into the future. The question was importunate.

Johnnie Reb: "Well, there's one Louisville business that will last a long time. All who deal in sutler's supplies have years and years of riches beckoning them on. This war won't stop until hell freezes over so 'Eliza'¹⁷ can return on the ice, unless 'Old Abe' gives us back our 'niggers' in another way."

The air was full of brimstone as the Yankee started toward Johnnie Reb. We expected a fist-fight. Each glared defiance. Separative distance was rapidly reduced. The Sculptor jumped between them: "Hold that position a moment till I get my clay. I want to model a masterpiece out of this scene and label it: 'The Styles Have Changed in Asses—They Wear Their Ears Shorter but Their Tongues Longer.'"

We roared—the most of us. Our belligerents saw the ludicrous shift and grinned, sheepishly. The follower of the Stars and Bars showed his fairness by shouting, "Let Bill make a prediction; then we'll be square again."

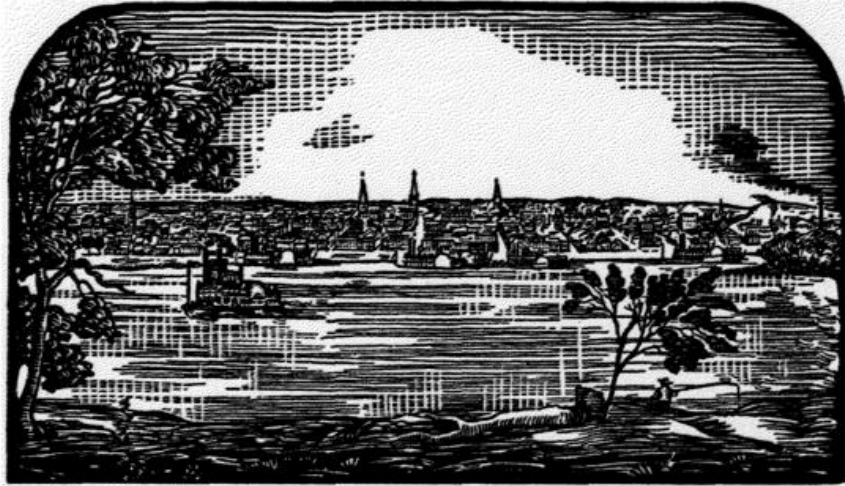
The Yankee: "The fellow who counts on fortune year after next from following camps and selling soldiers his stuff is going broke. This mix-up between the North and South will end before next Thanksgiving Day, and Dick here had better learn how to skate faster than he does now, or he'll drop in on Satan while testing out that ice."

We had 'em shake hands again and adjourned before the white flag could turn red—the President announcing that the next night would be devoted to the stage and The Actor would preside.

¹⁷Harriet Beecher Stowe's book, "Uncle Tom's Cabin," published 12 years before, believed to have been a big factor in provoking the War Between the States, was supposed to have had several Kentuckians among its characters, especially "Eliza." Naturally Southern soldiers and sympathizers hated the story and the people who walked its pages, whether on or off the ice.

*Reb and
Yank
Lock
Horns*

*Uncle
Tom's
Cabin*



Louisville in '63—from Indiana Shore

Stage Night

FOOTLIGHT FAVORITES OF '63—LOUISVILLE'S
"THEATRE DISTRICT"

Wednesday Night, December 2, 1863

*Watches
Failed
to Agree*

SEVEN o'clock and seven members arrived simultaneously—for the meeting of the Now and Then Club that was scheduled to be devoted to the Stage. The thirteen absentees at the hour fixed for the nightly meetings filed in during the next 20 minutes, each with a different excuse. The Lodgeman, who belonged to all fraternities and never missed a meeting of any of them, said he thought "Stage-Night" referred to the bus lines to points not reached by the railroads and steamboats, and not being interested in slow travel had decided to stay away, until his wife set him right and hustled him off to the gathering. The Musician remarked that his profession generally "beat time" and that he was ahead of the assembling hour, according to his watch, which led to a general comparison of watches. This disclosed that no two of the time-keepers were in agreement, resulting in a discussion of how watches should be regulated and set¹, during which everybody forgot to hear the excuses from the other eleven.

*Sun Time
Tough
Time*

¹The adoption of Railroad or Standard Time was far in the future when the "Now and Then Club" was meeting. Small wonder watches varied so much more than sixty years later. The directions for keeping true time were rather complicated and hard to remember. The Western Farmers' Almanac for 1863—this book hung by every mantelpiece three score years ago and was consulted daily for weather predictions, moon phases and to "set the clock"—gave this elaborate solution to the problem of being punctual: "The column of

After this momentous subject had consumed ten minutes without anybody receding from his original position, The Actor took charge of the meeting and fully repaid all for coming out.

The Actor: "The Theatre has held an important position in the life of mankind, beginning with the Greeks and Romans. Every century since the days of these ancients has added to its glories, but it remained for one of our tongue—Shakespeare—to give to the Play its greatest forward step. Three hundred years ago, lacking one, the Bard of the Avon was born and exactly 250 years ago he wrote the last of his great works—'Henry VIII.'

"You who form the audiences may have the power divine to pay him tribute, but we, who have the good fortune to appear before you in any of his roles, no matter how minor, feel an obligation to this master mind for covering every range of human experience, fairly dwarfing all your superlatives.

"I am proud beyond words that it has been my distinct privilege to worship at Shakespeare's shrine with two of America's greatest tragedians—Edwin Forrest and Edwin Booth. There is no richer heritage than that which comes from contact with these marvelous actors. Every word of 'Richard III,' 'Macbeth,' and 'Othello' is indelible on the tablets of my memory, thanks to the almost mesmeric influence of Forrest's reading of the lines.²

"Booth is only 30 now, but his reputation begins to cover the world. He made his initial appearance in Boston 14 years ago at 16, and went back there at 24, six years ago, scoring a distinct triumph. Last year this star of the first magnitude in the theatrical firmament began to shed a brilliance over New York City in a series of Shakespearean productions at the Winter Garden Theatre, as you know.

"I was of his company last season and could have gone on again this fall, but preferred to spend a well-earned rest at least until after the coming Yuletide holidays in my old home town. I am enjoying every minute of close association with friends of boyhood days, and in attending the performances in Louisville's theatre district³—paying my way, just as all of you do, with the exception of The Editor, although I have been offered passes in recognition of being one of the profession. I am having new thrills all the while. I had the unusual experience of sitting in the gallery at the Louisville Theatre on a

*Theatres
of Greece
and Rome*

*Forrest
and
Booth*

*Thrills
in the
Gallery*

Sun on Meridian shows the minutes and seconds, before or after 12 o'clock, that the Sun is on the meridian. The Sun is seldom on the meridian at 12 o'clock; indeed this is the case only on four days during the year, namely April 15, June 15th, September 1st, and December 24th. Consequently when the Sun is on the meridian or when its shadow strikes the well-made noon-mark, or when it is noon by the sun-dial, the clock must be set as many minutes and seconds, before or after 12, as the Almanac shows."

²Forrest was 57 in '63.

³The Falls City boasted of two play-houses given over entirely to amusement in '63—Wood's Theatre at Fourth and Jefferson and the Louisville Theatre, a short block away, at Fourth and Green, now Liberty. The Masonic Temple, used frequently for performances—"Rumsey's Minstrels" were there in December, '63—stood across the street from Wood's. So Louisville's '63 theatrical district was confined to the city's shortest square—Fourth, Jefferson to Green. The attraction at Wood's Theatre at the time my grandfather-banker was writing these "minutes," included Edwin Adams in "The Heretic," which concluded each night "with Black-eyed Susan," whatever that meant. Mademoiselle Vestvali was "captivating audiences" at the Louisville Theatre in "Duke's Motto" and "Bengal Tiger," singing "The Marseillaise" amid "wild applause" at the end of each performance. France's national anthem was under ban by Napoleon III in '63 as it had been before by Bonaparte, but as she was far removed from the "Second Empire," Mademoiselle sang to her heart's content.

*Two
Play
Houses*

*Actor
in Role
of
Prophet*

recent night at only 20 cents. You may think amusement prices here high, but New Yorkers pay much more than the Louisville theatre-goers do⁴. Naturally I am glad to see the play-houses of Louisville so richly patronized. It augurs well and will lead more and more capital into amusement enterprise investment. Some of these days our growing city may have a big theatre that will become nationally famous for the attractions it offers⁵, and who knows but what Louisville will give to the world an actor⁶ whose talents will be the pride of all the people of his birthplace.

*Woman
Named
Sarah*

"Fame's wand may touch the hamlet or the metropolis. Right now it is caressing the two chief capitals of Europe. Henry Irving, at 25, is receiving recognition in London, while a woman, Sarah Bernhardt by name, is adding to French theatrical excitement at Paris⁷. By the way, London celebrated this year the 200th anniversary of the opening of Drury Lane Theatre by the King's Company under Thomas Killigrew.

"Enough from me for this time. The Banker, our scribe, shows signs of fatigue in trying to get the sense of my talk, if it have any sense; so as I do not want to spoil that right hand's cunning for posting deposits of future customers of the new bank now forming⁸, I shall ask the other members to relieve the monotony by entering into a general discussion of amusements."

*Baiting
Johnnie
Reb*

If I were a Frenchman I would have given The Actor a kiss on each cheek, so grateful did I feel for the "recess" which followed his address on the "Land of Make Believe." While he was being flooded with questions from all his hearers on the parts he had played and the actors he had known, I slipped a little note to The Politician, suggesting that he inquire of The Actor his opinion of the influences of plays on national affairs. I wanted to enliven the meeting with another fire-eating argument between our warrior members, and besides I had a bet with Johnnie Reb that he would explode during this meeting. The innocent-appearing query caught our Chairman for the night off his guard.

The Actor: "I don't recall an outstanding example of national influence being traceable to the stage, but there are numerous instances of the power of a book to guide the destiny of a nation. Take, for instance, Rousseau's 'The Social Contract' and how it fanned an ember of discontent in the French heart into a flame of Revolution."

I began to despair, to feel that I had sown seed in unprolific soil. His next sentence, however, was all that any meddler with mental antagonisms could desire.

⁴The scale of prices in vogue in '63 was as follows: Louisville Theatre—first floor, 75 cents; balcony, 35 cents; gallery, 20 cents. Wood's Theatre—first floor, 50 and 75 cents; balcony, 35 cents.

⁵Macauley's Theatre was opened four years later—in 1867—and became nationally known.

⁶Had "The Actor" changed the sex in his prophecy, he would have perfectly described Mary Anderson, who was four years old in '63 and who made her debut in Louisville at 16 (in 1875) as Juliet. She was born in Sacramento, California, but moved to Louisville very young and was always considered "Our Own Mary."

⁷Irving began his career seven years before '63 and had made a deep impression with his "Richelieu," but his greatness came to the surface 11 years after as "Hamlet." It was four years later (in '78) that Ellen Terry at 30 began to appear "opposite" Irving. Bernhardt was 18 in '63 and had appeared as "Iphigenie" the year before.

⁸"The Banker" must have tired more in the next year, recording customers' deposits than he did in trying to take down speeches at the December, '63, Club meetings, because the Citizens Bank's "cash on hand" in less than six months after it began business was over \$178,000.00. Before 18 months had passed this had climbed beyond \$394,000.00.

*Our
Own
Mary*

"We have a case right here in our own land—Mrs. Stowe's 'Uncle Tom's Cabin.' It—"

He got no further. His lips moved, but one couldn't detect the slightest articulation. Good reason. The Man in Gray filled every corner of the room with the loudest solo rendition of "Dixie" in history. He concluded it with an ear-splitting "rebel-yell" and hurried out of the meeting place. I had lost the bet.

As the shrill notes ceased to reverberate, The Magician, looking at The Politician, laughingly remarked: "Somebody seems to have opened a trap door for The Actor and pushed him in. To restore our equanimity, I propose a basket of tricks—not the kind I make my living out of on the stage, but a childhood game to prove we are just grown-ups and possess skill at guessing. We'll take The Historian's hat as the basket—the study of law seems to have given him the big head (chuckle from all but the attorney) and use slips of paper as the tricks.

"The question we want answered is: 'How many boys and girls, men and women, now living—babes in arms, children in school and adults—will become actors and actresses of great repute.' Write your name and your guess on a slip of paper and drop it in as I enact the role of deacon—'pass the hat.' The Scribe, blindfolded, will make one draw for the name and number that may answer the question."

I shook the hat vigorously and drew forth this message:

"The Actor.

"Thirty-four."

The Magician: You must have guessed one for each of your years."

The Actor: "I did, but that rule will not apply to the other members. A close inspection of the remaining slips shows a range of from 267 to 15,894. I know from personal struggles how hard it is to reach that stage on the stage where an enraptured public calls for a speech from the stage."

The Magician confessed that his bag of tricks must have a hole in it,—The Author sneered at him—but promised "something more startling as a prestidigitateur at another meeting of the Club." The ease with which our members spit out big words leads to the conclusion that every one of my associates is included in the forty-one million people, who, according to a newspaper story of yesterday, had bought up Mr. Webster's "Elementary Spelling Book." As The Scribe I shall need a late revision¹⁰, if this word-flinging keeps up.

⁹"The Actor's" guess of thirty-four then living who would attain eminence on the stage missed the mark only two, and if we include Joseph Jefferson and Lawrence Barrett, neither of whom was mentioned in his "Review of The Theatre," although both were making reputations prior to '63, Jefferson being 34 and Barrett 25, he hit the nail square on the head, proved by the following list: Wm. H. Crane was 18; Forbes Robertson, Beerbohm Tree and John Drew, each 10; Francis Wilson, Robert Mantell and Eddie Foy, each nine; Wm. Gillette, eight; Richard Mansfield and Nat Goodwin, each six; Otis Skinner and DeWolf Hopper, each five; E. H. Sothorn, Jerome K. Jerome and Jefferson De Angelis, each four; Chauncey Olcott, Henry Miller and Frank Daniels, each three; Wilton Lackaye, one, and Camille D'Arville and Sam Bernard were babes in arms, both born in '63; Modjeska was 19; Clara Morris, 14; Fanny Davenport, 13; Lilly Langtry, 11; Rose Coghlan, 10; Eleanora Duse, four; Ada Rehan, three; Lillian Russell, two; May Irwin and Mrs. Leslie Carter, a native of Lexington, each two—23 actors, 10 actresses, and "Our Mary," 34 in all. With the "legitimate" stage eclipsed today by the "movies," the youth of 1923 may think "Our Mary" refers to the star in the silent drama, "Daddy Long Legs," but all of us out of our 'teens know we mean the Countess Marie Antoinette Navarro de Viana, in plain American, Mary Anderson.

¹⁰Webster had been dead 20 years when "The Banker" of the "Now and Then Club" of '63 had trouble with the big words used by its members, so he

*Rebel
Yell
and Dixie*

*Telescope
Distant
Stars*

*Blue Back
Spelling
Book*

*Future
Footlight
Favorites*

*Author
Resents
Magician*

The Author, who had ducked for home and bride before adjournment the night before, had sat without displaying even the slightest impatience while The Actor talked, because, as he expressed it, "the Stage and Literature are so closely allied—in one the dramatist appealing to the mind through the tongue of The Actor, in the other The Author appealing to the mind through the printed page; it is the height of impertinence for The Magician to mix in to-night's programme."

Continuing he said: "The Actor paid worthy tribute to Shakespeare, but neglected to talk of the more modern writers for the Mimic world. We can't hope for our century to produce a poet that will equal the Stratford genius, but surely our friend must recognize ability in a few now living who are coining original lines, forming new scenes, making new 'business', for present and mayhap future actors."

*Ibsen
Gives
Great
Promise*

The Actor: "My apologies, friends! 'Man cannot live by bread alone'! Man cannot limit his theatrical moods to Shakespeare. The stage has had since him writers of note, if lacking his fame. I will mention only one now living—Henrik Ibsen, who at 35 gives great promise. He became manager of the Norwegian Theatre at Christiania six years ago. Of course there are many others who will receive the plaudits of admiring audiences, but like those of the stage folk who interpret their sentences to a critical public, I feel that the number is limited¹¹."

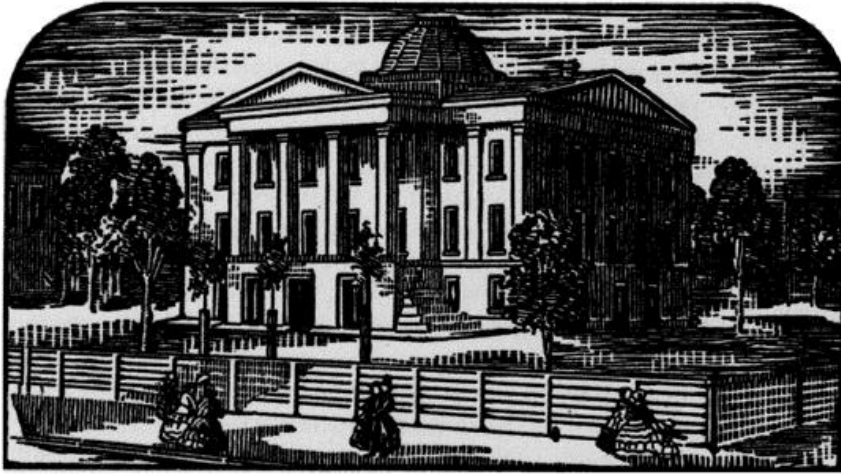
Our President announced that the next night's programme was to be devoted to "Education," with The Teacher in charge, and we accepted the invitation of The Actor to a feast of oysters at Sowders¹² on Third between Market and Jefferson.

must have bought himself the very latest dictionary of that period, the one published three years before by Joseph Emerson, of Worcester, Mass., a lexicographer of fame, who was 79 in '63. Wm. G. Webster had revised the great work of his great relative six years before '63. A new dictionary and a revised one may account for the multiplicity of syllables introduced into the words of the Club members.

*Sardou's
First
a Failure*

¹¹Victorien Sardou, the French dramatist, was 32 in '63 and perhaps the fact that his first comedy, produced at the Odeon, nine years before, had been a failure, caused "The Actor" to be silent about him, but international repute came to Sardou later, with admission to the Academy 14 years after the Club of '63 held its nightly December meetings. Maeterlinck was only one year old, Barrie three and Belasco four in '63. George Bernard Shaw, writer for and critic of the stage, passed his seventh year in '63.

¹²"Sowders' Oyster Depot," as it was called in '63, operated by William Sowders, is known in 1923 as Sowders Market, the only one in that business classification to survive 60 years.



High School at Ninth and Chestnut in '63

School Night

EDUCATION IN LOUISVILLE IN '63 WITH
REMINISCENCES OF COLLEGE DAYS

Thursday Night, December 3, 1863

AS the members of the Now and Then Club knew that there would be no lessons in "Reading, 'Riting and 'Rithmetic," we had a full and prompt attendance. University men all, with the single exception of your humble servant, who had begun work so early in life that he barely got through "High" at home¹, the keenest interest was displayed in the programme.

*Three R's
Hold no
Terrors*

¹My grandfather's education did not include four years at a university for the good and sufficient reason that his help in supporting four sisters and five brothers—all his junior—forced him to take a night position, that of watchman at the branch of the Southern Bank of Kentucky, while he was yet in High School, and a day clerkship, in the same institution, when through school. In December, '63, he only awaited the opening of the Citizens Bank to get a place that meant advancement in coming years. All of these facts are embodied in a little diary, today, in the good year 1923, my proud possession. While the night watchman, he was allowed to sleep at the bank between midnight and dawn, so he could go to school next day. The minutes of the board of directors of the Citizens Bank of July 12, 1865, have the following interesting bit of information: "Resolved, That the bedstead and washstand belonging to the bank be sent to Cashier Barret's home, to save storage costs elsewhere, as the space they occupy is needed for more important furniture." This bedstead evidently was the one used by my night-watching grandfather. The war over, further guarding was doubtless deemed unnecessary. A dozen years later, however, the directors of the then Citizens National Bank, at a special meeting (June 23, 1877) "recognizing that a mob element is threatening the peace of the community, hereby instruct President Barret to remove the notes and collateral and the most important books of the

*Bedstead
Included
in Bank
Furniture*

The Teacher, as chairman, sent a chill down some spines by suggesting that we re-enact a day in school—lessons, whippings and all, but facing a unanimous negative, insisted he was joking. He launched at once into his subject.

The Civilizing Torch

The Teacher: "I won't attempt to review the history of education. It has been the torch that has led mankind out of darkness—the advance agent of civilization for all time. Close the school room doors and man would fall into the pit of barbarianism much more swiftly than he climbed out. We have cause to be proud that we live in such an era of enlightenment. We have cause to be proud of the school system in Louisville. It is built on a foundation that will endure; that will permit higher and higher development without shattering the solid rock beneath.

"Our school trustees are performing a labor of love, deserving of fullest approbation. I scorn them who condemn their acts. The criticism we hear comes from sources not informed as to the magnitude of the task the city school fathers have undertaken².

Public School System

"To direct the operation of the two high schools which were opened six years ago, and of fifteen graded schools, we have a most capable superintendent³. The principals of the high schools and the ten graded schools large enough for such heads are managed so intelligently that both pupils and parents are pleased—a rather unusual achievement⁴. The remaining five graded schools have departmental instruction by very efficient persons. In all schools the teachers are sincerely striving to implant knowledge firmly, indelibly.

Catholic Academies

"Our good friends, the Catholics, have three well-established academies—Presentation, Ursuline and Cedar Grove; seven excellent parochial schools for boys, directed by the House of St. Francis Xavier Brothers⁵; and the schools for girls, attached to the seven churches, are attended with deepest care by the Sisters of Nazareth. St. Aloysius College completes the list of well-conducted Catholic educational institutions.

"Other denominational schools include the Presbyterian Female Academy and the Protestant Episcopal Institute. Our commercial schools are aiding their matriculates to become better business boys, and the Medical and Law Departments of the University of Louisville are recognized far and wide as meeting every requirement of those seeking to enter two of the leading professions⁶. The Kentucky School of Medicine, now 13 years old, is deservedly growing in a manner most satisfactory to those guiding its destinies. Two theological

bank to his residence in the country and to keep them there until the excitement subsides." One year later (May 14, 1878) another special meeting of the board voted "\$100 towards the formation of a company of militia for Louisville to be attached to the Kentucky State Guard." On January 17, 1880, the directors instructed the Cashier (then H. C. Rodes, who became vice-president eight years later, serving 10 years, until elected president) "to arrange for the bank's employes to begin rotating in Sunday duty at the bank to watch the premises and the vault."

²Joseph Clement was president of the Board of Public School Trustees—two from each ward, one-half of them elected annually.

³The Superintendent of the Public Schools was George H. Tingley, Jr.

⁴The principals of the several public schools were: Female High (First between Walnut and Chestnut), G. A. Chase, A. M.; Male High (Ninth and Chestnut), E. A. Grant, LL. D.; First Ward, W. H. Bartholomew; Second Ward, Clarence L. Martin; Fourth Ward, George E. Roberts; Fifth Ward, S. P. Browder; Seventh Ward, James McBrunie; Ninth Ward, George D. Sherwin; Tenth Ward, W. H. Hubbard; Market Street, Sallie Glaze; High Street, J. W. Tuell; Shippingport, J. W. West; Portland, H. K. Roberts.

⁵Brother Paul was Superior of St. Xavier's, and Sister Bridget Spaulding, Supervisor of Cedar Grove Academy in Portland.

⁶The Medical Department of the University of Louisville dates from 1837 and the Law Department from 1846.

Principals of High and Graded

seminaries—Presbyterian and Baptist—are graduating ministers of the Gospel⁷. The Kentucky Institute for the Blind is doing a great work.

"In closing this brief record of Louisville's advancing steps in the march of school progress—a record our banker friend, acting as secretary, appears to have copied most painstakingly, thanks to his rapidly-moving penmanship fingers and my slow delivery—I cannot permit to go unnoticed the fact that the 'War Between the States' has served to upset many school plans. Teaching the young idea how to shoot while thousands of grown-ups are shooting each other is not conducive to proper learning. It has in a measure broken down discipline, disarranged schedules and hurt the cause of education generally.

"Without apology to either The Yankee or Johnnie Reb—I am glad to note they have adjoining chairs to-night—I must say these military operations are most deplorable and I am praying with thousands of others that they will soon cease—for the good of the youth in school⁸; the wife at home; the husbands and fathers on the battle-fields. Next war [turning with a smile to The Traveller] I hope no one but bachelors will be eligible, and that our Bachelor won't volunteer, and will be too old to be drafted.

"I make the assertion without fear of contradiction that there never was a body of men more entitled than ours to the privilege of holding a meeting on education. Ninety-five percent of our membership has the higher education of universities and colleges and the other five percent is so blessed with 'good horse sense' that he didn't need a course beyond the public school." (I blushing bowed my acknowledgments).

"I therefore propose," The Teacher went on, "that for the purpose of making this record worthy of preservation, we, in turn, as I call the names, give our Alma Mater and the year it was founded. Mine was Princeton—1746."

The Artist: "Transylvania—1798."

The Magician: "Georgetown—1789."

The Merchant: "Georgetown—1829."

Here's where I interrupted. "Somebody has his school or date mixed. Georgetown couldn't have been founded both in 1789 and 1829." The Magician and The Merchant gave me the laugh and explained that the former went to Georgetown University at Washington City, and the latter to Georgetown College at our Georgetown.

The Lawyer (Historian): "Harvard—1636. I guess that will top the list for ages."

The Doctor: "Yes, and I guess you top the crowd as the oldest graduate. Mine was Pennsylvania—1740."

The Lodgeman: "Wisconsin—1849."

The Sculptor: "St. Mary's—1821."

The Preacher (Prophet): "Yale—1701."

The Musician: "Indiana—1820."

The Editor: "Centre—1819."

The Politician: "Hanover—1827."

The Yankee: "Washington and Lee—1831."

⁷The Presbyterian Theological Seminary was founded ten years before the "Now and Then Club" held its meetings, and the Southern Baptist Theological Seminary was four years old in '63.

⁸The schools of many portions of Kentucky suffered much more than the Louisville schools during the War Between the States. Robert Richardson, Superintendent of Public Instruction, in his annual report made in 1863, says: "Military operations, and the presence of armed bands, in certain localities, during the greater portion of the year, rendered it impossible for many district schools to be taught."

*Preachers
in Making*

*College
Men All—
But One*

*Alma
Mater
Different
Members*

*Handicaps
Young
Idea
Shooting*

*Reb
Deploras
Yank's
Training*

Johnnie Reb: "How can a graduate of Washington and Lee, with four years of life at Lexington, Va., be a 'Yank'? It's beyond me! Of course mine was Virginia Military Institute—1839. Sorry I wasn't at Lexington same four years The Yankee was there; I might have trained him properly."

The Actor: "Dartmouth—1769."

The Sportsman: "Colgate—1819."

The Author: "Amherst—1821."

The Traveller (Bachelor): "Columbia—1763. We celebrated our centennial this year."

The Manufacturer: "Miami—1809."

*Greek
Letter
Societies*

Discussion of membership in the Greek Letter Societies disclosed the fact that five of us belong to college Fraternities. The Teacher is a "Chi Phi," The Doctor a "Phi Kappa Sigma," The Manufacturer a "Beta Theta Pi," our Bachelor (The Traveller) a "Delta Psi" and The Preacher (Prophet) an "Alpha Sigma Phi."

The Yankee and Johnnie Reb couldn't do any scrapping on this subject—neither wore a fraternity pin⁹.

*Kentucky
Female
Colleges*

The Bachelor, always interested in the progress being made by the opposite sex, requested that I write into the "minutes" a list of the colleges for women now thriving in Kentucky and called off the following: Beaumont at Harrodsburg, now in its 22nd year, Sayre Female Institute of Lexington, already 18 years old; Millersburg Female College, five years younger; Jessamine Institute, Nicholasville, Caldwell College, Danville, and Bethel Female College, Hopkinsville, each in its ninth year; and Logan Female College, Russellville, six years old. This led The Teacher as Chairman of "School Night" to state that there were four Kentucky institutions for the higher education of boys, from which none of our members had graduated: Bethel, at Russellville, founded in '49; Berea College, started in '55; the Kentucky Agricultural and Mechanical College, which opened its doors only last year, and Kentucky University at Lexington, dating back to the last century (1799).

The Author (The Groom) called attention to the arrival of the hour for adjournment, so the President (our Lawyer-Historian) announced that The Merchant would act as Chairman of "Merchants' Night" next 7 o'clock, post meridian.

*Kappa
Alpha
Alphas
Again*

⁹"Kappa Alpha South" was not founded at Washington and Lee until 1865 and "Sigma Nu" held its first initiations at Virginia Military Institute in 1869. At the time "The Preacher," "The Manufacturer," "The Teacher," "The Traveller" and "The Doctor" were proudly referring to their membership in Greek Letter Societies, there were 17 other college fraternities for men and two for women. The founding of the entire 24 ranged all the way from 38 years to four years prior to '63.



*Looking East on Main Street in '63 showing Galt House
in Distance at Second*

Merchants' Night

WHOLESALE AND RETAIL STORES OF '63
BUILT FOR LONG LIFE

Friday Night, December 4, 1863

“ON the wall of one of our stores, way back where the owner sits in his rocking chair when customers are scarce, there hangs a framed motto: ‘Short Credits Make Long Friends’—a sampler made by his little daughter when she was barely six, he supplying the adage and she the skill in needle-work. It has hung in the same spot for over 40 years—from the very day the doors were opened to the public. With limited capital for the conduct of the business, this storekeeper sought, by this ‘sign’ to make collections abundant and prompt. For years collections were abundant and prompt; otherwise he long ago would have failed financially. Since the first few months of the war the brief sermon on the wall has been ignored, fallen upon eyes that would not see, until now the cobwebs are about to obliterate its truthful and artistic words.”

Thus The Merchant opened his talk to the members of the Now and Then Club and continued:

“All of us know the storekeeper I have described, and doubtless some of us have added a few cobwebs to that motto.” He glanced around upon his 19 associates—we had a full meeting again; but none appeared nervous under the veiled indictment, except The Author, he who had so recently taken unto himself a wife. Forthwith this groom confessed:

“I am one of the guilty. The bridal tour was more expensive than had been counted on. Four cents a mile on railroads, and hotel

*Sampler
as Credit
Motto*

*The
Groom
Confesses*

*The
Bride's
Nest*

rates skyrocketing as the war hangs on, ate deep into the little surplus I had accumulated for the honeymoon—in fact all but wiped it out. Returning to our home town, I had to feather the nest I had built for my dove and went to the furniture emporium referred to by The Merchant, bought heavily and paid lightly—promising all when my new book appeared. I realize that it is 'money makes the mare go' so am ready to liquidate the debt in any honorable way proposed by the others here."

The Merchant: "That's a courageous talk; deserves applause. Yet, if all the newly-married couples have done like The Author and bride, the answer is easily found to the question: 'What is destroying our furniture friend's business?' I suggest that The Banker tell us how to save this situation."

*Financial
Wreck
Receives
Life Line*

So it came to pass that I, as representative of the new bank soon to begin its career, offered a solution to the problem: (a) That J. M. Bradstreet & Son and R. G. Dun & Co. procure statements of the financial condition of the furniture dealer who has the sampler motto on credits¹; (b) that all customers shown to have owed accounts for six months or over be asked to give notes bearing interest; (c) that the cashier of the new bank be asked to agree upon a line of credit for the aged merchant (I guaranteed that he would lend the money if the statements justified²); (d) that the store go on a cash basis until the tide had turned; (e) that the tide be coaxed in sooner by some bargain sales, well advertised in the Daily Democrat and The Journal. I closed my schedule of credit advice with the prediction that the merchant, temporarily embarrassed, would survive and live to give sage counsel to concerns, with or without credit mottoes, which in the future might have troubles³.

The Chairman of the night remarked the advancing costs of living and the menace to trade thus established by the reduction in the purchasing power of the dollar. He felt that the income tax law

¹What is now Bradstreet's Mercantile Agency had been in business as J. M. Bradstreet & Son for 14 years in '63, and R. G. Dun & Co., for 13 years. The latter's name has not changed in 60 years, though it was sometimes called "The Mercantile Agency" in '63.

²As I can't identify the furniture-dealer from the "Minutes" of the Club, I don't know whether my grandfather's guarantee of a loan was made good in the early days of the Citizens Bank, but I do know his solution of the business problem under discussion six decades ago was in keeping with the fundamentals on which the bank was established and has been operated to its present great development, following the merger with the Union National five years ago as the Citizens Union National Bank.

*Store-
Keepers
of '63
with us
To-Day*

³The prophecy of "The Banker," made way back in '63, that the furniture-dealer then struggling to keep the till ahead of his creditors would succeed in the attempt and prove a guiding star to other storekeepers of Louisville certainly was fulfilled, if the number of merchants doing business when the Citizens Bank was started and still on the selling line in Louisville with largely increased trade is any indication. Below is a list of the concerns of 1923 which are the survivors of 60 years of prosperity and adversity in Louisville, five without even a change in name—J. Dolfinger & Co., Green & Green, Levy Bros., H. Wedekind & Co., John White & Co.—and 20 with small or extensive changes in names, the names used in '63 being shown in parentheses—J. Bacon & Sons (J. Bacon); David Baird & Sons Co. (Otis & Co., David Baird being an Otis salesman); Bayless Bros. & Co. (Cassedy & Raney); J. Doll & Sons (Jenne & Doll); T. B. Duncan & Sons (Duncan & Brooks); Geher & Son (Mrs. Anthony—Euphrosina—Geher); Johnston Bros. Co. (John Johnston); Wm. Kendrick's Sons (Wm. Kendrick); Jas. K. Lemon & Son (Jas. I. Lemon & Son); Nock & Snyder Co. (Wm. Nock); Otter & Co. (Otter & Allen); Peter-Neat-Richardson Co. (Wilson, Peter & Co.); Robinson-Pettet Co. (R. A. Robinson & Co.); Isaac Rosenbaum & Sons (Isaac Rosenbaum); Chas. Rosenheim Co. (Chas. Rosenheim); M. Sabel & Son (M. Sabel); Stewart Dry Goods Co. (New York Store); Stucky-Quest & Co. (Thomas Anderson & Co.); W. L. Weller & Sons (W. L. Weller & Bro.); Geo. Zubrod & Co. (W. Springer & Bro., Geo. Zubrod being a clerk).

enacted last year would prove another hardship⁴. "But, we have one thing for which to be thankful. The United States, unlike Great Britain, has no tax levied on hair powder⁵."

The Lawyer (our Historian and President): "This year is the 500th anniversary of the statute of Edward III of England which declared that 'grocer' originally meant 'ingrosser' or 'monopoliser.' I am convinced from the profiteering going on among some of our food merchants that the 'Black Prince' was right."

The Merchant, who had a small grocery department in his store, flushed, but held his temper: "The Lawyer may know history, five centuries old, but he is sadly lacking in present day knowledge. He should remember the restrictions under which storekeepers are operating during the war. Shipments from northern states to Kentucky are permitted only to 'parties well indorsed as to their loyalty to the Federal government'. I would call his attention to the further fact that the first lot of sugar and molasses from New Orleans since the Confederates established the blockade of the Mississippi two years ago, is now on its way up the river, bound for Louisville."

Johnnie Reb exploded: "You fellows, Southern sympathizers at heart, who are filling your bellies through lying throats that shout your loyalty to 'old Abe's' administration, deserve to have the Mississippi blockade restored and to have the trade barrier between Kentucky and those cold states above the Mason and Dixon line raised as high as Haman's gallows."

Coupling disloyalty and the hangman in the same sentence sent a shiver down at least one spine—my blanched face must have disclosed the frost on the vertebrae. The Yankee leaned over to me and whispered that he was glad the Provost Marshal General⁶ was not a member of our Club, otherwise Johnnie Reb might swing for his remarks.

The Musician sought to soothe the savage breast by introducing a chord on which all could strike harmony. He reminded us that if Kentucky—in divided allegiance—should be ground foodless between the upper and nether millstones, we still could smoke our pipes in peace, as she increased her output of tobacco within the past decade 42,000,000 pounds a year; that Louisville warehouses were now handling 30,000 hogsheads a season against 8,000 six years before—the sales of one house alone being greater than the entire sales of Liverpool, Eng.; that the premium tobacco at this year's exhibition of the state's prize crops, when \$1,600 in awards fell into growers' hands, was so superior that "Raleigh at this very moment doubtless

⁴The Federal income tax law of '63 called for three per cent on all incomes over \$600 and under \$10,000, and five per cent on incomes in excess of \$10,000.

⁵Great Britain's tax on hair powder was first collected in 1795. As periwigs were fast going out of style, the act was repealed six years after the "Now and Then Club" was joking about it in '63.

⁶At the hour "Johnnie Reb" was speaking his mind before the '63 Club's members, the Federal Government was represented in Louisville by a Provost Marshal General, who was also the superintendent of Volunteer Recruiting Service for Kentucky; by three captains in charge of a Mustering and Disbursing Office; by a commissary of subsistence; and the city was headquarters for the Pay Department of the Cumberland and for a Military Commander. There was also a Sanitary Commission with "the assistant secretary of the West" at the head. Such a time was hardly propitious for fire-eating speeches against Washington City's acts. If "Johnnie Reb" had not been in the camp of friends, he might have "suffered" for his "indiscretion." Four months before (on August 5, 1863) Judge Bland Ballard in the U. S. District Court in Louisville had sentenced Thos. C. Shacklette, convicted of treason, to 10 years' imprisonment in jail, fined him \$10,000 and emancipated his slaves. Later Shacklette took the oath under President Lincoln's amnesty proclamation and was released.

*Loyalty
Opens
Food
Doors*

*The Reb
Fires
Hot Shot*

*Solace
of the
Weed*

*Federal
Attaches
in War
Times*

*Does
Raleigh
Smoke?*

is trying to scratch out of his grave to come back to America for a few puffs and whiffs."

The Author (cynically): "Perhaps Sir Walter is smoking more now than is good for him."

The Manufacturer chimed in with The Musician's notes of optimism by assuring us that as we smoked our tobacco in lieu of breakfasts and dinners and suppers we would not be forced to don Garden of Eden garments, for the reason that several Kentucky counties are raising cotton and selling it on the Louisville market—Warren and Simpson crops bringing 69 cents and 80 cents a pound, respectively, during the year.

The Sculptor's artistic temperament prompted the suggestion that few could afford clothes from 80 cent cotton; one would have to be as rich as Vanderbilt or Rothschild⁷ to have a suit, even without a waistcoat: "Anyhow, posing as Greek statues is preferable to cottonade suits."

*The City
Prosper*

The Merchant brought the meeting back to business channels with the statement: "It is all right to joke about living without clothes and cooks, but this war isn't going to last forever and Louisville is forging ahead in spite of every handicap. All branches of trade have assumed an importance that no conflict can halt for long. The city's transactions now have reached a yearly basis of \$12,000,000 in dry goods, \$10,000,000 in provisions, \$12,000,000 in groceries, \$4,000,000 in flour and grain, with other articles of merchandise in similar proportions.

"We who are in the retail business look for a good Christmas business⁸, even though much money appears to be 'hiding in socks,' the kind that never grace a mantel-piece at Yuletide."

The Author asked our President—The Lawyer—if it were the intention of the Club's programme committee to have a Literature night. The answer was in the affirmative, and our book-writer was requested to get ready to "lead the meeting" next night. He begged the privilege of bringing his bride and this concession to the newly-weds was made.

*Certain
Rich Men*

⁷Cornelius Vanderbilt was considered the richest man in the world in '63, at 69 years of age. John D. Rockefeller was then 24 and laying the foundation in oil of the fortune that made him many times richer than Vanderbilt. Henry Ford, who was to pass Rockefeller 60 years later in the race for the largest stack of gold by building a vehicle to use John D.'s gasoline, was born in '63. Lionel Rothschild, a grandson, and Nathaniel Rothschild, a great grandson of the founder of the financial family, were 55 and 23, respectively, in '63. J. Pierpont Morgan was 26 and Marshall Field 28, only a partner in the Chicago store.

*Santa
Claus
in '63*

⁸The Daily Democrat carried the following advertisement under the heading—"Kris Kringle's Headquarters": "Madame Urig wishes to inform her customers and the public generally that she has just returned from the East with a very large and well assorted stock of toys and notions and flatters herself that she is able to suit every one who may give her a call and promises to sell lower than any other establishment in the city."



One of Oldest Homes in the City in '63

Literature Night

THE AUTHOR AND THE EDITOR TALK OF
BOOKS AND MAGAZINES

Saturday Night, December 5, 1863

THIS is the first meeting of the Now and Then Club to have a programme conducted by two members," said The Author on taking the chair tonight to lead the discussion on Literature. "Books and Newspapers are so closely allied that I called upon The Editor and invited him to share the honors of the night with me. He consented with the understanding that I would 'perform' first. I regret the absence of The Merchant and The Preacher. Both came to see me today to explain why they could not be with us—the former is keeping his store open Saturday nights because of the approach of Christmas, and the latter's sermon for tomorrow needed a few finishing touches¹. My wife is glad to be a guest tonight. Both of us appreciate the privilege extended. It is a pity I didn't think of asking The Editor to bring his spouse.

"We are in an age of books and ours is a book-loving nation, hence civilization is advanced beyond any era of the past. Naturally I hope that man can never live without books, even if he must discard clothes and cooks, as two members hinted last night. Louisville

¹If the members could have saved their steps during these calls in connection with the "Now and Then Club," by the use of wires, they appreciatively would have kept their tempers over "Line's Busy" greetings, at least until the novelty wore off, but Alexander Graham Bell was only 16 in '63 and his telephone was 13 years in the future.

*The Bride
is Here*

*Phone
13 Years
Distant*

is right up with the vanguard in the growing army of readers. The library of the Kentucky Mechanic's Institute now has over 5,000 volumes and it is being added to constantly².

*Women
Writers
Hide
Identity*

"Women are becoming very popular as authors, but they seem to fear so greatly that the public will demand only man-made books, due to the masculine dominance of the field for many years, that they take a name from the stronger sex [a glance from the bride brings a quick explanation that he means physical and not mental strength] under which to present their works to a critical class of readers. Madame Armantine Dudevant, the French novelist, adheres to the pseudonym, 'George Sand,' to introduce her books, although she is now 59 and her 'Fanchon the Cricket' has had several editions since its appearance 14 years ago. Mary Ann Evans, the English fiction writer, now 44, resorts to the pen-name of 'George Eliot' to increase, as she thinks, her royalties. I am certain that 'Silas Marner,' which came to us two years ago, and 'Romola,' off the press this year, would have as big sales, indeed if a little slower, should the public know that they are the creatures of a woman's brain.

*Tolstoi
Pays
Gambling
Debt*

"I am happy in the confession that I expect my wife to be the inspiration that will make me the author of America's great novel. Perhaps my career will parallel that of Tolstoi, the Russian author. He is 35, my age; he has written three books—the Sebastopol stories—same number I have turned out on a cold world; he married last year, beating me to the altar only 14 months; and this year he wrote 'The Cossacks' and sold it to a publisher for enough to pay a gambling debt incurred during one night's play. Who knows but what the book I am writing may be sold for enough to pay my gambling debt [the wife utters a little scream of astonishment]—that bill for bridal furniture, if we may call matrimony a lottery, and I can, for I have won a capital prize." (Applause, while the bride pouts a kiss of admiration at him³.)

*Scribe
Suspects
Bride and
Bachelor*

I noticed during the interruption that The Traveller (our only Bachelor), who had taken a seat by The Author's bride as the session opened, seemed to be mending his heart, which had been broken by that Blue Grass belle 13 years before, with the most adoring glances at the bewitching girl who was only a little more than half her husband's age. I saw storm signals and flashed a warning toward the trouble-maker, who up to the moment had been the embodiment of all that is chivalrous, but he merely frowned a stern negative and continued the dash for the precipice. The speaker, conceited like most authors, was drinking in the cheers of other members and too drunk with them to see his wife's enjoyment of The Bachelor's admiration.

He resumed and I nervously recorded: "I trust the public will give quite as warm a welcome to my forthcoming book. I spend a lot of time at the public library, as a matter of course, and am delighted to find there the best of the books, written during recent years

*Libraries
of Other
Years*

²Louisville's first public library was created in 1816, in the second story of the Court House, and had 500 volumes. This grew gradually during the next 47 years, or until 1863, the name being changed several times, until in that year when "The Author" was expressing pride over the 5,000 volumes, it had passed to the Kentucky Mechanics Institute, the library being on the east side of Fourth between Market and Jefferson. During the past sixty years the number of volumes has increased to 50 times that of '63, and in addition to the main library there are 11 branches, including those at the two high schools.

³No history of Louisville written since 1863 refers to an author of that period who attained national fame, so the member of the "Now and Then Club" who was known as "The Author" must have failed in his ambition to continue his parallel to Tolstoi's career.

by novelists and poets still living. I'll ask The Scribe to put them down as I read a short list, giving names, age now, titles of most popular works and years in which produced.

"The French first:

"Victor Hugo (61)—*Les Miserables* (last year).

"Alexander Dumas, the Elder (61)—*Three Musketeers* and *Count of Monte Cristo* (1845), *Memoirs of Garibaldi* (1860).

"Alexander Dumas, the Younger (39)—*La Dame aux Camelias* (1848)—dramatized nine years ago, the first to introduce moral and social problems on the stage.

"Prosper Merimee (60)—*Carmen* (1847 to 1853). He was made Commander of the Legion of Honor three years ago.

*Hugo,
Dumas,
Merimee*

"The English next:

"Thomas Carlyle (68)—*Life of Frederick the Great of Prussia* (begun 1853; Vols. 1 and 2, 1858; vol. 3, last year⁴).

"Bulwer Lytton (60)—*A Strange Story* (last year).

"Earl Lytton, 'Owen Merideth' (32), son of Bulwer Lytton—*Lucille* (1860), *The Ring of Amasis*, an Egyptian romance, (this year).

"Alfred Tennyson (54)—*In Memoriam* (1850), *Maud* (1855), first of *The Idyls of the King* (1859⁵). Has been Poet Laureate of England 13 years.

"William Makepeace Thackeray (52)—*Vanity Fair* (1848), *Henry Esmond* (1852), *The Newcomes* (1855).

"Charles Dickens (51)—*The Christmas Carol* (1843), *A Tale of Two Cities* (1860), *Great Expectations* (year before last⁶).

"Robert Browning (51)—Volume of poems, *Christmas Eve and Easter Day* (1850).

*Carlyle,
Tennyson,
Dickens*

"The Americans last:

"Ralph Waldo Emerson (60)—*Conduct of Life* (three years ago).

"John Greenleaf Whittier (56)—*Old Portraits and Modern Sketches* (1850).

"Henry Wadsworth Longfellow (56)—*Tales of a Wayside Inn* (this year).

"Nathaniel Hawthorne (59)—*Scarlet Letter* (1850).

"Henry Theodore Tuckerman (50)—*Essays, Biographical and Critical* (1857).

*Emerson,
Whittier,
H. W. L.*

"The order of listing—French, English, American—is the way the reading world has placed its seal upon the works of the three countries up to this time. Being a timid man I won't suggest that the order of merit should be reversed, but all of you feel, I am sure, that the 'last should be first'."

I had been too busy trying to keep up with The Author's running fire on books by living writers to look around to see how the second act of the "Snake Fascinating the Turtle-Dove" was progressing. What I beheld now, on turning, was totally different from what I

⁴Carlisle's *Life of Frederick the Great of Prussia* was finished in '65 with the publication of volumes four and five.

⁵Nine years passed before "The Idyls of the King" were completed.

⁶Dickens visited Louisville four years after "The Author's" reference to him in '63.

*Dickens
Visits
City*

expected, and I hated myself for having thought of my good bachelor-friend as a snake. The curtain had gone down on the love-scene I imagined I had witnessed. The man and the maid were innocence personified—he crying “bravo” and she clapping her pretty little hands, in applause, as the speaker paused.

*Groom
Displays
Jealousy*

The Author had looked at his wife most of the time of his address, but until he heard these “bravos,” he never seemed to realize that The Bachelor sat next to his bride. He frowned at the discovery and hesitated before beginning his conclusion. His glance became a stare. The Bachelor flushed and the Bride blushed, and then with knitted brow he appeared to be writing a mental chapter of a new eternal triangle, with The Bachelor as the “base.”

“Will The Historian give us two or three facts from the dim past? I don't feel well and must beg of The Editor full pardon for departing before his interesting talk.” The Author motioned to his wife; they got their wraps and hustled out. The Bachelor turned pale, but no one else seemed to sense the development of a romance; perhaps the opening lines of a tragedy. I was convinced by now that the pair had worn masks as I made my second optic inspection; that they understood each other, and a husband's penetration alone could discover any future deviation from the line of loyalty—by the wife and by the friend. The Bachelor and The Author had been close friends. I put The Bachelor back in my list of snakes barely in time to hear the substituting speaker.

*Scribe
Inscribes
Bachelor
as Snake*

The Historian: “I believe you will be interested in learning that this year is the 200th anniversary of the appointment of John Dryden to the Poet Laureateship of England; that the year '63, whether in the present century or the sixth century before Christ, is important in history. The Author has told you why 1863 is a red-letter year in Literature, so I'll tell you why 563 B. C. stands out in the story of books. It was in that year that Anacreon, noted in Greek Literature as a writer of lyrics, was born.

*Dore
Sketches
Paradise
Lost*

“I want you fathers to tell your children at breakfast tomorrow that we talked tonight of the greatest weaver of fairy tales—Hans Christian Andersen, now 58, who while a poor man of Denmark, made rich the little people of all lands on the globe by his charming stories; and of Jacob Abbott, the 60-year-old clergyman, who has given to the youth of our country many beautiful books for boys and girls. Give them the glad tidings, too, that ‘Paradise Lost’ will soon be theirs to enjoy through pictures, while you, the parents, are immersed in its poetry, for Dore, already at 30 a famous book illustrator, began this year the drawings that will help further to immortalize Milton's great work, which, by the way, was being written exactly two hundred years ago, after the great poet had gone blind.

*School
for the
Blind*

“In connection with what you tell them of Milton's lost sight, won't you promise—and keep the promise—to take them some time this winter, while the trees are bare and the air free from summer's dust, to the Kentucky Institution for the Blind, on the hill, east of town, out the Lexington pike—for two purposes: To see those read who can't see and to behold a sight from the great dome of this edifice that no other spot around here provides—a view of all Louisville and our sister cities of the Ohio Falls, New Albany and Jeffersonville. While you are on this excursion with the children, don't fail to pay a visit to the American Printing House for the Blind, where books are embossed for all the educated blind in the United States. The printing machine for the blind, perfected only seven years ago, is working wonders in leading the unfortunate children out of darkness.”

The Editor said he would be brief, as "it is tub-night—especially for the children," limiting himself to-night to reference to a few people in the literary world whose connection with papers and magazines is closer than their connection with books, hoping to have an opportunity at a later meeting to talk on Journalism.

"First, however, I want to thank The Banker for his wise proposal a few nights ago that our furniture-dealer friend, in financial straits, do a lot of advertising of bargains for cash to get quick relief. The Banker is a man after the heart of us publishers⁷.

"To-night's tribute to the world's great writers of this era would be incomplete without a record of the following: William Cullen Bryant, who wrote *Thanatopsis* at 19 and who has been editor of the *New York Evening Post* for 34 years, is now in his 69th year.

"James Russell Lowell, another of our great American poets, is editor of the *North American Review* at 44.

"Samuel L. Clemens⁸, as editor of the *Virginia City Enterprise* in Nevada, is giving promise at 28 of big literary gifts.

"Bret Harte's contributions this year to the columns of the *Golden Era* in San Francisco, on which journal he is alternating between sticking type at the case and sticking copy on the hook, prove that 24 is not too early an age to show real literary ability.

"Edwin Arnold, at 31, is editor of the *London Daily Telegraph*, and his writings mark him for future glories.

"Alphonse Daudet's collection of articles in *Figaro* at Paris this year displays talents that make him much sought after by book publishers. He is only 23.

"It has been noted by my audience, I am sure, that I put America first, England second, and France third, because I believe merit demands this order of precedence.

"May I not close our night's programme on Literature with a word about my contemporary—George D. Prentice? Editors of rival newspapers rarely recognize ability in the 'other fellow,' but I would be blind and deaf if I remained dumb about Prentice's greatness, on this occasion when we are singing the praises of the world's best writers. I but voice the sentiment of editorials in the big papers of the entire country and of all orators who have pure diction and superior logic as the bases of addresses when I doff my hat to the *Louisville Journal's* master mind. His 'Prenticeana,' a compilation

*Editor's
Views on
Writing*

*Bryant,
Lowell,
Clemens,
Harte*

*Praise
of
Prentice*

⁷The Citizens Bank believed in the use of printers' ink from early in its career, the appropriation for advertising growing with passing years. It remained, however, for the Union National Bank, which was organized October 2, 1889, at the southeast corner of Sixth and Main, only one and one-half blocks from the building occupied by the Citizens Bank at Bullitt and Main from its inauguration in December, 1863, to its merger with the Union National 55 years later, to be the first financial institution in Louisville to make a yearly contract for newspaper advertising. This was done three months after the Union National launched its career so auspiciously. The first directors of the Union National Bank were: Rudolph F. Balke, Edw. H. Conn, John Doerhoefer, Wm. T. Grant, Frederick Hoertz, Joseph T. O'Neal, Wm. P. Otter, John G. Roach, Chas. G. Strater, John A. Stratton, Geo. W. Swearingen, B. Whiteman Wood and Sebastian Zorn. The initial officers were: Mr. Swearingen, president, Mr. Otter, vice-president, Mr. Conn, cashier. It is appropriate in connection with the meeting of the Club on a night devoted to books and newspapers and their printing and to a mention of the approaching Christmas, to record these bits of historical data: On March 15, 1904, the signatures of the President and Cashier of the Citizens National Bank to circulating notes (currency) were first lithographed, "because of safety and convenience," according to the minutes of the directors; for Christmas, 1883, \$25 was given to the clerks of the Citizens National Bank, including the Cashier and teller, and \$5 to the porter, as Yuletide gifts.

⁸Clemens' greatest fame as "Mark Twain" came several years after '63.

*Stone
Mightier
than Pen
in Signing
Bank Bills*

in book-form of paragraphs that we have had the privilege of reading first hand during the past few years, has received wide distribution since its publication three years ago.

*Pointing
Way to
Marse
Henry*

"Somewhere there is developing a boy or man—in his teens or twenties—who will succeed Mr. Prentice, but let us hope the Journal's editor may have many more years of health and happiness before his pencil is taken up by another."

The President asked for suggestions as to Monday night's programme, and The Bachelor, known in our Club membership as The Traveller, pressed forward with this thought, rather excitedly expressed, I reflected:

"I reckon the wives of the members of the Club are far enough along with their home-work on Christmas gifts to accept the invitation originally extended by me on Thanksgiving night to all members and their fraus to be my guests at the Galt House on a Ladies' Night. I renew that invitation and fix Monday night, if there are no objections, and I would like for The Banker to ask his wife to preside."

*Scribe
Matches
Wits
Against
Bachelor*

Everybody but me cheered and the arrangement was quickly made. I promised to ask my wife to act as Chairman, but all the way home I was building up a case against The Bachelor. I believed he was ready to throw discretion to the winds in an effort to be with The Author's wife again, even if at a meeting of the Club—his only chance. I was ready to believe he had proposed my wife as chairman so she wouldn't interfere with his plans—he certainly had an inkling of my suspicions and supposed I told my wife everything. He was correct in the last thought, generally speaking, but I kept this secret to myself, purposely. I wanted my keen-eyed partner, with a well-developed sixth sense of intuition, to size up the situation in this budding melodrama or comedy without any leads from me. The last thought on the subject before the candles were blown out was this: The Bachelor, in his eagerness, has armed me with the very weapon I need against him. My wife in the chair means The Author's wife will be good Ladies' Night anyhow. She knows that women can read looks quite as well, if not better, than books.

*Henry Watterson ("Marse Henry") who was to succeed Mr. Prentice, was 23 in '63, fighting on the Confederate side in the War Between the States.



Galt House Reception in '63

Ladies' Night

WIVES OF CLUB MEMBERS PROVE ENTERTAIN-
ING AS HISTORIANS AND PROPHETS

Monday Night, December 7, 1863

THE Traveller (our only Bachelor member) had arranged with the Galt House management to serve supper very early to all its guests, so that the dining room would be available for the use of the members of the Now and Then Club and their wives on Ladies' Night. In this he displayed great wisdom, because with hoop skirts our women folks take up twice the floor space of men, and the parlor could not have held 19 women and 20 men without resembling a giant can of sardines. Even the dining room, all tables removed and chairs placed as close as the sweeping flounced skirts would permit, was comfortably filled, as every member and his spouse were present.

Our host welcomed us in a gracious little speech during which he proposed a drinkless toast to the womanhood of Kentucky—"fairest in all lands," concluding with an introduction of my wife as "Madam Chairman."

Mrs. Banker: "We are not given to talking [snickers from the men]—in public places [rapid covering of masculine confusion in a chorus of coughs], but I am thinking of this meeting as a party in the 'home' of The Bachelor, and am here to speak my mind freely. I hope all others of my sex will follow suit and prove to our noble lords that we do not need our better-halves—I consider that an unfair fraction—to think for us or to give expression to our thinking.

*Hoop
Skirts
Preclude
Crowding*

*An
Unfair
Fraction*

*Oracles
Ancient
and
Modern*

"If we can get a glimpse of the future tonight and interpret it to you men we will have made history repeat itself in a year that reflects coincidence rather peculiarly. In 1263 B. C., Delphi was founded and with it the most famous Greek oracle, that of Apollo. It was a priestess, Pythian, named as you will remember for the python slain by Apollo, who sat on a tripod and delivered the messages of the god. Strange how snakes have played such parts in the drama or tragedy of womanhood. If Adam had only slain the garden reptile, Eve might have been prophesying to this day." (As I jotted down what my wife was saying I couldn't repress the thought that in The Author's Eden a viper was about to strike, but I managed, thanks to her pause, to miss not a word of an address I never suspected my help-meet of being able to deliver).

*Crystal
Gazing*

"To get back to the coincidence we are manufacturing with the year '63 as the base. If 1863 A. D., thirty-one centuries from 1263 B. C., could but give us inspiration to foretell, we would have the gentlemen of our party worshiping at the Louisville oracle. But our costumes of this period do not lend themselves to mounting tripods, as did the flimsy Grecian robes, and few of us like apples. Nevertheless, we intend doing a little crystal gazing to mark out a path of glory in coming years for women.

*Jenny
Lind and
Patti*

"The woman with a past is not of our kind, but the past of womankind is our proud heritage. The type of our century has been cast in that mold. In music—closest approach, excepting only Art, to the divine on earth—woman has made a place for herself. I had the pleasure of hearing Jenny Lind, Swedish nightingale, on her visit in '51 and saw the strength of man reduced to the weakness of womanly tears, as she sang. It was my distinct privilege to fall under the spell of Adelina Patti's voice four years ago in New York City, when she was but 16. A consuming ambition now is to listen to Christine Nilsson, already an operatic singer at 20. The world is full of women with the heavenly touch of music upon them, as coming years will prove¹.

*Tarascon
Inspires
March*

"It was a woman, Julia Ward Howe, who composed 'The Battle Hymn of the Republic' under the present war's inspiration, and she is still this side of 45. There has just been published in Louisville by Mr. Faulds a new piece of music, a grand march, 'Steamer Tarascon,' composed by Mrs. E. O. Boyle and dedicated to Capt. Sherley, that interprets every mood of the river and the good boat upon its bosom².

"I have heard that on your 'Literature Night' The Author named the women writers of books, who are living in our age, so I won't repeat them, though I suspect he, man-like, cut the list short. I'll content myself with the assertion that the future will magnify the past in this particular³.

"Don't you think I am justified by what Rosa Bonheur has done to predict that scores of women will be great artists. Only 41 now, she was but 27 when 'Plowing With Oxen' was produced. 'The Horse

¹Marcella Sembrich was five in '63; Lillian Nordica, four; Schumann-Heink, Melba and Lillian Russell, two each.

²The music publisher here in '63 was D. P. Faulds, and the riverman honored in the dedication was Capt. Z. M. Sherley, president of the mail line of steamers, and one of the original directors of the Citizens Bank, in process of organization then. He remained a director of the Citizens Bank until his death in 1879.

³Harriet Beecher Stowe was 51 in '63; Louisa May Alcott, 31; Frances Hodgson Burnett, 14; Ella Wheeler Wilcox, eight; Kate Douglas Wiggin, four; Edith Wharton, one.

*Captain
Sherley
and the
Horse
Marine*

Fair' has added to her fame, if not to her fortune⁴. The latest word from Paris is that she has adopted masculine attire. The pendulum of fashion would needs describe a complete arc for the women of '63 to undergo such a metamorphosis. (I verily believe my wife has been revelling in that new dictionary of mine.)

*Rosa
Dons
Breeches*

"While on dress, I want to voice the sentiment that I hope our styles will change so at least our granddaughters may wear clothes that cling and fit. Less goods and simpler effects should prove more economical, and that is a condition that may strongly appeal to our grandsons-in-law, if Brigham Young's polygamy, proclaimed 11 years ago, and reported to be growing in spite of the Congressional prohibition act of last year, extends to the states this side of Utah Territory⁵.

"The introduction of aniline dyes seven years ago and the improvement of the sewing machine may also lead to cheaper dresses, even should hoop skirts remain until Gabriel blows his trumpet⁶. If there is no change before Judgment Day, I trust the trumpet's blast will be long enough to permit all of us to get through the pearly gates without losing our tempers and skirts. The way we hang on to our silk tents would indicate a desire to take them to heaven with us⁷.

*Handicap
at
Heaven's
Gates*

"Godey's Lady's Book holds out little hope for any radical departure, but there is a picture of a Japanese kimona in the December number, illustrating an article on Oriental costumes, that gave me the distinct impression that this garment is most sensible, until, on reading the several paragraphs I found that Commodore Perry, who opened the ports of the Mikado's kingdom to foreign commerce nine years ago, says that the dress of the almond-eyed women has been of the same style for centuries⁸. I am willing, however, to take a chance on kimonas, if we can get away from hoops.⁹"

The Bachelor interrupted with an apology, begging to be excused for a moment. He appeared to be smothering excitement as he hurried toward the door.

"Don't leave, please," my wife exclaimed, in embarrassment. "I'll stop talking about women's dress. Of course it doesn't interest men."

"Married men may not be enthusiastic, but I am. Let me prove it," and he was gone. His return was so quick he must have made a trip only to his room on the same floor. As he stepped forward, he unfolded and held at arm's length a gorgeous garment of silk and satin, bright red, vivid green and blazing yellow in embroidery. None of us men knew what it was, but every woman present had seen the December Godey's and shouted in unison, "A Japanese kimona! Oh! How beautiful!" As under the military command of "Attention!" all

*First
Kimona
in City*

⁴"The Horse Fair" was bought by Cornelius Vanderbilt for \$53,500, but Rosa Bonheur did not get anything like such a sum originally.

⁵Madam C. Grunder was making dresses in '63 and is the only modiste of that year whose name is still used in Louisville. A customer of hers 60 years ago tells of a dress with 12 ruffles made then for 75 cents. Today Madame Grunder's gowns, like those from other noted Louisville establishments of the present, cost from \$75 to \$300.

⁶The sewing machine was invented 17 years before '63.

⁷The process for making artificial silk was not invented until 25 years after "The Banker's" wife was talking of economy.

⁸It is worth noting that Edward W. Bok, who made the Ladies' Home Journal, was a baby in his mother's arms at Helder, Holland, when "The Banker's" wife was talking about Godey's Lady's Book on Ladies' Night of the "Now and Then Club."

⁹"Mrs. Banker" evidently was not a stockholder in the Kentucky Hoop Skirt Factory in Louisville in '63.

*A Tale
of Many
Dresses*

*No Need
for
Windy
Corners*

jumped to their feet, forgetting that hoop skirts are not designed for athletics—a performance that displayed many frilled pantalettes hiding pretty ankles as the hoops swung to and fro.

Thirty-eight dainty hands, vigorously applied, soon rung the curtain down again, relieving masculine stares of further eye strain.

Ruffled feelings over ruffled dresses were already smoothed out as The Bachelor passed among the women folks to let them closely inspect the first native costume to reach Louisville from Nippon, explaining meanwhile that he had purchased it in Yeddo¹⁰ for 20 yen, which he said was less than ten dollars American gold; that he thought it might come in handy for a bridal present, which reminded him that he was still away when The Author took unto himself a lovely girl (he seemed to coo the word “lovely”); therefore, he would give it to her, if she would honor him by accepting it. Right then “honor” seemed to me to be profaned in such proximity to “him.” The Author started to decline for his bride, but she was the quicker and fairly shouted her thanks. I am sure she beamed too much admiration on The Bachelor, but maybe her beams were the reflection of beaming on the kimona. It occurs to me that I had better get beams of suspicion out of my own eye before any further exploration for motes in brides’ eyes.

Just as the less fortunate wives were extracting promises from their husbands to order kimonas through The Merchant, to be here by next Easter, my frau resumed her talk.

*Scribe’s
Wife
Loves
Diamonds*

“I wish The Bachelor’s next globe-trotting would be to India, as he might bring back the great diamond, discovered 10 years ago and weighing 254 karats, recently cut to a perfect stone of 127 karats, possessed now by the Gaekwar of Baroda; that is, if he is still making collections for gifts to brides. I would be willing to dispatch Mr. Banker into ‘Kingdom Come’ and be married again to be able to adorn an evening gown—hoops or no hoops—with the ‘Star of the South’. (I glanced at my life-partner for a smile, but she wouldn’t look at me, and she didn’t smile. Dang it! I believe she meant it.)

*Clara
Barton’s
Work*

“Our host, in his dry toast, referred to Kentucky women as fairest in all lands. All of us appreciate such compliments, but I for one would rather merit applause as a leader in some profession or business. Woman’s sphere must not be confined to home-making. I predict that approaching decades will offer abundant examples of women winning in many fields of endeavor. The case of Elizabeth Blackwell, the first woman in America to receive an M. D. degree, proves that we can succeed in medicine¹¹. Clara Barton’s work in Gen. Butler’s hospitals shows that America has a second Florence Nightingale, the heroine in the Scutari hospitals during the Crimean war nine years ago¹². Woman is destined to be physician and nurse to the world and it is natural for her to be a leader in social settlement work¹³. I may not live to see it, but women will become preachers, man-made limitations in church administration to the contrary notwithstanding¹⁴.

*First
Woman
Doctor*

¹⁰“Yeddo” has since become “Tokyo”—the capital of Japan.

¹¹Elizabeth Blackwell had been denied admission to many medical schools before she entered the Geneva (N. Y.) College, from which she graduated at the head of a class of men in '49. She was 42 in '63 and had taught school in Kentucky before the war.

¹²Clara Barton, founder of the American Red Cross, was 42 and Florence Nightingale 43 in '63.

¹³Jane Addams, head resident of Hull House, in Chicago, fits the description given by “Mrs. Banker” of a future social settlement worker. She was three years old in '63.

¹⁴Mary Baker Eddy, founder of Christian Science, and Madame Blavatsky, noted theosophist, were 42 and 32 respectively, in '63, and may be said to justify the prediction on women in religion made on Ladies’ Night at the Club.

"Some of these days women will vote and women will hold elective office. Our men seem to be smiling in their cuffs. I will admit such a prediction might be considered my wildest statement tonight. But our men seem to have forgot during this cruel War Between the States that a national woman's suffrage association has been in existence for 15 years, with Elizabeth Cady Stanton as President. She is 47, but when she is forced to drop the torch that lights womankind to new civilization it will be grasped by another and held aloft until suffrage comes¹⁵."

*Equal
Rights
in the
Offing*

The women were loudly cheering; the men quite still.

Mrs. Lawyer: "Of course we are competent to hold office. Has England ever had a better ruler than Queen Victoria, who has worn the crown 26 years? From present indications negroes soon will be allowed to vote. Should not the emancipation of woman follow¹⁶. Who knows but what we may be allowed to deposit money in banks and check it out? I know The Banker will approve of this¹⁷."

The Bachelor asked the other women to make talks, but all appeared too timid. He congratulated my wife and Mrs. Lawyer on what they had to say, committed himself to woman suffrage, amid hand claps of the women, and gave a low whistle which brought a bunch of negro waiters in with trays laden with fruits and nuts of all kinds and goblets filled with something to wash them down with. We were in the midst of this little feast when The Author yelled: "Where's my wife?" As if answering, she appeared in the doorway robed in that kimona, about the prettiest picture I ever saw. The husband gasped, the women devoured her with jealous eyes, the men indulged in Indian war-whoops, led by Johnnie Reb and The Yankee. The Bachelor lost his head completely and began whistling the wedding-march through his fingers very shrilly. The Bride came in, and explained. While The Bachelor was closing the session, she hurried out to his room (several shocked "Ohs!" and deep meaning "Ahs!" from the women, to the confusion of Mrs. Author).

*Bride
Doffs
Hoops
for
Kimona*

"Well, there's no harm done! I left here an American! I am back a Japanese! The waist and hoop skirt will be sent for tomorrow; they can't harm The Bachelor over-night. I expect to wear this home!"

And she did wear it home, boarding an omnibus ten times as

¹⁵Belva A. Lockwood, who later was twice a candidate of the Equal Rights Party for President of the United States, was 33 in '63.

¹⁶Woman's Suffrage did not come until a half century after the negro became a voter, which was seven years after "Mrs. Lawyer" in '63 made the enfranchisement comparison.

¹⁷The General Assembly of Kentucky authorized married women and minors to deposit in banks and check out, just three years after "Mrs. Lawyer's" facetious remark in '63. "The Banker" evidently did approve of this law as the Citizens Bank, both as a state and a national institution, and the Union National Bank, with which it merged five years ago, forming the Citizens Union National Bank, have welcomed and encouraged women customers in checking and savings accounts and all other departments. The prediction of "Mrs. Banker" that woman would enlarge her sphere to include business, has come true to a degree far beyond the hopes her timid prophecy implied. The Citizens Union National Bank has large business transactions with thousands of women today and finds them most capable in the art of finance. Both at "The Cathedral of Commerce," Fifth and Jefferson, and at "The Fourth Street Bank," Fourth and Guthrie, which the Citizens Union started in the heart of the retail district four years in advance of any other institution, women feel as much "at home" as in their own homes. Every day is "Ladies' Day" as well as "Men's Day." The special attention given by bank officers at both locations to the future Merchant Princes, Captains of Industry, Lawyers, Doctors, Preachers and Teachers of Louisville, is the best evidence possible of the Citizens Union's desire to help guide the "minors" who were allowed under the law of '66 to make deposits and withdrawals of money.

*Women
Allowed
to do
Banking*

easy as the rest of the women, still hoop-skirted. Before we began to drop couples at their homes, The Lawyer (our President) announced to the men that the next night's programme would be on Government, with The Politician leading the discussion.

I wonder if the other couples, before going to bed tonight, held conversations on The Groom, The Bride and The Bachelor anything like ours:

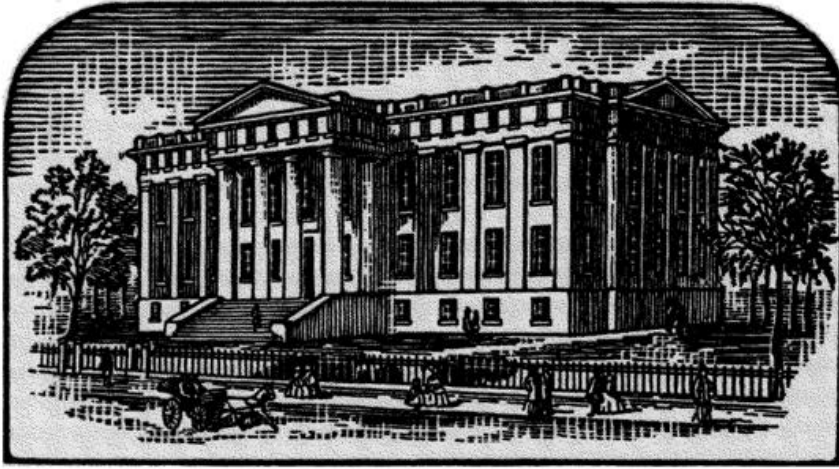
Mrs. Banker: "Pity The Author, with such a charming bride, isn't rich."

Mr. Banker: "Pity The Bachelor is so rich. Bet he has sweet dreams, if he can sleep at all with the Bride's dress hanging in his room!"

Mrs. Banker: "Lots of meaning in her final toast: 'To the Ladies' Knight on Ladies' Night! Charming night!' I'll wager The Author right now is accusing her of thinking 'Charming K-n-i-g-h-t!' They will have a bad night. Good night."

Mr. Banker: "Just a moment. Venus is the morning star now. Good night."

*Charming
Night
and
Charming
Knight*



The Court House in '63

Government Night

ADMINISTRATION IN CITY, STATE, NATION
AND WORLD

Tuesday Night, December 8, 1863

THE Politician, in taking the chair for tonight, remarked the absence of two members—The Editor and The Sportsman. I explained that the former was hunting votes at Frankfort, as he hoped to be the “dark horse” chosen United States Senator by the Legislature in case of a deadlock between active candidates¹, and that the latter was hunting deer for a venison dinner.

The Politician: “I wish both luck, but, speaking from experience, I might say dear experience, The Sportsman is the more apt to land his game than The Editor. The love of power urges most of us on to grasp the fruit which turns to ashes nine times out of ten when possession follows pursuit. You may laugh at this, but the office does not exist that I would again seek. The head that wears a crown certainly is uneasy—in a majority of instances. But I am not here to harangue with a sermon—not here to try even to entertain; I am here only to help record a few facts of present rulers—whether of Louisville, of Kentucky, of America, or of the world at large, and to do a bit of wondering as to future administrations.

¹“The Editor” did not get to enter the U. S. Senatorship handicap as a “dark horse.” During the '63 and '64 session of the Legislature 25 ballots were spread and finally all steps in the direction of naming a man for the upper branch of Congress were postponed until the following winter.

*Hunting
Votes and
Deer*

*Politics
Adjourns*

*City
Officers*

"During the good year of '63 William Kaye has become our City's Mayor, having been elected by 710 majority over Thos. H. Crawford, both 'Union,' as we now call those loyal to the Federal government. Mr. Kaye was supported by the Daily Democrat and Mr. Crawford by the Journal². Richard Priest is his Chief of Police, with 11 day patrolmen and 45 night patrolmen under him. M. J. Paul is the Chief of the Fire Department, which now has five steam engines and one hook and ladder³. The fire districts are two, north and south, with Jefferson Street dividing the lines.

"In the courts we have Andrew Monroe as County Judge and George W. Johnstone as City Judge. Bland Ballard is our United States Judge and P. B. Muir, Judge of the Circuit Court⁴. In the Chancery Court Henry Pirtle is Chancellor.

"John J. Speed is our Post Master and Philip Speed Collector of Customs⁵.

*Those at
State's
Helm*

"The Governor of our State is Thomas E. Bramlette, who received 67,586 votes at the election last August to 17,344 cast for Charles A. Wickliffe⁶.

"The General Assembly convened in a new session yesterday. Harrison Taylor of Maysville was elected speaker of the House of Representatives, receiving 49 votes to Alfred Allen's 40. Kentucky now has 107 counties and nine Congressional districts. The present Legislative session should do some constructive work, if trying to choose a U. S. Senator does not interfere. While mentioning Frankfort I will refer to the death of John J. Crittenden during this year. He was Attorney General during the administrations of Presidents Harrison and Filmore, and served our State with distinction as Governor in '48.

*Motto of
Kentucky
Prophetic*

"This brings us to the country as a whole. Today we are a nation being tested as to whether we 'can long endure' as President Lincoln said in his Gettysburg speech last month. The motto of Kentucky may be prophetic for our republic. Divided now, our democracy may fall⁷. Having furnished in this national crisis, the Presidents of both the Federal and Confederate governments, it is the irony of fate that Kentucky's great seal should bear the figure of two men clasping hands and solemnly announcing: 'United We

²Mayor Wm. Kaye was the grandfather of W. H. Kaye, a director of the Citizens Union National Bank now.

³Up to five years before '63 Louisville's fire department was conducted on the voluntary plan. In '58 the hand engines were disposed of and replaced with steam engines and paid firemen. The cost of the department for '63 was \$30,000. Only two fire insurance agencies doing business in '63 continue to this day: Henry H. Timberlake has become Timberlake & Trueheart, while J. L. Danforth is Danforth & Company.

⁴The Circuit Court district in '63 embraced Jefferson, Bullitt, Shelby, Oldham and Spencer Counties.

⁵Philip Speed was a brother of Joshua F. and James Speed, and John J. Speed was their cousin. Joshua was an intimate friend of President Lincoln and James was Lincoln's Attorney General. Joshua, James and Philip Speed were uncles of J. F. Speed, now Treasurer of the Fidelity and Columbia Trust Company, in common ownership with the Citizens Union National Bank.

⁶The small vote—85,000—in the race for Governor in '63 is accounted for by the fact that 40,000 men refused to vote or were kept away from the polls.

⁷But the nation, "conceived in liberty and dedicated to the proposition that all men are created equal" did endure. Since '63 thirteen states—same number as the original commonwealths—have been admitted to the Union: Nevada, Nebraska, Colorado, Montana, North Dakota, South Dakota, Washington, Idaho, Wyoming, Utah, Oklahoma, New Mexico and Arizona. They were territories before '63. The area of the original 13 states was 827,844 square miles. Additions before '63 total 1,355,785 square miles. Additions since '63, including Alaska, Hawaiian Islands, Porto Rico, Guam, Philippine Islands and Panama Canal Zone, amount to 716,555 square miles.

*Thirteen
States
after '63*

Stand—Divided We Fall.' As we approach the end of the third year of this war, we find not only our state but our families divided. We have sent troops to both sides and brothers are fighting each other. In our membership we have two who have been closer than many brothers, counterparts of Damon and Pythias, our Yankee and our Johnny Reb, who were wounded in the same battle, Gettysburg, last July, fighting on opposite sides—perhaps inflicting on each other the wounds they bear."

*Yank
and Reb
Bury
Hatchet*

As usual our warriors were seated together and at this reference they shook hands and shook their heads, as if to say—they were too choked with emotion to speak—"No! No! We couldn't have done that."

The Politician resumes: "Somehow I feel that the nation will not fall; that North and South will be re-united; that we have future Presidents in the making that will sit in Washington⁸.

"Kentucky now has a member of the Supreme Court—Samuel F. Miller. He was appointed last year from Iowa, but he was born in our State⁹. The war has brought to untimely deaths this year many noted figures, but there is a Texan 'who died with his boots off' in '63—the picturesque Sam Houston, who was 'President of Texas' in '36.

"At last our territory of history-recording has wound up at the world as the field of facts. Did you know that this is the 1500th anniversary of the elevation of Jovian, by the Army, to the Roman throne as emperor, succeeding Julian the Apostate?"

The Teacher: "No! we didn't know that, but it's the first thing you have told us to-night that we did not know. Give us another hard historical nut to crack."

The Politician (ire up, being from Ireland, began to spit out his facts so fast I could hardly get them down): "All right, Mr. Teacher, follow these leads, based on the 'Sixty-threes' of history. In the 63rd year of the 12th century before Christ, Jason led the first naval exhibition on record. In the 63rd year of the last century before Christ, Catiline's conspiracy was detected and suppressed by Cicero and in that same '63 Judea was a Roman province. Four hundred years ago—in 1463—the Venetians were at war with the Turks.

*Sixty-
Threes
of
History*

"This year is the 100th anniversary of many momentous events and tragic happenings—the Peace of Paris, Pontiac's War, Massacre of Wyoming, France cedes Canada to the English, Spain cedes Florida to Great Britain, French Guiana colonized."

The Teacher: "Bravo! Now let me predict. One hundred years in the future—in 1963—our grandsons' grandsons will be celebrating the 100th anniversary of the abolition of slavery in the United States, the resolution of King William I of Prussia to govern without parliament, the French occupying Mexico, termination of serfdom in Russia."

⁸Eleven future Presidents were living in '63. Johnson was 55 years old, Grant 41, Hayes 41, Garfield 32, Arthur 33, Cleveland 26, Harrison 30, McKinley 20, Roosevelt five, Taft six, Wilson seven. Harding was not born until two years later and Coolidge until nine years later. There were three ex-Presidents living in '63: Fillmore, Pierce and Buchanan. Of the more prominent unsuccessful contenders for the Presidency after '63, Greeley was 52, Tilden 49, Blaine 33, Bryan three and Hughes one. Two of those "mentioned" for 1924 honors were born in '63—Ford and McAdoo. Underwood was toddling around his Kentucky home—just one year old. Hiram Johnson was born three years later and Cox seven years later. As there were eleven future presidents living in '63, when the population of the United States was 33,000,000, there must be 36 future presidents living in 1923, assuming that there will be no change in the length of the term and no limitation as to successorship. Every mother may, therefore, continue to see in her boy or her girl a future President.

*Future
Presidents
Living
in '63*

⁹John M. Harlan, another Kentuckian to become an Associate Justice, was 30 in '63.

The Magician: "That's no prediction; that's history made this year. Why didn't you add: '100th anniversary in 1963 of the December meetings of the Now and Then Club?'"

*Foreign
Rulers*

The Politician: "The Teacher steered me off the course on my cruise to foreign lands. The four great powers abroad today are guided by these rulers: England, Queen Victoria; France, Emperor Napoleon III; Prussia, King William I; Russia, Czar Alexander II. Leopold I is King of the Belgians. Bismarck is the Prime Minister of Prussia. Gladstone is Chancellor of the Exchequer in England.

*Crown
Rests
Heavily*

"Now for a few bits of history to prove that the crown rests heavily. This year is the 200th anniversary of the Farnley Wood Plot, an attempt to overthrow the government of Charles II; the 60th anniversary of the execution of Colonel Despard for plotting to assassinate King George III; the 50th anniversary of the abdication of King Jerome of Westphalia. Three hundred years ago the first stone was laid for the Escorial—the palace and mausoleum of the Spanish kings. Fifty years ago Spain abolished inquisition."

As The Scribe, doing more work than all the other members, I claimed the privilege of the floor, and asked that Friday night, December 11th, be known as Finance Night, that we meet in the Crystal Palace¹⁰, and that I be placed in charge of the programme. Both suggestions met with unanimous approval.

The President (The Lawyer) thanked The Politician for his interesting address, and announced that to-morrow night's meeting would be given over to Art and Music, with The Artist, The Sculptor, and The Musician dividing the two hours.

*Crystal
Palace
in '63*

¹⁰"Crystal Palace," a hotel, stood in '63 on the northeast corner of Fifth and Jefferson Streets, where is now located the new home of the Citizens Union National Bank, the Fidelity and Columbia Trust Company and the Louisville and Union Joint Stock Land Banks. It was quite fitting, though "The Banker" of '63 could not have looked three score years ahead to mark the coincidence, that "Finance Night" of the "Now and Then Club" should be held within the building that stood in '63 on the spot where is now erected the Inter-Southern Building with a giant financial oak imbedded in the basement and to a height of five floors—all from a little \$250,000 acorn planted at the northeast corner of Bullitt and Main Streets in 1863.



Kentucky Institute for the Blind

Art and Music Night

THE DELIGHT OF THE EYE AND THE EAR
WELL EXPOUNDED

Wednesday Night, December 9, 1863

THE Artist, The Sculptor and The Musician wanted to turn the Club into a Debating Society tonight to determine which gives the greater satisfaction: That which pleases the Optic Nerve or that which pleases the Auditory Nerve. But they could not agree on the members to constitute a Jury of Awards, so the programme was conducted in the usual manner, before a full attendance, with the exception of The Editor, who was still at Frankfort, mixing with the politicians, and The Sportsman, who continued his chase of the deer. Drawing straws was resorted to for deciding who would talk first, and The Artist getting the shortest, began his part of the entertainment.

The Artist: " 'Twas ever thus. Those who have seen my sketches are unanimous in the opinion that I could never draw well. Long ago I recognized the fact. With me painting and poverty have been synonymous. Many a time while studying in Paris I have been on the point of starvation, but what I lacked in food for the body I made up in food for the mind by devoting hours in the Art galleries to gazing upon the masterpieces of the first half of this century. If I had been cut out for an artist, the inspiration of Paris would have fitted me for fame. I have had the distinction of conversing with Millet, now in his 49th year, and have seen the greatest of his canvases—'Milk Woman,' 'Winnower,' 'The Gleaners'

*Auditory
Nerve
Versus
Optic*

*Millet's
Canvases*

and 'The Angelus.' Corot, whose 'Orpheus' and 'Dancing Nymphs' I was constantly admiring, seems to have found the Fountain of Youth, for at 67 he is full of the fire of enthusiasms.

*Lens
Better
Than
Brush*

"But why dwell on the period of life which is a failure? I am home again, with bread and meat, hungry only for another tour of the salons of Europe. What the easel, the palette, the brush would not give me I have found in the lens, the shutter and the plate. If I do say it myself, a poor artist has become a good photographer. I am a worshiper now at the feet of Daguerre, who 24 years ago made the first permanent picture at the age of 50.

His death, 12 years later, robbed the world of a great factor in a new art, but the passing of one man has not retarded advancement. The portrait photographs of today are from a process discovered in '50, while eight years ago the introduction of the dry-plate made possible out-door views taken quite a distance from one's studio¹.

*Pictures
for
Minutes*

But for dry-plates I could not have accepted the commission given by The Banker—our Scribe—to make pictures of the buildings around Louisville designed to survive the ravages of coming years, a collection he desires for the book he is filling with a record of the meetings of the Now and Then Club.

"I have brought with me tonight prints from dry-plate negatives of the following: Court House, High School, Institute for the Blind, Marine Hospital, Cathedral, First Baptist Church, First Presbyterian Church, St. Paul's Episcopal Church, Walnut Street Methodist Church and First Christian Church, and the Louisville Hotel. It occurred to me that our record of '63 also should show industry, commerce, transportation and a typical residence. I have made photographs, in line with this thought, of an iron foundry, and the home, now in its 56th year, next to St. Paul's Episcopal Church.

*Double
Exposure
of the
Bachelor*

"To show our transportation system of '63—water and rail—I have made a view of our waterfront, with a steamboat, and of a train—with The Traveller of our Club in the foreground. Looking at it one would think we have railroad tracks running along the waterfront. I wanted to pose our Traveller naturally—he has plied the seven seas on steamboats and he has used the rail trains in every land that has them—so I did the unnatural thing in photography. I made two exposures on the one plate. The result is artistic and I am proud of it. Other pictures for The Banker's scrap-book of '63 include our busy water-front and two of Main Street—one looking east from Third and the other west from Fourth, the latter showing the building which is to be the home of the Citizens Bank at the northeast corner of Bullitt². I also got five of the wives to pose on Ladies' Night.

"I am so delighted with the double exposure of The Traveller that I intend to have it copyrighted under the act passed by Congress last year."

¹The hand photographic camera for plates was not perfected until 18 years after '63, the "kodak" snap-shot film camera following it seven years later.

²The Citizens' Bank's home, referred to by "The Artist" as being in the view down Main Street from Fourth, remained its home until the merger with the Union National Bank January 1, 1919, and removal to the Union's Offices—continued use of the building at the northeast corner of Bullitt and Main for over 55 years. During that period many changes in the exterior and interior were made, but as the years passed on, the investment in the banking house was reduced until it finally was carried at only one dollar on the bank's books. Twice a dividend was not paid to stockholders, so larger amounts could be applied to such reduction. The minute books show that in 1892, the bank contributed \$125 towards a new pavement on Bullitt Street to reduce the noise. In 1902 a fire wall, two feet high, on the east wall, was authorized and built.

*Street
Inherits
Noise*

While The Artist was displaying the photographs he had taken for my minute book, I was thinking of his reference to the "double exposure" of The Traveller. The Author was far from cordial to The Travelling Bachelor—very chilly since Ladies' Night. I looked for an "exposure" of The Bachelor soon. I was confident he was on the verge of leading a "double" life. The Artist is a prophet and does not know it.

The Artist: "I appreciate your compliments. They take away some of the sting my failure as a painter has left deeply imbedded. Before closing I want to pay a tribute to two men who in our century have made strides in picture development. This is the 50th anniversary of the first photograph on tin plates, made by Joseph Niepce, and the 24th anniversary of the first negative plate from which any number of copies of photographs could be reproduced, thanks to the perseverance of Talbott."

The Musician: "Our friend has led us into picture galleries and through photographic studios, but his excursions always need light, that of the sun, the moon and stars, or from gas jets, coal oil lamps and candles. His appeal must be to the eye. Mine is to the ear and calls not for such things. My violin touches the chords of one's heart, gives a message of delight to one's mind, creeps into one's soul, as divinely in darkness as in light. Turn out the gas and I shall prove it."

He reaches for the instrument that Ole Bull had christened for him while he took lessons from the great Norwegian two years ago, as The Lawyer extinguishes the burners.

A moment of hush. Then ecstasy. Strings and bow enrapture. He is playing a fantasie from the garden scene of Faust. I am carried off on the wings of Gounod's immortal notes to the land of Goethe's legend. I am under Marguerite's casement ledge. Mephistophocles invokes night to draw her curtain in aid to Faust's love-making. Marguerite is surrendering:

"Oh! how strange, like a spell,
Does the evening bind me!
And a deep languid charm
I feel without alarm,
With its melody enwind me,
And all my heart subdue."

An angel's sigh. A moment's hush. A murmur of applause. Animation arrested. I am back to Earth and Time is recording '63. A match flares up. The Lawyer is lighting the gas. Eyes blink. Eyes are misty. The Artist is congratulating the Musician. Two chairs are empty—not The Editor's and The Sportsman's. The Traveller and The Magician have stolen away. I am thinking of The Magician as Mephistopheles, The Traveller as Faust, The Author's bride as Marguerite. A tragedy impends. I am tempted to warn the Author. But—

The Musician: "If I have been able to give you pleasure, imagine the depth of my feeling when I heard the opera 'Faust' in London, on my way home from the continent last June. The first production was at the Theatre Lyrique in Paris four years ago when Gounod was only 41.

"My tour abroad was worth all it cost me—independent of the rare instruction I received—in hearing Rossini's 'William Tell,'

*Tin-Type
Days*

*Garden
Scene
of
Faust
on Violin*

*Magician
as
Mephisto;
Traveller
as
Faust*

*Heard
Lohengrin
and
Rigoletto*

Wagner's 'The Flying Dutchman,' 'Lohengrin' and 'Tannhauser'; Verdi's 'Rigoletto' and 'Il Trovatore' and in attending piano concerts by Rubinstein and Liszt ³.

"It is beyond me to imagine that such masters will have equals in the future ⁴. Still we know not what coming years may hold. There is certainly an indication in the present year that the untutored in music may perform on the piano, mechanically if not artistically, for a pneumatic piano-forte player has come on the market this year ⁵. And a Mr. Fenby was awarded patents some months ago on an instrument that is supposed to record the human voice and reproduce it. I will not believe that this can be done successfully ⁶.

*Negro
Melody
on the
Wharf*

"Just a word about Louisville, musically. Our ear is becoming better trained as the years fly by. I am sure that we are a music-loving city. Four music societies attest that ⁷. We have several song writers too. The war has interfered with negro singing to some extent, but our wharves still ring with their melody, most charmingly. I heard a chorus of roustabouts sing 'My Old Kentucky Home' down at Portland today, just as the Big Grey Eagle was pulling out for Henderson. It was soul-stirring, throat-gripping ⁸."

The President called on the Sculptor to conclude the night's session.

*Masters'
Places
Forever
Secure*

The Sculptor: "I shall detain you only a few minutes. The Artist, since that marvelous rendition on the violin, has accorded to music the pinnacle of Art, and I would concur save for a good memory. My trip to Europe gave to me distinct knowledge that Sculpture reached perfection long before Music. But the Venus de Milo was not made as a block on which to shatter violins, so why should The Musician and I quarrel? There is one point on which we agree. History will not repeat itself in the Masters of the Marble, any more than it will in the Masters of Music ⁹.

Our Lawyer-President had just finished a speech of thanks to the trio who has given us an unusual night, concluding with the announcement that to-morrow night would be devoted to Transportation and Communication with himself in the chair, when The

³Rossini was 71 in '62, having written "William Tell" 34 years before, during the year in which Rubinstein was born. Liszt had written his Hungarian Rhapsodies and had been retired two years as a Franciscan priest in Rome when "The Musician" was singing his praises. Wagner's "Tristan und Isolde" and "Die Meistersinger" were written after '63, as were Verdi's "Aida" and "Falstaff."

⁴Campanini was 17 and Paderewski three in '63; Ysaye was five; Jean and Edouard De Reszke 13 and eight respectively; Sousa had passed his ninth year; Victor Herbert was four; Gilbert and Sullivan had not collaborated in '63. The former was 27 and the latter 21.

⁵This musical instrument was the first to strike keys by pneumatic pockets.

⁶The real phonograph was not invented until 14 years later—by Edison.

⁷The Mozart Society was a vocal association with 100 members. It met every Monday night from October to June, giving one performance each month. The Musical Fund Society, made up of 40 resident musicians, was in its sixth year in '63, this orchestra giving the symphonies, oratorios and other compositions of the masters—five performances each winter, but due to the war no concert had been given in the winter of '62-'63 and none was given in '63-'64. The Orpheus and the Liederkranz were two German vocal societies, composed entirely of men, holding weekly rehearsals during the fall and winter months, and giving choruses, quartettes and "four-part songs."

⁸Foster wrote "My Old Kentucky Home" while visiting his relatives—the Rowans—near Bardstown, 11 years before "The Musician" heard that negro chorus at the Portland wharf.

⁹Bartholdi, who later made the "Statue of Liberty" in the New York harbor, was 29 in '63; Saint Gaudens, 15; Lorado Taft, three; Frederic Remington, two.

*Foster's
Visit to
Rowans*

Author, pale as death, stalked in and took the seat he had left while The Musician was in the midst of his address. Every one seemed to sense denouement. He opened his mouth twice and tried to give voice to his bewilderment. We heard a gurgle, as of a man drowning. The Doctor stepped to his side and gave him a pat on the shoulder. The condolence of all his associates went through The Doctor's arm in that gentle stroke of affection.

*Author
in Tragic
Mood*

This was the straw at which the Author grasped. It gave him strength to compose for our ears alone the last chapter of a story—begun as a Romance, ending as a Tragedy. He spoke without harshness. His words fell like tears. I could account for such calm only by the thought that training as a writer of books had given him the power to delineate character without emotion. Nevertheless I made a mental picture of a volcano, dormant only for the period of his recitation.

"They are gone—together! The Galt House bell-boy tells me that he helped him today to pack his clothes and the dress she left in his room on Ladies' Night; that he called in a hack for the trunk tonight; that she was waiting in the parlor for him; that they drove toward the Jeffersonville ferry. They must have caught the last boat over. I did not try to follow. They are aboard the Indianapolis train by now, I am sure. The robbed has turned robber. The one he loved went away with another a long time ago. She was not his wife. That was different. He was robbed but not of a wife. I have been robbed of my bride. He began to lay his plans to rob at that Thanksgiving party. He wanted this Club formed to help while away long December nights. It was she who most helped along the plan. Now they are gone—together. His money dazzled her. I recall that she resented our having to furnish our home on credit. I am going away—not to try to forgive or forget—just going away. Have our furniture-dealer friend send for the bridal suite and credit my account with what he thinks right. Some day I may send him the money. I am going away—going away."

*Bachelor
and Bride
"Elope"*

He broke and was still quietly sobbing, head bowed, as we led him to the street. The Preacher called a carriage and took him home. The rest of us went home, too, but to our wives. Fifteen homes were lighted far into the night, as the story was repeated to 15 wives. Fifteen wives blamed the woman, if what mine said is a criterion and 15 husbands blamed the man, if what I said is a criterion. I am glad The Editor was not among us tonight. I hope the Democrat and the Journal will not publish the story, if they hear it. I wonder what became of The Magician. I wonder who will get the smoking jacket The Bride has been working on as a Christmas gift for The Author.

*Wonder
Who Will
Get
Smoking
Jacket?*



The "Nashville" Train in '63

Post and Travel Night

TRANSPORTATION AND COMMUNICATION
ARE INTERESTING SUBJECTS

Thursday Night, December 10, 1863

THE Now and Then Club elected me its Scribe. Since the revelations of today, I feel like the Club's Pharisee—self-righteous and censorious. Let the three letters read to the meeting to-night expose my spiritual nakedness:

*Scribe
as
Pharisee*

From The Author (dated to-day): "I have done my wife and The Bachelor the greatest injustice. Neither deserved the hell-born suspicion I nursed before you last night. My wife was at home when The Preacher brought me from the Club. She has not seen The Bachelor since Ladies' Night. The dress she changed to the Japanese kimona was delivered by a Galt House bell-boy next morning, after I had gone to the library. I was too proud to ask about its return. If I had come home first, instead of going to the Galt House last night, I would have known the truth. My exhibition of damning distrust would not have been made. But out of the ashes of that despair there has risen a new spirit of devotion to my fellowman, and adoration for my life-mate outweighs all other emotions. My wife has been in tears from the moment of my confession of lack of faith and insists that we go away until the voice of scandal shamelessly made vibrant by me shall have been stilled. We are leaving on the Nashville train this afternoon. I shall devote my remaining years toward amends.

*Author
Tries
to Make
Amends*

"Please forgive me, my associates, and tell The Bachelor that I believe him to be the Prince the women all think him. That bell-boy

should be discharged for lying, although I realize now that I was so blinded with jealousy that my questioning was like the lawyer leading the witness. I may have scared affirmative answers out of him. I have arranged with a relative for the money to pay the furniture man. I have a new smoking jacket to wear on the balmy Gulf coast nights. I am sending this by The Preacher, who sat through the night with us and showed me new paths."

*Jealousy
Blamed*

From the Traveller (dated last night): "I came to the meeting tonight, fully expecting to tell you all, in a little farewell talk, of the great joy that had come into a life rather barren of joy for the past 13 years. But the longer I remained the more timid I became about disclosing to a body of men—even if all are my good friends and well-wishers—the secret that overwhelms me with ecstasy. When the gas was turned out and The Musician began on his violin, the opportunity was mine to escape unheard and I did. To my surprise I found some one following. It was The Magician. He walked with me to the Galt House and feeling brave enough to tell one man, I revealed the great sequel to my life romance.

"Now I'll tell it to you on paper: On my entrance through the Golden Gate a few weeks ago, returning from Japan, I decided to try to learn something about the girl who had promised to marry me 13 years ago and then flown to California with a gold hunter. It was a brazen thing to do, but the end has justified the means. I found in Santa Barbara, her uncle, who had settled there after the Mexican war. He had kept in touch with her. Her husband had died two years before. She was teaching school at San Diego. When I reached Louisville I wrote to her and re-affirmed my love, begging that I might come to her for a long-delayed marriage.

*Bachelor
Has Big
Secret*

"This afternoon I found her answer in my key-box at the hotel. It had come yesterday, in time for me to have caught a train for the West this morning. But one of the bell-boys forgot to deliver it to me, carried it all night in his pocket, and then was afraid to bring it to my room before breakfast. I was so infuriated over the 12 hours' loss in departing that I hunted the boy up and gave him a good scolding. He became surly and I guess I would have slapped him had it not occurred to me that all was sunshine for me now, and after waiting 13 years I could afford to overlook 12 hours' interruption of my plans. I had an instantaneous change of heart toward that bell-boy. I started to hand him a dollar, but he jeered, and turned away. I went upstairs and began packing—whistling the wedding march all the while.

*Bell-Boy
Retards
Joy*

"You have guessed long before now what her answer was—'Come, my only love, and take me to the dear old Kentucky home I should have shared with you long, long ago.' I feel like a score of years had dropped from my shoulders. I am walking on air. Ever since I wrote to her my interest in life has been multiplied an hundred times. I felt a new tenderness for all women because they were of her sex. The Thanksgiving dinner and the Club's Ladies' Night brought me happiness in seeing all of you so happy with your wives. Both times I was your host I painted mental pictures of the hour when I would not be the odd man. I hid as best I could my longing for a life like all of you were living, but I must have dropped the mask frequently before The Author's bride. Every time I saw her I imagined myself looking upon the girl of my dreams in that California city. I verily believe The Author got jealous and The Banker suspicious. If they did, they have re-kindled their respect for me by now, I am sure.

*Will Wed
the Girl
of His
Dreams*

"I am writing this at the Jeffersonville depot, while awaiting the delayed departure of the train that will carry me on the first lap of my

*To Japan
and New
Kimonas*

journey to bliss forever more. On all my future travels I will get steamer and railroad tickets for two. Our honeymoon will be spent in Japan, where I can buy another kimona for the sweetest of all brides. Then back to Louisville. Until that happy hour, good-bye, good friends. God bless you."

From the Magician (dated last night): "I am playing a good joke on The Author. He laughed at my bag of tricks before the Club a few nights ago and I intend to get even. Tonight as I walked to the Galt House with The Bachelor and heard his arrangements to leave for the West to bring back a wife, I conceived the idea of using his departure to increase the jealousy of the man who gave my sleight of hand a merry chuckle. I thought I noticed his irritation over The Bachelor's attention to his bride last Monday night. The cards never fell into my hands in better suits.

*Magician
Conjures
Pandora
Box
of Hate*

"Just as I imagined, The Author hurried to the hotel, and fairly flew up to the Bachelor's room. I nabbed a bell-boy and bribed him to lie to The Author on his return to the lobby. The eagerness with which he accepted the commission leads me to believe that he dislikes either The Author or The Bachelor. He knew of the dress the bride had left in The Bachelor's room during Ladies' Night after changing to the kimona, so he volunteered to trim the fabrication with tissues about helping The Bachelor to pack the dress in his trunk, and about the bride meeting him in the parlor for a hurried trip to the ferry.

"I had not purposed administering a concoction nearly so bitter. I had in mind a dose that would send The Author scurrying after The Bachelor's hack headed for the bride's home; but the bell-boy had added such daring drops to the poison cup that I whispered approval and pushed a five dollar bill in his open hand just in time to dart behind a post and watch The Author gulp down the slimy potion. He shrieked a dozen questions at once, heard their answers as if groping in a blinding storm, went pale as a ghost and ran from the building. I followed at a safe distance, and was horrified to see him go straight to the Club. I lost my nerve completely; wouldn't dare head him off and disclose the truth.

*Bag of
Tricks
Discarded*

"I am all remorse. I have come back to the hotel to write this letter to those I have treated so outrageously. The Author was right. My tricks are base. I am quitting town, leaving on the mail packet for Cincinnati at noon tomorrow and thence on East to try to get some honest work. I am tired of tricks. The bell-boy will take this to the Club President."

As Secretary, it fell to my lot to read the letters to the other members. "Hanging by the neck until dead" couldn't have choked me much more. I felt my guilt and I deserved the sentence. Especially when I reached The Traveller's reference to my suspicion, did the noose tighten to the point of suffocation. I reckon my associates thought I had developed a terrible cold most suddenly, as I resorted to coughing fits in an effort to shield my confusion. I was never quite as glad to begin recording minutes. I wanted the subject changed as soon as possible.

*Lose
Three
at One
Clip*

The Lawyer (our Historian-President): "Rather severe jolt to our membership—losing three at one clip. Of course The Bachelor-Traveller is to be heartily congratulated. The Author may profit by the experience—write books with greater reader appeal. But I must say The Magician has a queer sense of humor. While in doubt as to what havoc he has wrought, he will suffer, I opine. When he hears the facts, the pangs of conscience must increase in severity. I suggest that a copy of The Bachelor's letter be sent to The Author as soon as The Scribe learns his address.

"It is a singular coincidence that our session to be devoted to Communication and Transportation should have had a prelude introducing three letters that tell us of trips by trains north to the west and to the south and by a boat to the east. Our volunteer expatriates have not slighted any one of the four points of the compass in their wanderings. The Author displayed real pride—the pride all Louisvillians feel—in taking the Nashville train. 'Ellen N,' as we now affectionately address her, began to have growing pains three years after her corporate birth, and during the past decade has stretched into a giantess. Four years ago she finished laying her twin rails on beds of ties all the way from Louisville to Nashville, giving her a body 185 miles long. During the half-score years and since '59 she has added arms—one reaching 37 miles to Lebanon, Ky., the other 46 miles to Memphis, Tenn. Of slightly unequal length and touching the main form at points far removed from the location of the human shoulders, these arms might be classed among the deformities. Nevertheless her figure lends itself most gracefully to wearing many styles of trains, especially freight and passenger. Let's hope that the gold in her purse may pile high enough for her to become a centipede, with iron and wooden legs in all directions and that as maturity comes on her curves may be reduced¹."

*Ellen N.
Begins
Giantess
Career*

The Doctor: "I want to do a little hoping myself—that in the remainder of his address The Lawyer will discard physiological similes. He makes of our railroad with feminine nomenclature, a biped one moment, a distortion the next and finally an insect with an hundred pedal extremities."

*Biped
to
Centipede*

I see quite clearly that I must make a deep study of medico-chirurgical lexicography before The Doctor begins to knock me silly with syllables on the forthcoming medical science night.

The Lawyer: "All right, Doc! The only other railroad coming into our city's limits is the Louisville and Frankfort, sometimes called The Lexington and Ohio, as the rolling stock of the line from Frankfort to Lexington is jointly owned with the rolling stock of the Louisville and Frankfort. The combined mileage—94—was narrow gauge, (4 feet 8½ inches) until last October, when on orders from the Federal government the rails were spread to five feet to be uniform with all

*Just One
Other
Railroad*

¹As the Louisville & Frankfort railroad is now a part of the Louisville and Nashville system, the L. & N. has the distinction of being the only railroad operating in Louisville when the Citizens Bank was started that continues to serve this community as does the bank as a part of the Citizens Union National Bank. President Wible L. Mapother, of the L. & N., is a director of the Fidelity and Columbia Trust Company, which is in common ownership with the Citizens Union National Bank. During the War Between the States, new construction was halted, but thereafter extensions went forward with great rapidity. With only 268 miles in '63, the L. & N. in 1923 is one of the greatest railroad properties in the world, with over 5,000 miles operated. In '63 it owned 42 locomotives; to-day, 1300; in '63, 18 passenger cars; to-day, 860; in '63, 272 freight cars; to-day 54,600. In '63 it burned wood in making steam and used a cord for every 36 miles. It now uses 3,300,000 tons of coal a year and pulls with the steam thus made 49,000,000 tons of freight, with an average haul of 301 miles, and carries 13,000,000 passengers an average journey of 52 miles. The hope of "The Lawyer" at the "Now and Then Club" meeting in '63 that 'Ellen N's' curves might be reduced indicates that he must have been on L. & N. trains often, and makes a fact of what has been considered a legend in L. & N. reminiscent circles: That the construction companies which laid out the first tracks of the road put in many curves so the engineer could look back and see if all coaches were still hanging on. James Guthrie was the president of the L. & N. in '63. Milton H. Smith, who served longer than any other man as its President, went with the road as freight agent three years later. The L. & N. office in '63 was at the northwest corner of Bullitt and Main Streets, immediately across Bullitt from the Citizens Bank, just organized. The Ticket office was at 210 Fourth and the depot on the south side of Broadway, between Ninth and Tenth.

*L. & N.
Legend
Becomes
Fact*

*First
West of
Allegheny*

roads in the South. The Lexington and Ohio Railroad was chartered nearly 34 years ago—to be exact January 27, 1830. It was the first railroad west of the Allegheny Mountains, only four years behind the first railroad in the United States².

"Each of our sister cities across the Ohio has a railroad—the Louisville, New Albany and Chicago—New Albany to Michigan City, 288 miles; the Jeffersonville and Indianapolis, between the cities named, 108 miles. The river is as certain to be spanned near the Ohio Falls as we are meeting here, permitting northern trains to enter Louisville and I expect my grandson to live to see at least two bridges connecting the three Falls Cities³. Both Indiana lines will have to change their roadbeds from narrow to 'standard' for an interchange of cars.

*Primitive
Travel*

"I have reversed the order of sequence in my talk on Transportation. I should have started with the ox, the camel and the horse, first as bearers of burdens on their backs; next with them hitched to sledges, then to carts; or begun with the use of our rivers and seas by primitive man floating on logs, then paddling canoes and next using sails on rafts. It is a far cry from those land and water modes of travel to the stage-coach for passengers and the prairie schooner for freight, and to the sailing vessels for both. But the century our history is made in has measured strides in seven-league boots for transportation advancement. The first line of stage coaches in the colonies ran between Philadelphia and New York City, less than a century and a decade ago, the journey requiring three days. Today the United States has over 30,000 miles of railroad, while 20 years ago it had one-eleventh of that mileage. As horses and coach give way to steam railroads, the sailing vessel is giving way to the steamboat. Today the world has about 2,000,000 tons capacity in steamships to 15,000,000 tons in sailing vessels. In a few years the ratio will be reversed.

*Sails
Versus
Steam*

"The first steamboat on the Ohio River made the trip to Louisville in 1811. Twenty-seven years elapsed before the first steamship crossed the Atlantic Ocean. Fulton is credited with being the first to apply steam to the propulsion of vessels—his 'Clermont' navigated the Hudson at a speed of five miles per hour, but we Kentuckians believe our own John Fitch, of Bardstown, antedated Fulton many years in this discovery⁴.

"Louisville is destined to greatness as a trade center, with its water and rail arteries of commerce. Our steamboat lines embrace continuous service to Cincinnati and Pittsburgh, to Evansville and Henderson, to Cairo, Memphis and New Orleans; to Nashville and

²The President of the Louisville and Frankfort and Lexington and Frankfort—called in combination "The Lexington & Ohio"—was Edward D. Hobbs. Some of the original roadbed of this line was made of solid limestone sills laid like the cross ties of today, with iron strips imbedded for rails. This construction was expected to last forever, but Jack Frost reached down and twisted iron and stone out of shape. The depot of the road to Frankfort was on the south side of Jefferson, between Brook and Floyd.

*The Ohio
Waiting
to be
Bridged*

³If the '63 Club's Historian could see Louisville's three bridges now with a fourth seriously discussed he would feel that his prediction was far from optimistic. Those bridges have brought to Louisville terminals since '63 the Pennsylvania, the B. & O. S.-W., the Monon, the Southern and the Big Four railroads, while the continued development of Louisville has brought into the city from the south and east four other lines—the Illinois Central, the Henderson Route, the Chesapeake & Ohio and the Southern.

⁴The first passenger steam turbine ship was the "Edward VII" in 1901. The first oil-burning steamship built in the United States was the "Nevada" in 1902.

Clarksville. The Louisville and Portland canal is proving its increasing value to river shipping. It has been operated by the government for several years⁵.

Canals and tunnels are absolutely necessary in transportation expedition of this date, although both are of ancient origin—canals dating back to 2000 B. C., and tunnels to early Egyptian history. This is the 60th anniversary of the commencement of the Caledonian Canal in Scotland⁶. The Mont Cenis tunnel, 7½ miles long, was begun six years ago.

"While steam has annihilated distance where length of journey and shipment is involved, the horse remains king of the shorter routes. What could we do without him on our street car line from Portland to Twelfth Street, or on our three omnibus lines⁷? With the growth of such traffic it is a good thing a horse-shoe machine has been invented⁸. The introduction of the bicycle eight years ago has assisted in the solution of our down town transportation problems⁹.

"We may look for many improvements in transportation. The future has a habit of withholding its secrets from man. There are some who believe we will ride in the air and recent balloon adventures lend strength to the thought. Last year a man named Glaisher went nearly to heaven in one, at least he got 29,000 feet on such a journey. Four years ago John A. Wise flew from St. Louis to Henderson, N. Y. Month before last a fellow named Nadar ascended with 14 persons in the first balloon with a steering apparatus¹⁰. As far as I am concerned, I expect to stay on earth or water for my travelling¹¹."

*Canal
Helps
Shipping*

*Nadar's
Balloon
Ascends*

⁵The canal here was finished in 1830, after four years of construction. The Louisville & Cincinnati Packet Co. began business nine years before the Louisville Canal was finished. It is the only river company operating a line of steamboats in '63 that is "still doing business at the old stand" in 1923—102 years old.

⁶The Suez Canal was opened six years after '63 and the Panama Canal a half century after '63.

⁷The street car line of '63 was known as the Louisville and Portland Railroad Co., running horse cars every ten minutes from Portland to Twelfth Street, fare 10 cents. Connection was made at Twelfth with omnibuses, the route of which was up Main Street to the Jeffersonville Ferry and then on up Main to "Butchertown." The three omnibus lines that started from Main Street had half-hourly schedules. All charged 5 cents. The one leaving from Third and Main went down Main to Eighth, to Chestnut to Fourteenth and return. The one from Fourth and Main went out Fourth to Cedar Hill and back. The one at Sixth and Main had a route up Main to Third, to Broadway to Floyd to Chestnut and "home base" again.

⁸The first electric railway in the United States began operation 16 years after '63. Five years later Cleveland, O., had the first public electric cars for city streets. Four years after that the first standard electric railway was put in commission at Richmond, Va.

⁹The bicycle mentioned by the Club's Historian was a "high-wheeler." The rear-driven chain "safety" bicycle did not come out until 21 years later and it was six years after that before bicycles were equipped with pneumatic tires.

¹⁰Santos Dumont, the airship inventor in 1901, was not born until 10 years after '63. He sailed around Eiffel Tower in Paris the year his invention was announced. The Wright flying machine was perfected in 1906. Wilbur Wright was born four years after '63 and Orville Wright was born four years later. The first flight in an airplane over the Alps was accomplished in 1910. Glenn Curtis' hydro-aeroplane was introduced in 1911. Curtis was not born until 15 years after '63.

¹¹"The Lawyer-Historian" of '63 wanted to stay on land or water, but he must have capitulated to the passenger elevator, which was invented two years before '63. If still alive five years later, he doubtless felt greater security than formerly even on trains or land as it was in '68 that Westinghouse much improved railway operation with his air brake. I wonder if he ever consented to attempt slumber on night trains. The sleeping car had been in use in some parts of the country for seven years when '63 rolled 'round. He who appeared so cautious in '63 about the modes of travel doubtless has a grandson now who is entered in all the auto races. The first practical "horseless carriage" came into use 26 years after '63. However, the pneumatic tire dates from 1845. Goodyear, first vulcanizer of rubber, died three years before '63.

*Horse
Car
and
Omnibus*

*Dawn of
Auto Age
Years
Away*

*Lens
Better
Than
Brush*

The Teacher: "As the Club's Prophet I want to predict more progress in transportation during the next 60 years than during the past 600 years. If I had the real power of the prophets of the Bible, I would present to you a vision of the new vehicles in which my grandson will ride, as the same new moon of tonight looks down upon him 60 years hence—in the air, on the land, and on and under the water. I believe the scientific romances, as the scholars now classify such books, will then be scientific truths."

*Pictures
for
Minutes*

The Lawyer: "I must maintain the reputation of my profession by securing tonight the title of longest talker of the Club, even if we adjourn an hour late. Communication down to 19 years ago, when Prof. Morse sent the first telegram, was confined to written messages, delivered by hand, with post-horses, stage-coaches, railroads and steamboats the media.¹² Today the world has 100,000 miles of telegraph lines. As the telegraph sends messages for us by wires across the land, so we may soon perfect the system that will enable us to transmit inquiries and answers across the ocean¹³. If we can tick off dots and dashes as messages through wires, perhaps some other day we may actually talk through wires¹⁴.

"For a long time, however, the great part of our communication must be by letter¹⁵. The post office will continue in business. Let us not, in our eagerness for rapid advancement, discount that fact too much. Remember that it has only been a hundred years since Benjamin Franklin was serving as the first Postmaster General of the United States. Remember that postage stamps were not invented until 1840, and were not adopted by our Government until 16 years ago. Remember that mail-sorting on trains, to render faster service, was tried for the first time last year. Remember that carrier delivery of mail in big cities began only this year. There is a lot of improvement necessary in our postal system before the service will approach perfection¹⁶. We can point with pride even now to a three-cent letter postage rate—one-half ounce or fraction, in all parts of the country, the Pacific Coast rate of 10 cents for letters having just been abolished.¹⁷

*Double
Exposure
of the
Bachelor*

¹²Ten years before '63 Ginti, an Austrian, invented duplex telegraph and 10 years after '63 Edison announced quadruplex telegraph. Marconi invented wireless telegraphy in 1896. He was not born until 11 years after '63. Radio development could not have been dreamed of by the wisest prophet of the "Now and Then Club."

¹³The first Atlantic cable was laid five years before '63, but it broke within a few weeks and it was three years after '63 before connection between the United States and Europe was permanently established. Cyrus W. Field, the cable pioneer, was 44 years old in '63.

¹⁴The telephone invention of Bell startled the world 12 years after '63. Bell was 16 years old when the Club was meeting in December, '63. Collins' discovery of wireless telephony came in 1906.

¹⁵The first practical typewriter, an invention that has been the greatest boon to postmasters and postal clerks in improving addresses on letters, was introduced five years after '63. The minutes of the directory of the Fidelity Trust Company, which was merged with the Columbia Trust Company, under the title Fidelity and Columbia Trust Company, and which is now affiliated with the Citizens Union National Bank, show that during 1883 the first typewriter was purchased by it, just a year after the Fidelity began business as the first trust company West of the Alleghenies.

¹⁶The box delivery window at the Post Office, at Third and Green Streets in '63, was kept open until 9 o'clock at night. The general delivery window closed at 7 o'clock. Soon after '63 all the larger cities instituted carrier delivery. The Post Office at Fourth and Chestnut was occupied in 1892.

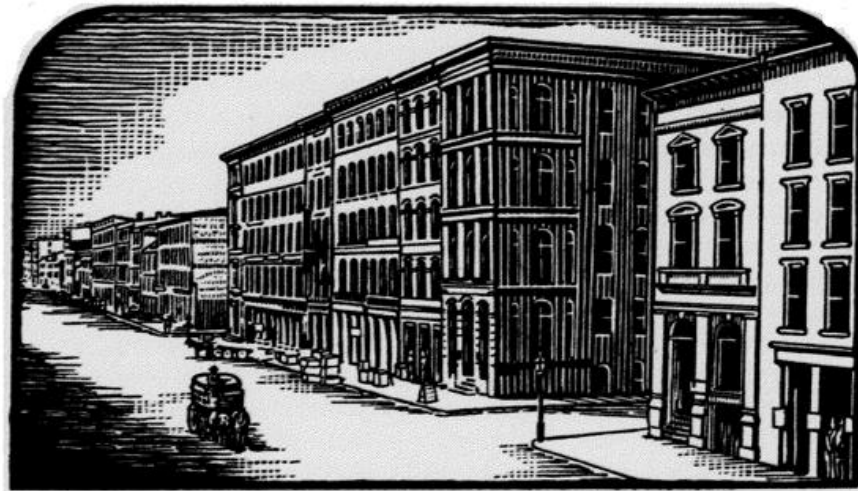
¹⁷Special delivery stamps were not sold until 22 years after '63. The Rural Free Delivery system dates from 1896.

*Street
Inherits
Noise*

"Husbands who fear reproach from their wives because of the lateness of the hour, may save their hides by repeating the three letters read into the minutes tonight. Then all will be forgiven, I am certain."

I reminded the Club that tomorrow night will be devoted to Finance. I carried with my voluminous notes of the night, the original letters from our runaway members to show to Mrs. Banker. As she read them, she forgot to scold. Being The Scribe for the Now and Then Club has its compensations.

*Scribe
Evades
Wife
Scolding*



Main Street in '63—Showing Citizens Bank Building at Bullitt

Finance Night

INTEREST RATES AND LEGAL TENDER MIXED
WITH BANKING HISTORY

Friday Night, December 11, 1863

*Weather
Shuffles
Cards*

MY associates in the Now and Then Club paid me a great compliment by coming out to-night in the most disagreeable spell of weather we have had this winter. Every member was present, with the exception of the three who "resigned" by letter last night. The Editor is back from Frankfort, as the Legislature adjourned over Saturday and Sunday. The Sportsman returned with a big deer and has invited us to a supper-meeting at the Louisville hotel tomorrow night when he and The Doctor are to share honors on the platform.

Perhaps all came because they wanted to see how I as Chairman and Secretary could fill the dual roles. That is easy. I presided without making notes, and am now recording the "minutes"

*A Deuce
of a
Night*

¹The Daily Democrat thus describes the sudden change in the weather: "From the delicious days and nights we have just experienced, which were all that the poets and cooing lovers and romantic maidens could wish, and which rivalled the best styles of Italy, as seen and described by voyagers to that land of statues, it has changed first to fog and smoke, then drizzling rains and then torrents, followed by slop and mud, bringing into requisition cork-soled boots, rubbers and umbrellas. The rain continues to fall and its pattering on our window panes is a melody sweeter than that of the zephyr when its fair fingers touch the Aeolian harp, for it tells of a rise in the river and of reduced prices in coal, by which hundreds of homes are to be made cheerful and hundreds of little ones comfortable when the Northern blasts shall come."

at home. Before turning out the gas, I am trying to capitalize my memory for the facts and figures injected in the programme. My speech ran about as follows:

The Banker: "First I want to announce that the Legislature today granted to the Citizens Bank a charter to begin business, thus forging the final link in the golden chain that will bind our financial institution to the business and professional life of Louisville for many scores of years, I hope.

"As all of you know, the Citizens Bank is to occupy the building at the northeast corner of Bullitt and Main Streets where the Branch of the Southern Bank of Kentucky, which was chartered February 20, 1839, is now winding up its affairs. The deed to this property was made to our predecessors by Kentucky's immortal Henry Clay, who died 11 years ago, a short time after the passage in Congress of his omnibus bill, which certainly postponed the war ten years. I can but feel that the spirit of the 'Great Pacificator' will yet hover over our fair land and help bring constructive order out of bloody chaos. We who are financially interested in the success of the Citizens Bank feel that occupancy of a structure on real estate once owned by the man who 'would rather be right than President' presages a future along lines of progressive conservatism².

"Louisville will continue to have ten banks—with the Citizens Bank succeeding the Branch of the Southern Bank of Kentucky. Besides the Citizens Bank, these are: Bank of Kentucky, Bank of Louisville, Branch of Commercial Bank of Kentucky, Franklin Bank of Kentucky, Merchants Bank of Kentucky, Northern Bank of Kentucky, Mechanics' Bank, First National Bank, People's Bank. We have two savings banks—the Jefferson Savings Institution and the Louisville Savings Institution. Ten firms are doing a private banking business while the German Insurance Company adds banking to its activities³.

"Mr. Belknap, who is to be the president, and Mr. Barrett, who is to be the cashier, of the Citizens Bank, have been serving in those positions with the Branch of the Southern Bank of Kentucky⁴. With such pilots the good ship 'Citizens Bank' should ride the financial seas 'full steam ahead.' "

Here The Editor interrupted with the remark that the stockholders of the Citizens Bank deserved great credit for starting a bank during such a period of unrest and dissension; that the step would have a most salutary effect on business in general; that he predicted great success for the institution; but he did want to offer one suggestion: Why not get the banks of Louisville and Kentucky together for petitioning the present session of the Legislature to pass a law permitting banks to charge a little more than six per cent, on loans, as South Carolina and Georgia banks are receiving seven per cent; Alabama, Louisiana and Texas, eight; and Wisconsin and California, ten. He said that rising costs of all commodities justified such an

²The year the Citizens Bank began business was the 60th anniversary of Henry Clay's entry into political life as a member of the Kentucky Legislature; 1923 is the 60th anniversary of the Citizens Bank's entry into the financial life of Louisville—a coincidence as to three-score-year periods.

³There were eight insurance companies in Louisville in '63. Only two have survived—the Kentucky and Louisville Mutual Insurance Company, which carries the same name today, and the German Insurance Company, which is now known as the Liberty Insurance Company. The latter did a banking business in '63, the banking department later becoming the German Insurance Bank, which changed its name to Liberty Insurance Bank a few years ago.

⁴The Branch of the Southern Bank of Kentucky had \$1,619,171 in gold and silver on hand when it liquidated.

*Golden
Chain's
Final
Link*

*Deed
from
Henry
Clay*

*Belknap
and
Barret*

*Million
and Half
in Coin*

advance in interest rates and pointed to the fact that the last session of the General Assembly had authorized the Kentucky University to "loan its funds at not exceeding ten per cent conventional interest."

Continuing, I said: "The Editor is right about the interest rate, but being a matter of such vital policy, my superiors in the Citizens Bank are the ones to handle it. When it is considered that less than six months ago, at a sale, shares in the Bank of Kentucky and the Bank of Louisville sold for \$96 each, the faith of the Citizens Bank stockholders in putting up \$100 for each share is to be commended. However, as the total money in circulation in the United States, according to the last census in 1860, is over \$442,000,000, a per capita circulation of \$13.85, the Citizens should get its share of deposits. If the growing balance in the state Treasury is a criterion, our inauguration is at a propitious time. October 10, 1860, the state Treasury balance was \$126,548; same day, '61, \$280,111; same day last year, \$459,708; and October 10 just passed, it jumped to \$808,387. Another good omen is that the United States now has 293 savings banks with deposits of \$206,235,202⁵.

*Growing
Treasury
Balances*

⁵The Citizens Union National Bank, a consolidation of the Citizens National Bank and the Union National Bank, dating back to the Citizens Bank, which received its charter December 11, 1863, was 60 years old on December 11, 1923. From December, '63, to the merger with the Union National in December, 1918—55 years—the Citizens Bank had five presidents: W. B. Belknap, '63 to '71; John G. Barret (cashier from '63 to '71), '71 to '88; W. R. Ray (director in '71 and vice-president early in '88), '88 to '98; H. C. Rodes (clerk in '73, teller in '74, cashier '76 to '88), '98 to 1916; S. B. Lynd (teller in '91, assistant cashier in '98, cashier 1900 to 1913, vice-president 1913 to 1916), 1916 to merger with Union. For several years after the Citizens Bank's beginning, the President did not devote all his time to the position; therefore he received a small salary, Mr. Belknap's being \$600 a year. Cashier Barret drew at the rate of \$4,000 a year for the first six months in '64. In June, 1864, this was increased to \$5,000 per annum. Gavin H. Cochran was the first man to serve as vice-president, but the Citizens managed to get along its first four years without a vice-president. Now the Citizens Union has five vice-presidents. Benjamin L. McDougall was the first to be a bookkeeper in '63, serving to '71, when he became Cashier, remaining five years. R. H. Courtenay was the first to be teller in '63. Albro L. Parsons was the first to be assistant bookkeeper in '63. Thos. J. Wood was the first to be messenger in '63, becoming teller in '71. Two months after the Union National was organized in October, 1889, Thos. J. Wood became teller, succeeding W. P. Frederick, who became cashier of the Union as successor to E. H. Conn, resigned. Besides Messrs. Barret, McDougall, Rodes and Lynd, as cashiers of the Citizens, other to serve in this capacity were Oscar Fenley (later President of the National Bank of Kentucky), Wm. Edmunds, Percy H. Johnston (now president of the Chemical National Bank of New York), Frank Dugan (now vice-president of the National Bank of Kentucky) and Joseph M. Zahner, who became cashier of the Citizens Union upon consolidation. Mr. Zahner held the position of correspondent of the Citizens in '96. Hugh P. Colville served as vice-president in 1917-18. Webster Moore served as assistant cashier of the Citizens Bank and continued in the same position with the Citizens Union. Edmund T. Meriwether, who was with the Citizens, is now the assistant vice-president. The first death among the Citizens' original directors was that of Chas. Ripley, early in '66. He was succeeded by E. G. Wigginton. R. S. McKee was added to the board in '68. M. Kean became a director in '69, but resigned the same year and was succeeded by John Bull. Arthur Peter took the place of Mr. Wigginton in '69. James Todd joined the board in '70 and continued until his death, when his son, James Ross Todd, succeeded him, remaining a director until the merger with the Union. He has served ever since the consolidation. The directors of the Citizens were not paid fees for board attendance until '92 and then only \$2.50 each, if not over five minutes late. The Editor's suggestion made on the Finance Night of the "Now and Then Club" in '63 that the Legislature be asked to pass a law allowing banks to charge more than six per cent interest has not been acted on during the 60 years of history since that day. The Citizens and the Union and the Citizens Union have prospered and kept well within the law. When "The Editor" proposed a change in interest rate, the Daily Democrat and The Journal were charging nearly as much for one copy of the paper as the Citizens charged as interest for an entire year on one dollar. The Citizens earned and paid a dividend of three per cent at the end of

*Fifty
a Month
for Bank
President*

*Train
'Em for
Gotham*

*Directors
Get Fees
When on
Time*

"The legal tender laws of Congress will correct the present fluctuations in paper money, immediately after the end of the war. You may infer from this that I expect the Federal arms to be victorious. With all due apologies to Johnnie Reb, I certainly do feel that way about it. The immediate justification that I have for this belief is found in President Davis' message this week to the Confederate Congress, in which he does not seek to hide his despondency over the losses of Vicksburg and Port Hudson. He is worried over the unfriendliness of European nations and speaks of the marked partiality of Great Britain in favor of the North. Confederate finances are a source of trouble to him. He recommends taxation instead of the further sales of bonds or issue of treasury notes. He concludes by saying that 'the only hope for peace is the vigor of our resistance.' Gentlemen, the war may last two, three or four years more, but '63 has turned the tide of battles in the North's favor, and the North will win."

*Davis'
Message
Chills
South's
Hopes*

As I made this prediction, our good old soldier in grey had to bite his lips and hold with both hands to the chair to keep from shouting his disagreement and adding force to it by jumping to his feet. Before we began to-night's session he told me that he had received information from a secret, but friendly, source, that his heated remarks before the Club a few nights ago had reached the ears of the Provost Marshal in some mysterious manner, and that he was on "the mourners' bench" until the storm blew over. I reckon that warning held him in subjection to-night.

*Provost
Marshal
Hears of
Reb Talk*

I concluded my talk with these historical data, arranged about as follows: "Gold and silver was first mentioned as money in 1920 B. C. Over 11 centuries later, or in 869 B. C., gold and silver were first coined by Phidon, ruler of Argos. Money was coined at Rome by Servius Tullius in 578 B. C. In 266 B. C., silver money was first coined. Gold was coined at Rome in 206 B. C., and 74 years before the Christian Era, the Romans possessed gold mines in Asia Minor, Macedonia, Sardinia and Gaul and silver mines in Spain.

"The organization of banks began eight centuries after Christ turned the money-changers out of the Temple. In 808 A. D., Lombard Jews established a bank in Italy and 350 years later the Bank of

*Origin
of Banks*

the first six months of operation, June 15, 1864. Starting a bank in such strenuous times called for sincere fundamentals and wise policies, and their faithful administration. The Citizens was therefore builded on a rock and withstood from the very beginning all financial storms. My granddad, "The Banker" of the Club, looked on the bright side of business, even if he did have gloomy thoughts about The Club's "Bachelor," and seeing good omens in the Kentucky treasury's advancing balances, in the per capita circulation and in the growth of the savings bank, his optimism was justified by results. The deposits at the Citizens less than six months after starting were \$178,094.28. The Citizens Bank became a National institution in '74 and joined the Louisville Clearing House a year later. The capital stock was increased to \$500,000 in '80. The Citizens Bank building at Bullitt and Main Streets, which property dates back to the Henry Clay deed, is still standing, remodelled very slightly since '63. The Citizens Bank began business with only four directors. The Union National Bank's first board, October 2, 1889, had 13 members. The Citizens Union National Bank now has 20 directors. I have been able to compile a few facts about five of the Union National's original directors as related to '63, when the Citizens Bank was founded. George W. Swearingen, the first president, was still a resident of Bullitt County at the age of 25; John G. Roach, who was born at Campbellville, was 18, and serving under Gen. John H. Morgan in the Confederate army. He moved to Louisville in '69. Joseph T. O'Neal was living at Versailles at the age of 14, coming to Louisville in '73. John Doerhoefer came to Louisville in '62 at the age of 13. Wm. P. Otter in '63 was a bookkeeper with Otter & Allen, wholesale grocers at Sixth and Main, at which intersection the Union National opened its doors 26 years later. The Union National Bank from its first day, October 2, 1889, was successful. Up to the merger five years ago with the Citizens National it

*Thirteen
Directors
not
Unlucky
Number*

*First
Bank
Notes*

Venice was started. In 1190 the Jews became the principal bankers of the world. The oldest bank is the Bank of Barcelona, established 91 years before Columbus discovered America, and still doing business. The Bank of Amsterdam dates from 1609. The first bank in England was established by Francis Child exactly 200 years ago. Gold coins were first used in England in the same year. The Bank of Stockholm came five years later and has the distinction of being the first bank to issue notes. The Bank of England was founded in 1693.

*Parish
Initiates
Savings*

"The 400th anniversary was celebrated this year of the establishment of institutions in France (Mont de Pieta) and in Italy (Monte di Pieta) for lending money to the poor at a low rate of interest. Savings banks were first suggested by Defoe in 1697, but no practical plan was carried out until a century later, when the Rev. J. Smith, of Wendover, a market-town in Buckinghamshire, England, started a savings bank for his parishioners. If The Preacher's congregation is behind in his salary, I respectfully suggest that he take a cue from the Rev. J. Smith, open a savings bank for his flock and protect his pulpit income with the deposits. In the United States the first savings banks were established at Boston and Philadelphia in 1816, and in New York in 1819. England added a savings bank to its post office system two years ago.

"Less than 82 years ago—to be exact, on January 7, 1782—the first institution to do a general banking business was formed at Philadelphia, known as the Bank of North America. The second bank started at Boston two years later, and then in 1790, the Bank of the United States, at Philadelphia, and the Bank of New York, came into existence⁶.

*War and
Panics*

had been served by three presidents in over 29 years: Geo. W. Swearingen, Luke O. Cox, and J. D. Stewart. Mr. Stewart became president June 22, 1909, continued in the office upon the merger with the Citizens in December, 1918, and is still the president of the Citizens Union. The Union had, in addition to Messrs. Conn and Frederick, three cashiers: Allen R. White, Frank M. Gettys and Arch B. Davis. Mr. Frederick was bookkeeper at the Louisville Gas Works in '63. Vice-Presidents to serve the Union were: W. M. Otter, John Doerhoefer, Chas. G. Strater, Mr. Gettys, W. R. Cobb, Mr. Davis and J. H. Waterfill. The Union's assistant cashiers were: J. H. Mershon, E. B. Robertson (now a vice-president of the National Bank of Kentucky) and E. B. Daumont. Mr. Mershon is now Comptroller of the Citizens Union and Mr. Daumont an assistant cashier. R. J. McCorkle was the first man to serve the Union as general bookkeeper and E. R. Bate, the first as individual bookkeeper. The original capital stock of the Union was \$500,000. The directors were paid \$5 each for attending board meetings, beginning with August 5, 1890. As the first decade of the Citizens Bank's career was in the midst of war and the readjustment period following, so the Union National's early years were hedged around an era that tried big men's financial souls. Nevertheless, the Union, like the Citizens, met every issue honestly and won battles that less sturdy officers would have lost. In the Union's minutes of

*The
Banks
That
Lived*

⁶Of the ten banks referred to by "The Banker," only three are in existence today—the Citizens Bank (now Citizens Union National Bank), the Bank of Kentucky (now the National Bank of Kentucky) and the First National Bank, the name of which remains as in '63. Virgil McKnight was president and H. A. Griswold cashier pro tem of the Bank of Kentucky; Geo. A. Lewis was president and R. M. Cunningham cashier of the First National Bank, which was chartered in '63. Fred Reidhaus was president of the German Insurance Company, which had a banking department. E. W. Hays, now an investment banker, was a clerk in the First National Bank in '63, afterwards going with the Bank of Kentucky and later becoming its cashier. Ten banks out in the State that were engaged in banking in '63 are still serving their communities: Ashland National Bank, Ashland; National Bank of Cynthiana, Cynthiana; National Branch Bank of Kentucky, Frankfort; Bank of Maysville, Maysville; Exchange Bank of Kentucky, Mt. Sterling; National Deposit Bank, Owensboro; Peoples Deposit Bank and Trust Company, Paris; Bank of Shelbyville, Shelbyville; First National Bank, Springfield; Woodford Bank and Trust Company, Versailles.

"A mint began the coinage of money in Boston in 1652. John Hull was the mint master. The United States mint was authorized 134 years later. A United States mint was placed at San Francisco 11 years ago, following the discovery of gold near Colonia, Calif., four years earlier, and the rush of gold hunters, including the fiancee of The Bachelor and 'the other man in the case' who made a bridal tour of their gold-seeking journey from Kentucky, in 1850.

*Boston
Mint
Earliest*

"In 1816 the United States Bank was chartered by Congress. President Jackson vetoed the United States Bank bill in 1832 and the following year deposits were removed from the bank. The failure of the United States Bank came in 1841⁷."

The Lawyer said he wished to express to me the appreciation of the Club for the address on finances, but, like the cow which gave a big bucket of milk and then kicked it over, he took all the joy out of the compliment by proposing a resolution to this effect: That, as the members had listened patiently to the talk, I agree to repay with loans at the Citizens Bank whenever desired by any member, without indorsers and at a reduced percentage rate. I had a more appealing enterprise than The Lawyer's—one that took the appetite rather than the purse into consideration. I invited the members to be my guests at a little supper, with partridges as the chief item of the menu. A bird in the hand was known to be worth two future notes in a bank, therefore my invitation was accepted with alacrity. When the meal had ended, however, there were three birds in each stomach, excepting

*Quail
Dinner*

a board meeting, August 4, 1896, there appears the following, proving the kind of officers and directors it had: "After five years of depression in banking circles, the Union National is in better condition than ever before. It has met all demands throughout the 'hard times' and today has more money to meet any calls than ever before. The business of the bank is gradually increasing. Dividends have been paid at the end of each six months and healthy sums added to the surplus, simultaneously." The Union's deposit had grown to \$4,390,903.03 before 12 years rolled around.

*Display
Mettle
in Hard
Times*

⁷It is necessary here to say that my grandfather closed his address on the Club's Finance Night too soon. I think he should have brought banking history down a little closer to '63. The failure of the United States Bank in '41 was bad for stockholders, as the entire capital was lost, but every debt was paid. The United States Treasury and sub-treasury system was established under President Van Buren for the care of the national funds, and state banks were given full swing until the national bank law of February 25, 1863. During the quarter of a century when state banks had everything their own way, the banking laws differed greatly in the several states, resulting in the fluctuation of currency value, but, to the credit of the Kentucky banking system be it said, Kentucky bank notes generally sold at a premium. In '63 they were five per cent above par in Cincinnati, and at from 10 to 14 per cent premium in Louisville. At the same time gold was at a premium of from 50 to 60 per cent. The constitutionality of the Congressional law making United States Treasury notes a legal tender was attacked early in '63 and later in the year Judge Wm. C. Goodloe, in the Fayette Circuit Court at Lexington, held the act to be constitutional, but an appeal was taken. "Legal tender" played an important role in the life of the people of '63. The law regulating the payment of debts with coin provided that the following coins be legal tender: All gold coins at their respective values for debts of any amounts; the half dollar, quarter dollar, half dime and dime, at their respective values, for debts of any amount under five dollars; three cent pieces for debts of any amount under thirty cents; and one cent pieces for any amount under ten cents. By the law of Congress passed in the late '50's gold was made the legal tender for large amounts. It was during '63 that Gen. Burnside, of the Federal forces, issued orders for the arrest of any person "guilty of trafficking in Confederate scrip."

*Traffic
in
Confederate
Scrip*

*Scribe
Goes
Partridge
Hungry*

my own, which went shy even one bob-white tonight. My son, a good shot even now at 15, killed exactly four dozen on a hunt in Shelby County yesterday and the day before⁸.

I was host to the Club in the dining room of the "Crystal Palace," where tonight's session was held⁹.

The Sportsman observed that if the club ate venison tomorrow night like it did partridge tonight he had made a big mistake in not bringing back two deer.

*Good
Shot
at 75*

⁸Reference by grandfather to his son (my father) as being a good shot at 15 brings up most delightful memories of tramps through the fields with Dad when I was fifteen and he was 60. He was "a good shot" even up to last winter, and I believe he caught the cold that carried him off to Heaven the past spring, by trying to celebrate last December the 59th anniversary of those two days of partridge-hunting, December 9 and 10, '63, when he bagged 48 birds for the dinner his father ("The Banker") gave to members of the "Now and Then Club" at the "Crystal Palace," which stood in '63 where is now erected the Inter-Southern Building, the first floor of which is the new home of the Citizens Union National Bank and the institutions in common ownership—the Fidelity and Columbia Trust Co., and the Louisville and Union Joint Stock Land Banks. It was "The Banker" from the Citizens Bank, who gave the partridge-dinner at the "Crystal Palace," December 11, '63, little thinking that he was hallowing a spot destined to financial greatness, but it was the Union National Bank which first occupied the site, and started banking history at the northeast corner of Fifth and Jefferson Streets. The lease for the first floor of the Inter-Southern building—the original structure—was signed by the Union National Bank, January 14, 1913. Exactly ten months later, to the very day, the Union National moved from Sixth and Main to its new home. Business grew so fast that in less than four years the mezzanine floor had to be leased. The first suggestion that the Citizens National and the Union National merge was made in November, 1915, but the plan died a-borning. A revival of consolidation talk came in the fall of 1918. The Citizens directors, on November 22, and the stockholders on December 20, approved the merger; the Union's directors and stockholders having previously—on October 28 and November 19, respectively—acted favorably. The physical consolidation followed on January 1, 1919, by the Citizens Bank moving to Union headquarters. While negotiations were on for a merger of the Citizens and the Union, an affiliation of the Fidelity and Columbia Trust Co., with the two banks when consolidated, was suggested and approved by the necessary boards and groups of stockholders. Bringing together three of Louisville's big financial institutions marked an epoch in the city's history. On January 25, 1919, less than a month after the physical merger of the Citizens and Union banks, a contract was made with the owners of the Inter-Southern building to erect an addition to provide for a physical consolidation of the merged banks with the trust company. Three and one-half years later—on May 28, 1922—the Citizens Union moved into its new home from the old quarters on the opposite side of the temporary wall between the old and new Inter-Southern building, and on the following day, dedicatory exercises were held, with all the public as guests. The old quarters of the bank were then remodelled to conform with the much-admired architecture of the new offices, and four months later—on October 9, 1922,—the Fidelity and Columbia Trust Company moved from the Columbia Building, completing the union of bank and trust company—forming "Louisville's Greatest Financial Unit," in a structure conceded to be as beautiful as any in the United States—christened by The Louisville Times, editorially, on the day of the opening to the public as "The Cathedral of Commerce."

*E
Pluribus
Unum*

⁹If any of the members of the "Now and Then Club" of '63 could come back to-day to the first floor interior of the building at Fifth and Jefferson, into which could be set without crowding the entire three-story structure, the "Crystal Palace" of '63, they would rub their eyes in wonder. The name of the Fifth and Jefferson hotel of '63 came from across the Atlantic. A building erected in Hyde Park, London, for the "Great Exhibition" of a dozen years before '63 had been given the name "Crystal Palace" by the famous weekly, "Punch." After the close of the exposition, the materials were sold for 70,000 pounds sterling and removed to the present site at Sydenham, and the "Crystal Palace" has since been used for popular concerts and as a permanent exhibition of art and culture of various nations. Louisville's "Crystal Palace" of '63 is reputed to have had about the most magnificent bar-room in the city, hung with massive glass chandeliers and further embellished with glass trimmings on all furniture and fixtures—the whole when gas was turned on and candles lighted giving off a fire of color, according to a description by "the oldest inhabitant" of the present day, that caused George D. Prentice to call the hotel "Crystal Palace."

*One
of City's
Finest
Bars*



The United States Marine Hospital in '63

Sport and Cure Night

OUR NIMROD HAS BROAD CONCEPTION OF
PASTIMES—THE DOCTOR DOSES US

Saturday Night, December 12, 1863

IF I were asked to provide for the future clubs of Louisville a remedy against abbreviated attendance, it would be this:
"Promise good suppers and dispense with roll calls; all members will be present."

Last night confirmed my belief in such a scheme and to-night's full and prompt arrival of the Now and Theners doubly proved it.

Speaking of remedies reminds me that I understand why The Doctor was asked to appear with The Sportsman on the programme. The President wanted to make certain that a physician would be on hand if several cases of acute indigestion followed the big venison feast. After seeing The Doctor himself return his plate for the fourth helping, I know the precaution was unnecessary; he couldn't have been kept away if a dozen patients were demanding immediate attention. I noticed, too, that The Preacher didn't have to stay at home this Saturday night to work on his Sunday sermon, nor the Merchant to wait on Christmas Trade.

We had to listen, attentively of course, to our host's story of slaying the big buck we were devouring. Since hearing the narrative, this observation is very apropos: However modest a man may

"The Banker's" advice on supper-meetings must have filtered through the years that followed, to the Rotary, Optimist, Kiwanis, Lions, Exchange, Co-operative, Advertisers, Real Estate and other luncheon clubs—that the stomach led the mind. Lunch in '63 was "dinner" at home.

*Appeal
to Mind
Through
Stomach*

*A Tip to
Luncheon
Clubs*

*Fishing
Fibs and
Hunting
Boasts*

be about his exploits in the fields of business and profession, he unblushingly prevaricates when his hunting and fishing are under discussion. To listen to our Nimrod one would think he knows the hiding place of every deer in Kentucky and goes and gets him whenever his friends are venison-hungry². There are no exceptions to prove this rule of bragging on exploits in the fields and forests. My boy will be talking for a year or more about killing the four dozen partridges with which I fed the Club last night and of which I never got a taste.

What I lost in game meat on Finance Night, I made up to-night. The Sportsman is a Prince at hospitality. Boasting of bagging deer and catching big fish is his only fault. And we should excuse that in a host. Enough of soliloquizing. Here are the high spots in the night's proceedings:

The Sportsman: "If I confine myself to hunting and fishing, I fear my guests will display earlier signs of being sleepy than generally follows supper. Realizing that man, while still far removed from the hibernating class, is animal enough to get drowsy with gorging, I shall attempt to broaden the definition of sports.

"Horse-racing has become a semi-annual feature of amusement with us. As a small holder of stock in the \$50,000 Woodlawn race course, five miles east of town on the Frankfort railroad, I enjoy both spring and fall meets³. This has been called 'the sport of Kings' and from reports of royalty's attendance when 'Macaroni' won the Epsom derby in England this year, and when 'The Ranger' captured the Grand Prix de Paris of '63, the name is most fitting.

"Yacht races continue to excite our sporting blood. The International for America's cup has not been run since 'America' beat the English yacht 'Aurora' by 18 minutes 12 years ago, but this thrilling pastime will be renewed some day⁴. I believe it is worth recording that Oxford beat Cambridge in the boat race this year.

"While abroad three years ago, I was invited to witness a queer game that appears to appeal very much to our British cousins. They called it 'goff'—hitting a little ball with a stick and then trying to roll it into a hole. Looked like child's play to me, but it must be all right, judging from the prominent men I saw working at it. There was a lot of yelling when a man, introduced to me as W. Parke, Sr., won what they called the British Open Match. I noticed in the papers recently that he repeated the victory this year.

²How "The Sportsman" of '63 would have envied Wm. F. Cody, who won his name ("Buffalo Bill") and his fame by killing 4,000 buffaloes in 18 months, to fulfill a contract with the Union Pacific railroad to supply workmen on track construction with meat. Cody was a Federal scout in '63 and his great wild-west show was 20 years in the future when the Nimrod of the "Now and Then Club" was regaling his hearers with his prowess as a deer hunter.

³The Woodlawn Race Course had its first speed contest five years before '63. To show the remoteness of '63 in some particulars: It was two years before the first Saratoga cup race, won by "Kentucky"; one year before the first Travers stakes race, won by "Kentucky" at Saratoga, N. Y.; four years before the first Belmont Stakes, won at Jerome Park, N. Y., by "Ruthless," ridden by Gilpatrick, who rode "Kentucky" in the '64 and '65 races; 12 years before the first Kentucky Derby won by Aristides; 20 years before the first Latonia Derby, then known as the Hindoo Stakes; and only 10 years after Conqueror established a world's trotting record for 100 miles at Centreville, Long Island, in 8 hours, 55 minutes and 53 seconds.

⁴The next international yacht race was seven years after "The Sportsman's" speech.

⁵Golf was introduced in Scotland 400 years before 1863. It had been played prior to that in Holland and Belgium, but on the ice—the name coming from the Dutch word for club. Its popularity in England about 1880 greatly stimulated a revival of interest that had waned in Scotland. "Goff" has been popular in America only since 1890. It was during the last decade of the 19th century that

*Horse
Racing
in '63*

*The Game
of "Goff"*

*Before
the Days
of Lipton*

"Boxing has many devotees among our own boys, merely as exercise, but America is developing some big professional fighters with the gloves. Heenan is matched with King, of England, for some time this month, and I am betting on the American entry of course⁶.

*The
Sport of
Boxing*

"Another international sport, more appealing to the scientist, is arctic exploration. Since Columbus discovered 'us,' the venturesome from all parts of the world have been trying to reach the North pole, through the seas of ice and mountains of snow to the north of 'us.' Hayes got up to 80 degrees and 11 minutes two years ago. Guess the North pole will be found by some one in the future, but what will he do with it when he finds it? Interest in locating the coldest antarctic region seems to have waned, as Ross' achievement 20 years ago in touching 78 degrees South has not been challenged⁷. David Livingstone is an explorer more after my idea of sport in that line. He is now in the country north of the Zambesi River in Africa. Eight years ago he discovered a waterfall which he named for England's queen. Victoria Falls is 343 feet high and more than a mile wide, reputed now to be the world's greatest waterfalls—over twice the height of and 1200 feet wider than our Niagara⁸. There are still people silly enough to try to scale the Matterhorn peak of the Swiss Alps⁹.

*Quest of
Earth's
Poles*

"But to come down to earth again. I must confess to deriving pleasure in following the hounds—fox-hunting, as you know, is freely indulged in by the Kentucky gentry now; and I am not averse to witnessing cock-fighting, even if the Marquis of Hastings was fined five pounds sterling in England last June for having game-roosters try the mettle of their spurs. (I first wrote it "metal"—and still don't know which is correct.)

"Our Kentucky State Lottery¹⁰ may be classed as a sport, at least I know it is patronized by the same people who try their luck at cards—or should I say skill! I have never met a man who had one of this lottery's tickets who didn't expect to win the capital prize. Each one seems to think that all element of chance is removed, so far as he is concerned.

*Lottery
Drawings*

Louisvillians began "hitting a little ball with a stick," as "The Sportsman" of '63 described the English game he had seen in '60. He made no mention of football, although he must have witnessed a Rugby game while on the British Isles. Harvard introduced football to America in '75. It was 20 years after '63 before Harvard, Yale and Princeton—the Big Three—were matched at football.

⁶"The Sportsman" lost his bet on Heenan, as King defeated the American at Wadhurst the day before "Sport and Cure Night," but as the cable, laid a few years before, had broken apart and was not permanently repaired until '66, the news from England about the fight was delayed many days. John L. Sullivan, future champion in the fistic arena, was only four years old in '63.

⁷Peary, North pole discoverer, in 1909, was seven years of age in '63. The birth of Amundsen, South pole discoverer in 1911, was nine years away.

⁸"The Sportsman" put Livingstone's explorations in his list of sports, but the work of the discoverer of Victoria Falls, which by the way was spanned by a bridge in 1905 on the Cape to Cairo railway, was more that of missionary than otherwise. The Livingstone Mission for the abolition of slavery on the east coast of Africa was a memorial to him. The Yosemite Falls, in California, top Victoria's height by nearly 1100 feet. Livingstone was 50 in '63, and Henry M. Stanley, who was to go on the expedition to find the lost Livingstone in the wilds of Africa, seven years later, was serving in the War Between the States at the age of 22.

⁹The Matterhorn's summit was first reached two years after '63 by a party of Englishmen, four of whom lost their lives in the attempt.

¹⁰The Kentucky State Lottery had offices on the south side of Main, near Second, in '63, and G. B. Simpson was the agent. All lottery franchises in Kentucky were revoked in 1892.

*Peak of
Swiss
Alps
Scaled*

*Sitting
Bull
Declines
To Sit*

"Head-hunting is the sport of the savages of the South Seas, and the way our own people are killing each other in this war prompts the suggestion that we are not as far removed from those islands as our civilization seemed to indicate. I notice that 'Sitting Bull,' the Sioux Indian chief, is on the war path again¹¹. That brings the comparison closer to home. We excuse our battles on the ground that great principles are involved. But that doesn't bring back the sons to the homes that mourn their deaths. If we do not change our attitude toward wars, we will be building monuments to such men as Gatling for his invention of the gun that mows down the enemy like a cradle in the wheat harvest¹².

*Panther
Killed
on
Highway*

"As I have kept you awake this long, I shall venture a few closing remarks on the sports that most delight me. Did you know the 'revolver' was invented by Samuel Colt 27 years ago; that we have had a breech-loading rifle for 12 years¹³? No wonder Louisville has four firms that handle such fire arms exclusively, and three other stores that sell guns and revolvers along with fishing tackle. Speaking of rifles, our hunting for wild animals, not good for food, is more and more limited. The full grown panther, weighing 111 pounds and measuring seven feet from nose to tip of tail, a magnificent specimen of the feline Carnivora, killed last spring by John Curtis on the road from Lexington to Frankfort, must have known that I needed a new rug in my library and wandered east from the Rockies. But I notice The Preacher is guilty of nodding, something he frowns on when members of his congregation resort to such 'sport,' so I will give way to The Doctor. I am glad his professional services were not needed here tonight.

The Doctor: "If I were mean enough for such a joke, I could have put all of our members to sleep while The Sportsman was discoursing. Chloroform, discovered by Guthrie of Scotland 32 years ago, has been used in surgery for the past 16 years, and would have sent The Preacher to slumberland far quicker than the excellent supper tonight. Failing with that I would have been certain of results with ether, which has been in use as an anaesthetic for 21 years¹⁴.

"Seriously, isn't it providential that the administration of anaesthetics was made possible before this maiming war began? Think of the relief from suffering in case of leg or arm amputation. And what a godsend is the perfected artificial limb, dating from '46.

*War and
Peace
Hospitals*

"The war has multiplied many times Louisville's hospital capacity, the additions on this account including four branches of the Clay General Hospital, four branches of an eruptive hospital, the Brown General Hospital, the Totten General Hospital, the Hospital D'Afrique, the Ohio Floating Hospital, and four army hospitals across the river. The L. & N. railroad now has hospital cars and a soldiers' home at the depot.

"Our regular hospitals continue their good work for civilians as formerly. St. Joseph's Infirmary, conducted by the Sisters of Chari-

¹¹"Sitting Bull," who rarely sat, was 26 in '63.

¹²Richard Jordan Gatling was 45 in the year the "Now and Then Club" met. Maxim's invention of the automatic machine gun was 20 years in the future.

¹³The magazine rifle dates from 1879.

¹⁴Cocaine was introduced eight years before '63. Antiseptic surgery came two years after '63. Kathode rays were discovered 16 years after "The Doctor" made his address, and the isolation of typhoid, pneumonia, tubercular, hydrophobia, cholera, diphtheria and lockjaw bacilli came from 17 to 21 years thereafter. The discovery of the X-Ray and ultra-violet rays for treating disease and of radium was 32, 33 and 35 years, respectively, in the coming years.

*Bacilli
Isolation*

ty, accommodates at one time 50 patients. The Louisville City Hospital serves about 1,000 patients during the course of a year. The United States Marine Hospital, sustained for sick and disabled boatmen upon western waters, is operated at an annual expense of about \$10,000¹⁵.

"I have told of our institutions for the sick and wounded. Now let me show a bit of the other side of the picture—that of health and longevity. Did you know that Richard Springer, the old man we see hobbling around our streets, was born when George Washington was only 27 years old, in the year that the 'Father of Our Country' married the beautiful Martha Custis? Yes, Springer is 104 years old and a veteran of the War that Washington won. He fought at Brandywine, was wounded at Germantown, but has not received a pension from the Government, perhaps because he cannot prove his service. Elijah Denny, of Rockcastle County, was 110 this year, but passed to the Great Beyond last spring. He also was a Revolutionary soldier and fought at Stony Point and in other battles.

"The present war has proved that Kentuckians lead in physique. Measurements of men from all states, according to statistics, show that our men are the largest in the United States—nearly an inch taller than other troops, and exceeding them in girth of chest and circumference of head. These measurements, when placed side by side with those of foreign countries, give to Kentuckians world-wide, as well as Nation-wide, superiority.

"Here is where I should stop, but to circumvent any humorist in our Club, who might ask why I fail to mention the cemeteries, I will briefly refer to them, and my brevity is not due to a desire to forestall any remarks about my profession's being chiefly responsible for the growth of the burial grounds.

"We have nine spots sacred to the memory of our departed. Cave Hill, our rural city of the dead, on Bardstown turnpike, at the head of Broadway, although opened only 11 years ago, is rapidly becoming a beautiful resting place from earthly pain and sorrow¹⁶. To further disarm any member of witticism to the effect that the medical profession and the undertakers work hand in glove, I will close with these figures: The city now has 68 physicians and surgeons to five undertakers. We doctors must cure more than we kill or the hearses would not be so few and far between¹⁷."

As The Banker of the Club I called the attention of all members, before adjournment, to the advertisement of the new \$500,000,000 Federal government loan in today's Journal, and volunteered to forward subscriptions for any of our members wishing to make this

¹⁵These three hospitals were located in '63 as they are now, but the city institution and St. Joseph's are very much enlarged. The former was established 46 years before '63 on land donated to the city by Thomas Prather and Cuthbert Bullitt, the latter distantly related to ancestors of William Marshall Bullitt, a director and the counsel of the Citizens Union National Bank, which dates from '63, the starting of the Citizens Bank.

¹⁶Edward's "Louisville Director," compiled in '63, says the Old City Cemetery, between Eleventh and Twelfth and Jefferson and Green was not in use. It lists the old Catholic Cemetery of Jefferson between Fifteenth and Sixteenth and St. Mary's on the corner of Duncan Street and "the Salt River Road"; the Jewish, "south of the city limits, on the Preston Street plank road"; the Western City, on Jefferson between Seventeenth and Eighteenth; Eastern, on "east side of Bardstown pike, adjoining Cave Hill"; Portland Cemetery, south side Fourth, "between Grove and Gravier"; and St. Stephen's (German), Preston Street, near Kentucky.

¹⁷Three of the five undertakers conducting funerals and burials in '63 have survived the 60 years that followed: L. D. Pearson has become L. D. Pearson & Son; Clemens Schildt, Sr., is now C. Schildt & Sons Co., and J. V. W. Smith & Co., goes under the present name of Gran W. Smith's Son.

*Saint
Joseph
Infirmary
in '63*

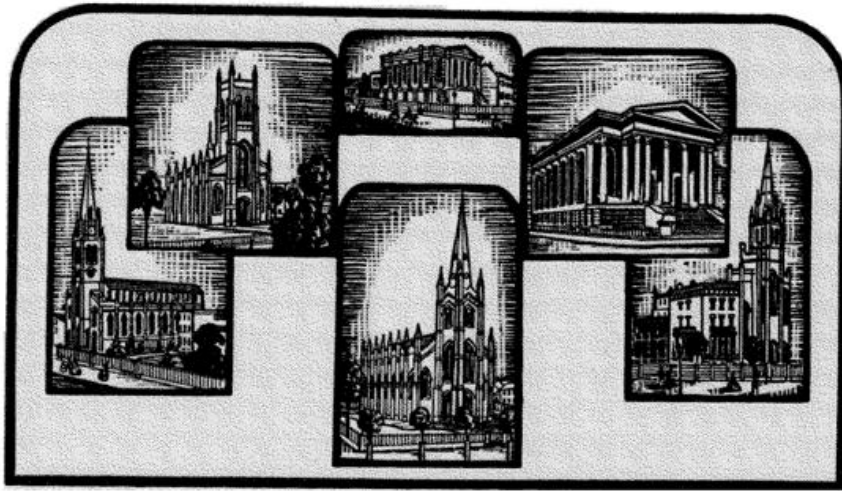
*Lead in
Longevity
and
Physique*

*Cave Hill
Was
Rural
Cemetery*

*Seven
Cities of
the Dead*

attractive investment¹³. A vote of thanks was extended to the Sportsman for his fine meal and talk and to The Doctor for treating us mentally instead of physically. Our Lawyer-President asked The Preacher and The Lodgeman to handle Monday night's meeting jointly.

¹³It has always been the history of the Citizens Bank, started in December, '63, and where "The Banker" of the "Now and Then Club" held a position, and of the Union National Bank, dating from October, '89, and of the Citizens Union National Bank, since the merger in December, 1918, to propose the best investments for their customers. Out of all these years a feeling of absolute faith has grown up among those so advised and that faith is still merited. A well-organized bond department of the Fidelity and Columbia Trust Co., in common ownership with the Citizens Union National Bank, "carries on," as it were, the work started by "The Banker" on the night of December 12, 1863. In the advertisement in the Journal, Jay Cooke, at 114 South Third Street, Philadelphia, was given as the subscription agent for the new United States bond issue, which, according to him, had already been 80 per cent subscribed and paid for. The interest rate was six percent, payable like the principal, in gold, "thus yielding over nine per cent per annum at the present rate of premium on coin."



Six Churches of '63—Lower left, Catholic Cathedral, Fifth near Walnut; upper left, First Presbyterian, Green and Sixth; upper center, Walnut Street Methodist, Fifth and Walnut; lower center, First Baptist Church, Walnut and Fourth; Lower Right, St. Paul's Episcopal, Sixth, near Walnut; upper right, First Christian Reformed, Walnut and Fourth.

Church and Lodge Night

OUR PLATFORM BECOMES PULPIT FOR PREACHER
AND DAIS FOR FRATERNITY MAN

Monday Night, December 14, 1863

AN unusual thing happened tonight, and yet with The Preacher on the programme it was a natural thing—our meeting was opened with prayer. The Almighty was entreated to look down with mercy upon the fighting forces, to bring to the contending armies a consciousness of brotherly love, to restore peace to our land and give us all the power of good will to man; to perform the miracle ere we again celebrate the birth of Him who came not to destroy but to save. At the "Amen," in which I distinctly heard The Yankee and The Johnnie Reb join, our religious leader began his sermon—I mean his talk.

The Preacher: "I fear that prayer of mine was uttered without faith. Like thousands of others, I am merely wishing that God might interfere without expecting such an act. If we had but the simplest faith, 'as a grain of mustard seed,' in deliverance from this devastating monster, Christmas bells would ring out 'Peace on Earth, Good Will to Man'; there would be joy unconfined in thousands upon thousands of homes, where returning husbands and sons, fathers and brothers, uncles and nephews, would cause us to cease mourning for those who have fallen in conflict; and President Lincoln would withdraw the call for volunteers, annul the command for a further draft where quotas are not filled, and set apart a new day of thanksgiving.

*A Prayer
for Peace
on Earth,
Good
Will
to Man*

*Faith
is
Lacking*

As the 'day of national humiliation, fasting and prayer,' proclaimed by the President last April 30, brought no cessation of hostilities, because faith was lacking, so our prayer of to-night will not reach the heavenly throne, as it rides not in the chariot of faith to the gates of the Giver of Every Good and Perfect Gift¹.

*City of
Churches*

"As I am here to tell of our churches and their work for the record The Banker is compiling of the Now and Then Club meetings, it is time to begin. Louisville now has 48 places where our citizens may worship our Maker—counting the smallest missions with the largest and most imposing edifices. Of English churches, the Baptists have four; the Catholics, three, including the Cathedral; the Christian Reformed, two; the Episcopalians, six; the Methodists, six; the Presbyterians, three; the Unitarians, one. There are seven German churches: Baptists, one; Catholics, four; Evangelical, one; Methodist, one; two synagogues—Jewish and Polish; a city mission of the Episcopal denomination, in charge of four small churches; two Catholic chapels; a Catholic church in Portland; three colored Baptist churches and four colored Methodist churches².

"An array of congregations doubtless the equal of any city of Louisville's size, but when we preachers consider that there are 190 saloons here, and 39 hotels, 6 restaurants and 15 coffee-houses that dispense intoxicants, we wonder if the town has enough places of worship to combat this evil. Maturer reflection, however, leads to the conclusion that our churches are sufficient in size and number; what we need is to fill them regularly.

*Call for
Federal
Recruits*

¹The Journal of December 12, '63, printed a long article on Confederate prisoners, saying that for the first eleven days of December "there have been shipped to northern camps from Louisville 4,010 rebel soldiers and 209 officers captured in the late battles." The Democrat of the same day carried a big advertisement, signed by W. H. Sidel, Major 15th U. S. Infantry, Acting Assistant Provost Marshal General and General Superintendent Volunteer Recruiting for Kentucky, calling for volunteers to the Federal service. The first paragraph read: "Volunteers are called for to fill up the old regiments of Kentucky and all who desire to share in the glory these noble old regiments have already acquired, and to aid in crushing a wicked rebellion, by which vile, ambitious men are attempting to secure power to themselves by the ruin of their country, may now accomplish their patriotic desires, and at the same time escape the draft and receive the large bounty offered in addition to the regular pay and allowances." The compensation of a private was given as \$13 a month, every raw recruit to get a bounty of \$302. The names of the Provost Marshals—one for each of the nine congressional districts—were given. G. W. Womack was the Provost Marshal for Louisville. The general rendezvous was Louisville.

*Lorimer
and
SEPday*

²The Baptist pastors of '63 were: English—Revs. R. M. Dudley, G. C. Lorimer, G. W. Robertson; German—Rev. Charles Tecklenberg; African—Revs. Henry Adams, Charles Snethen, E. Broady. Rev. Lorimer was the father of George Horace Lorimer, born at the Lorimer home at Fifth and Walnut, five years after '63—October 6, 1868—and who has been the editor-in-chief of the "Saturday Evening Post" since March 17, 1899. This great illustrated weekly, founded by Benjamin Franklin, was 135 years old in 1863, and will celebrate its 200th anniversary five years from now. The "Saturday Evening Post" had "less" than two and a quarter million circulation in 1863; perhaps much more than two million "less." It was Editor Lorimer who changed the weekly calendar of the United States so Thursday has come to be known as "SEPday" and who brought the distribution of his paper to more than two million and a quarter weekly. Rev. Lorimer moved with his family and the future publisher to Harrodsburg, Kentucky, where young George spent a glorious boyhood. The Episcopal pastors in '63 were: Revs. Francis M. Whittle, N. Badger, J. J. Talbott, E. Livingston Wells, J. Craik, Francis H. Bushnell, C. B. Davidson. The Methodist pastors of '63 were: English—Revs. George W. Brush, C. L. Edrington, William Anderson, Cyrus Young, Henry G. Lich, W. Parsons; German—Rev. John H. Lukmeyer; Colored—Revs. Israel Simms, S. Keas, Levi Evans. The Presbyterian pastors of '63 were: Rev. John C. Young, Rev. Mr. McKee. The Christian Reformed pastor of '63 was: Rev. D. P. Henderson. The Rev. Alexander Campbell, found-

"The year '63 has figured much in Catholic history. Three hundred years ago, in the 63rd year of the 16th century, the first of the religious wars, that between the Huguenots and the Catholics, ended with the Peace of Amboise; in the same year the first Council of Trent, which had sat since 1545, gave to the world its decisions—the standard of the Roman Catholic faith; the Earl of Egmont, also in 1563, addressed his servants in a livery resembling a monk's cowl and fool's cap, the act being in mockery of Cardinal Granville, but the livery became the fashion and many of the Dutch nobles wore it, as well as their servants. This year is the 60th anniversary of the restoration to Loretto, Italy, of the famous holy image, removed from the House of the Virgin Mary when Loretto was seized by the French in 1796. Santa Casa is reputed to be the house in which the Virgin lived at Nazareth, miraculously transferred to Loretto in 1295. The return of the holy image was marked by great pomp.

*Catholic
History*

"The Golden Jubilee of the completion of the magnificent Cathedral of Milan (Italy) was celebrated this year. Founded in 1386, this great Art conception was used by Bonaparte upon his coronation as King of Italy in 1805, following which he ordered the finishing touches given and eight years were spent in the task. It was in Milan, exactly 15 centuries before, in the year 313, that Constantine issued his edict in favor of the Christians. As you know, Pius IX, is Pope, at the age of 71³.

"In the Protestant faith, this is an era of many noted divines. Charles H. Spurgeon, the Baptist preacher, is holding great meetings in the Metropolitan Tabernacle, over in London, and he is still under 30. Henry Ward Beecher, who has been pastor of Plymouth Church, Brooklyn, since '47, is well-known to many of our citizens, having served Presbyterian congregations in Lawrenceburg, Indiana, and Indianapolis, Indiana, for ten years before going to 'the City of Churches.' His father, Lyman Beecher, famous minister of the gospel himself, died this year. T. DeWitt Talmage, at the age of 31, is preaching great sermons in Philadelphia⁴.

*Spurgeon
in London
Meetings*

"While the world's pulpit is being filled by the ablest expounders of the Christian religion, the scientist has not been asleep. Charles Darwin is raising a lot of doubt in the minds of thinkers. Four years ago his book, 'The Origin of Species By Means of Natural Selection,' appeared and is paving the way for the doctrine of evolution, as against the creation we know in Genesis and in which we devoutly believe. 'Survival of the fittest' sounds strange to our ears and does not coincide with our faith⁵.

*Darwin
Shocks
Religious
Beliefs*

er of the Disciples of Christ (Christian Reformed of '63), was 75 years old. He died three years later in '66. The rabbi of the Jewish Synagogue was Rev. B. H. Gotthelp, in '63. Rev. J. H. Heywood was pastor of the Unitarian Church. The Catholic congregations were in charge of the following personnel: Very Rev. B. J. Spaulding, Revs. H. J. Brady, M. Bouchet, Thos. Joyce, Wm. W. Wiseman, W. S. Coones, L. Bax, A. Coonan, Hugh Peythien, Dionyus Abartle, F. X. Van Dentihom, Leander Seber, Martin Bayhurst, Fathers Bonaventure, Antonio and Venantius.

³Leo XIII, who succeeded Pius IX as Pope, in '78, was 53 in '63, his name then being Gioacchino Pecci. Pius X, who succeeded Leo XIII in 1903, was 28 in '63, then Sarto Guiseppe. James Gibbons, who became American Cardinal in '86, was 29 in '63.

⁴Dr. Talmage went to the Brooklyn Tabernacle in '69. Dwight L. Moody was only 10 in '63. The Salvation Army was not founded until '65.

⁵Darwin's "Descent of Man and Selection in Relation to Sex" was published in '71. He was 54 in '63. Huxley, advocate of the Darwinian theory of evolution, was 38 in '63, a professor in the Royal College of Surgeons, England. Robert G. Ingersoll, the agnostic of later years, was a Colonel in the Federal army in '63 at the age of 30.

*Popes of
That
Period*

*Orphan
Asylums
in '60's*

"Fortunately, civilized nations have a religious press to assist the church in meeting these attempts to undermine the very foundations of our beliefs. Right here in Louisville we have two such papers—Christian Observer and Western Recorder⁶.

"An evidence of the religious spirit of our community is manifest in the devout care we give five orphan asylums, a house of refuge and an alms house⁷. It seems to me that the citizens of Louisville who have been blessed with great riches could make no better distribution of goodly portions of their wealth than by including in their wills bequests to such worthy institutions⁸.

"I saw a list the other day of 'the solid men of Louisville' who pay taxes on personal property and realty assessed at \$20,000 and above. There were 494 names on it, and several of them were in the class from \$100,000 up. I hope many of these 'solid men' will act on this suggestion to be benevolent. I now yield to our 'brother.'"

*Only
Masons
and Odd
Fellows*

The Lodgeman: "My talk will be very short. You must remember that the fraternities with which I am affiliated are secret societies and what I know of them may not be divulged. I shall confine myself to a short reference to the bodies that some men use as excuses for going out nights, while others find in them worthy gatherings of men committed to noble deeds. Louisville is headquarters for the State's Grand Lodge, Grand Chapter and Grand Council, of Masons. We have 11 Masonic lodges, two chapters, one council and a Knight Templar Commandery. The Odd Fellows are represented here by the Kentucky Grand Lodge and Grand Encampment. There are 12 lodges and four encampments, and in addition, an Odd Fellows Hall Association, of which Mayor Kaye is President⁹."

⁶The Christian Observer was 50 years old in '63 and the Western Recorder 38. Both have survived 60 more years since the Citizens Bank was started. The Christian Observer has had 110 years of continuous publication, making it the oldest religious newspaper in the world. Publication of the True Presbyterian was resumed in '63 by Rev. Stuart Robinson, D. D., and Rev. Robert Morrison. It had been suspended by military interference in '62.

*House of
Refuge
Mile off*

⁷The orphan asylums of '63 were: St. Vincent, Protestant Episcopal, German Protestant, St. Joseph's and Orphans' Home. The House of Refuge (now the Louisville and Jefferson County Children's Home) was founded March 27, 1860, "on a tract of land south of the city, known as Oakland cemetery, a portion of the land to be laid off as a park, with trees and shrubbery." To facilitate access to the grounds, the County Commissioners determined "to continue Third Street out to the Refuge Grounds, one mile south of the city." Imagine these school grounds being one mile from the city! The Alms House was on Duncan Street in '63 and dated from '50. The average annual expense was \$6,908.33.

⁸As the Fidelity Trust Company was not chartered until 1882, citizens living in '63 who died within the next 19 years, could not have named it to act in a fiduciary capacity—executor or administrator of their wills. The first trust accepted by the Fidelity was that of John Gilmer Speed of New York City on November 28, 1882. The Fidelity merged with the Safety Vault Company in '84 and the name was changed to include both. The Columbia Finance and Trust Co. was incorporated in '90 and merged with the Mechanics Trust Company in '91. The Columbia building was completed in 1890. The merger of the Fidelity and Columbia Trust Companies gave to Louisville the oldest trust company west of the Alleghenies and the largest south of the Ohio River. The affiliation of the Fidelity and Columbia Trust Co. with the Citizens Union National Bank, in the "Cathedral of Commerce" at Fifth and Jefferson, with "Fourth Street Bank," opened in August, 1919, at Fourth and Guthrie, and two land banks at the main office, formed "Louisville's Greatest Financial Unit."

*Lodge
Officers*

⁹In '63 Thos. Sadler was Grand Master of the Masonic Grand Lodge; Samuel D. McCullough, Grand High Priest of the Grand Chapter; Philip Swigert, G. P. of the Grand Council. Chas. R. Woodruff was Commander of Louisville Commandery, No. 1, Knights Templar, which is still "No. 1." J. C. Sayres was Grand Master of the Odd Fellows Grand Lodge in '63, and John Hambrick, Patriarch of the Grand Encampment.

The Lodgeman holds the record so far, as the most laconic of our members. If it were our purpose to continue the Now and Then Club, and my purpose to serve as The Scribe indefinitely, I would finance a school with The Lodgeman as principal and see that the other members became his pupils.

Our Lawyer-President, in his usual good style, thanked The Preacher and The Lodgeman (he called the latter 'the secret-silent man') for their addresses, and asked the two soldier members if they would not take charge for the next night. The Yankee and Johnnie Reb, arose, saluted each other, then the entire Club, and in one voice, as if rehearsed: "We will give you a supper of hard tack and water at the Louisville hotel tomorrow night so you may learn some of the hardships of camp life." The Editor added that if we would let him complete his talk, started on Literature night, he would supply the dessert—a lot of pie.

*Editor
Promises
Dessert*



Louisville Hotel in '63 Showing Soldiers Marching

Yank and Reb Night

OUR WARRIORS HAVE TWO SURPRISES FOR US
AND THE EDITOR ONE

Tuesday Night, December 15, 1863

THIS is the hardest set of minutes I have had to write for the Now and Then Club. As I sit at home, after the meeting, reviewing the shifting action, I find myself wanting to run ahead of the story, to tell first what happened last, but I have been a good scribe, I hope, from the beginning of the Club, so I shall try once more to put things down in their proper sequence.

*More
Members
"Resign"*

The Lawyer-President gave us a shock at the very beginning, by reading four farewell letters from absent members. The Doctor had volunteered for service in the Federal medical corps and gone East, via Indianapolis, on the afternoon train from Jeffersonville. The Actor had been called back to New York City to join Edwin Booth, at the Winter Garden Theatre, in a Shakespearean role—to fill a part made vacant by the illness of one of the characters. The Artist had received a commission from Harper's Weekly to make photographs of war scenes. The Sportsman had gone South to join the Confederate service.

*Supper of
Hard Tack*

All notes were hurriedly written, just before departure, and each conveyed about the same regrets over not getting to say good-bye in person to the other members. The Actor concluded characteristically: "I am glad, however, that I won't have to make my supper off The Yank and The Reb's hard tack and water. Tell The Editor pie never did agree with me."

We were sitting around the Louisville Hotel dining room, waiting for a good supper. I thought the joke would be on The Actor. None of us suspected that Johnnie Reb and The Yankee would carry out their threat announced last night. When gnawing hunger forced us to demand an explanation of the delay in supper, our Warriors laughed and told us that meals are invariably late in camp life and to have patience. Then we noticed that the long table reserved for us had only tin plates and tin cups on it—no knives, forks, spoons, napkins, or anything else that makes the Kentucky table hospitable. Finally, they motioned to the waiters, who filed out to the kitchen and returned to the horror of eleven men who had gone supperless at home, in anticipation of food that would satisfy the inner man—with several pitchers of water and two trays of hard tack.

*Warriors
Do Not
Weaken*

Everybody was game, if starving, so fell to slaying the tooth-breakers and gulping down the water¹. Cleaning up the trays and emptying the water cups, we turned to The Editor and asked for the pie he had promised. He unfolded a newspaper package and spilled on the table a lot of printer's pi, pied type, with this request: "Have a care, gentlemen, don't eat too fast." We didn't; we were too absorbed in thoughts of the tables we had left at home to appreciate such humor. Biding our time, we expected full compensation for a lost supper by the circus we felt awaited us in The Yankee and Johnnie Reb's disputing over the relative merits of Abe Lincoln and Jeff Davis. Again we were destined to deep disappointment.

Johnnie Reb: "The year '63 is the Golden Jubilee of the beginning of the end of Bonaparte in Europe, when Prussia, Russia, England, Sweden, Spain and Austria combined to defeat the 'Little Corporal' and while he held on through '13, his downfall came early in '14. 'Sixty-three' is also the 50th anniversary of Perry's victory on Lake Erie.

*Reb
Takes
Another
Text*

"Happenings of 1763—just a century ago—are worth recording, too. The Seven Years War between Prussia and Austria ended. England acquired Canada from France. Several of the islands in the West Indies were ceded to Great Britain. Patna, India, was conquered by England. In our own land, the year was momentous. The territory north of the Ohio River, which had been held by the French, was surrendered to the British. Florida was given to England by the Spaniards, in exchange for Cuba. The Treaty of Paris also gave Alabama to Great Britain.

"History was made 200 years ago, as well. The navigation laws of England prohibited the Colonies from receiving goods in foreign vessels. The attempt to seize the Castle of Dublin, Ireland, by Colonel Blood and associates was frustrated.

"Coming back to our own year—1863—"

The man who had worn the gray paused, took a sup of water, and was at last on dangerous ground, so we thought—but—

"Arizona territory was organized."

He sat down without having made the slightest reference to our own big war.

The Yankee: "May I speak of the Grey—"

Then he coughed and took a drink from his tin cup. We squared ourselves to hear the Confederacy torn to threads. More chagrin.

*Yank
Talks of
Other
Things*

¹If Herbert Hoover had seen these "minutes," I would believe he had copied from the hard tack meal of '63 the idea for his famous \$1,000 a plate dinner, with a sample meager meal allotted sufferers in war-torn districts of Europe, as a demonstration in the campaign for funds in the Near East Relief work.

*Scribe
Smells
a Rat*

"The Big Grey Eagle deserves a visit from all of you who have not seen it. I was down at the Portland wharf before she pulled out for Henderson at 5 o'clock last Friday and made a close inspection. The Democrat of that day had a fine description. Better read it²." And down he sat by Johnnie Reb. Then they did a grinning act. I was beginning to smell a rat. They had rehearsed their parts to make certain no mention was made of the war—each to tease us with indications of breaking down the barrier, then switching the line of thought. Of this I was convinced. But I never got to ask them to confirm. Halt pen! You want to reach the climax too soon.

I reckon that we all were glad, down in our hearts, that both had held themselves in leash. Our President didn't take any further chances with them, but asked The Editor to complete the programme.

*The
Louisville
Dailies*

The Editor: "Louisville is proud of her daily newspapers³, if I do say it. Their editorial and news pages reflect the talents of their writers, while in the mechanical department they keep step with progress. We have advanced from the 'Washington' hand press, invented 34 years ago, with 200 impressions an hour, to the double cylinder press, patented 16 years ago, that turns out 20,000 papers an hour. Curved plates, secured to the rotating cylinder of the printing press, were introduced 14 years ago.

"London has a newspaper—the Pall Mall Gazette—which is 60 years old this year⁴. Exactly 100 years ago a North Briton newspaper, was publicly burned by the hangman, for containing a libel against the King.

"When The Author had the floor on Literature Night, he closed a very fine address rather suddenly, and left a few things unsaid about writers that I may be forgiven for injecting here. Two noted foreign authors died this year—Christian Friedrich Hebbel, German poet, at 50, and Croacchine Belli, the Italian poet, at 72. Ebenezer Thomas—Eben Fardd—Welsh author laid down his pen forever in '63.

*Big Grey
Eagle
Described*

²Here is the way the Democrat of December 11, 1863, described the Henderson packet: "The Big Grey Eagle is a palatial craft, furnished throughout in a style of lavish munificence and her tables groan under the loads of substantial and delicacies. Her state room and beds are where the weary find rest and where nothing but sleep creeps over their occupants. Capt. Lusk walks the hurricane deck a prince among the commanders of the West, and O'Bannon is as genial as a June morning amidst blooming roses and singing birds. His assistants, Messrs. Morrell and Patterson, preside over their departments with the courteous urbanity which marks them as the coming men in the rising generation."

³The English daily newspapers of '63 were the Democrat and the Journal, the former run by Harney and Hughes, and the latter by Osborne, Prentice (Geo. D.) and Henderson. The Journal dated from 1830 and the Democrat from 1843. The Courier, which was founded in Louisville in 1844, was being published farther south during the War Between the States by Walter N. Haldeman. Five years after '63, all three papers—the Courier having been moved back to Louisville after the war—were merged into the Courier-Journal with Mr. Haldeman and Mr. Watterson in entire control. The Louisville Anzeiger was the German paper. It was started 14 years before '63 and is still being printed. George B. Doern was the editor when the Citizens Bank was started. Robert Hoe, who invented the web printing press in '71, was 24 in '63. Ottmar Mergenthaler, who introduced the linotype machine in '84 was nine years old in '63. Paul J. Reuter, originator of news service by wire in Europe was 42 in '63. Of the famous publishers, Joseph Pulitzer, founder of the New York World and St. Louis Post Dispatch, was 16 in '63; Frank A. Munsey was nine. Wm. Randolph Hearst was born in '63.

*Printing
Makes
Progress*

⁴It is a singular coincidence that England's paper which was 60 years old in '63, suspends publication 60 years after '63. It passed out of existence last October, then being England's oldest newspaper.

"I notice that the Legislature appropriated this year \$100 per annum for the purchase of literary and miscellaneous works for the state library. Seems like a small sum. I predict that a few years from now, the increasing books will call for big appropriations⁵.

"If you all don't mind, I shall talk for a moment on commerce. Louisville has gone forward in the meat-packing industry. The Bourbon Stock Yards, which began business five years ago, should live a long time, unless our people become vegetarians⁶. Let me mention something else of interest to the farmer, even if The Lawyer be the only one of us living outside the city limits. The McCormick grain reaper has been in use now for 29 years.⁷

"I do not recall having heard any of our members talk about our gas and water works. The Louisville gas plant has been in operation for 25 years⁸. It serves us well, thanks to the president, Robert C. Courtney, and a well-organized force. The supply is not often exhausted now to the point of leaving the city in the dark, and in consequence we do not contribute as much to the support of the match-making machines as formerly⁹.

"The Louisville system of water works, completed three years ago, is as modern as any city of our size¹⁰.

"By the way, our artesian well is one of the most interesting objects in the country. The water flows at the rate of 230 gallons per minute, or over 330,000 gallons in 24 hours, through an opening five inches in diameter. By its own pressure it rises 170 feet above the surface. This well is 2,086 feet deep¹¹.

"In connection with our civic affairs I want to pay a tribute to Richard Edwards, who has been compiling a city directory. I hope from now on we will have a new issue each year¹²."

⁵The crop of future authors in '63 was very large. Robert Louis Stevenson, Edgar W. ("Bill") Nye, Guy de Maupassant and Eugene Field, each 13; Owen Wister, three; Elbert Hubbard and Conan Doyle, each four; Rider Haggard, seven; James Whitcomb Riley and Hall Caine, 10; James Lane Allen, 14; Henry Sienkiewicz, 17; Henry James, 20; DuMaurier, 29; Bjornson, 31. Wm. Dean Howells was United States Consul at Venice in '63—26 years old. Emile Zola was 23, employed in a publishing house in Paris. Lew Wallace was a Major General in the Federal Army. "Ben Hur" was 17 years in the future.

⁶The Bourbon Stock Yards has grown bigger and bigger during the past 60 years. Ogden Armour, the great Chicago packer, was born in '63.

⁷The self-binding reaper did not appear until ten years after '63. Louisville had two grain firms in '63 that still continue in business: A. Brandeis & Sons were Brandeis & Crawford then; H. Verhoeff & Co. were H. Verhoeff & Bro. in '63.

⁸The gas works of '63, through many stages of development, is the great Louisville Gas and Electric Company of today, with the most modern gas and electric plants and a pipe line to the natural gas fields of West Virginia. Nikola Tesla, electrical inventor, was six in '63, and Faraday, famous in electric discoveries, was 72.

⁹A machine to make matches appeared 15 years before '63. The safety match dates from 1855.

¹⁰A. Harris was president of the Water Company in '63 and W. B. Belknap, original president of the Citizens Bank organized in that year, was a director. W. R. Ray, later president of the Citizens Bank, was one of the last citizens to hold shares of stock in the old water company.

¹¹The duPonts had erected bath houses, accommodating ladies and gentlemen, before '63 at the artesian well, the water of which had medicinal qualities. The Louisville artesian well was famous enough to get in the Encyclopedia Britannica for a long description.

¹²Edward's "Director," as he called it, which was being compiled in '63 had 224 pages of names and addresses, averaging 80 persons to a page—17,920. The Caron Directory of 1923 has 1775 pages of names and addresses, averaging 95 persons to a page—168,625. The 1860 census shows Jefferson County, including Louisville, with a population of 89,405—10,304 of which were slaves.

*Stock
Yards
Flourish*

*Public
Utilities
of '63*

*Self-
Binder
10 Years
Away*

*City
"Director"*

*Two
Thirteens
Frighten
Scribe*

There arose a slight argument between The Teacher and The Preacher as to the correct name for Edward's book—whether it should be "director" or "directory." The Editor sat down to await the result. Meanwhile, I discovered for the first time that our Club's membership had dwindled to 13 and then I realized that this is the 13th night since the organization. I was about to suggest to Johnnie Reb that he head off bad luck for the Club by leaving, when The Editor resumed—that is, he started to resume:

"This is the 70th anniversary of the beheading of Louis XVI, for whom Louisville was named."

He got no further. Two Federal soldiers stepped inside the door and asked if Dick (giving the family name of Johnnie Reb) were present. Our Southern fighter turned red, and not white, as I expected. He stepped before them.

*Johnnie
Reb
Arrested;
Yankee,
Too*

"We have orders for your arrest for inflammatory remarks against the government at Washington."

They had heard about his explosion before the Club.

My imagination was galloping. The words of The Editor—"Seventieth anniversary of the beheading of Louis XVI"—rang in my ears like a death knell. I pictured Johnnie Reb's execution, on the charge of disloyal utterances in public.

I could hear the command to the squad:

Make Ready!

Take Aim!

F I R E!!!

Or was it the hangman, watch in hand, whispering to his gallows aide, "He's a game fellow! Eh?" Trapdoor sprung, rope drawing taut, face of our dear friend purpling?

I was on the verge of hysterics!

Then Reason began to beat down Imagination. Was a social meeting of a Club, held in the interest of culture, a public gathering? Certainly not!

No Provost Marshal would dare send a man into Eternity for the sole offense of accusing Southern sympathizers of satisfying their hunger "through lying throats"—crying loyalty to the Federal government when they held no such sentiments.

The blood of a divided country is on fire; many times deeds of daring border on deeds of demons. Nevertheless, I could not believe that the government at Washington would permit Johnnie Reb to be hanged or be shot—of course the guillotine would never be resorted to.

Thought raced on, as I turned again to the tragic scene.

The other members seemed petrified—all but one. The Yankee edged over to Johnnie Reb's side:

*Blue is
Willing
to Turn
Gray*

"I am a Federal soldier home on leave for injuries received at Gettysburg. I have known this man you are arresting since boyhood. If you take him, take me. If you convict him, I promise you—and this is not a threat—that his name shall go back on the muster rolls of his regiment and I shall be there to answer when it is called."

It was a brave speech but very indiscreet.

"Arrest him, too, and let the Provost Marshal hear his story!"

And out they marched—behind our Yankee and Johnnie Reb. Then I had a few things to say: "This is an outrage. Johnnie Reb talked only before us and we were not influenced. But I am fearful he and The Yankee, both, are in for it. Our membership is down to 11 now. I am getting busier and busier every day at the new bank and can not continue to serve you as Scribe. The Bachelor, who suggested the Club to relieve December nights' monotony, has gone.

*Roster
Down to
Eleven*

"The women folks admit that they have finished their Christmas gifts and are beginning to want us around home and fireside these cold nights. I therefore propose that we adjourn forever with to-night's meeting, and use any spare time we may have in trying to convince the Federal authorities that our warriors do not deserve drastic action."

The "Aye! Ayes!" were unanimous. It seems that every member had been having thoughts of discontinuing meetings, at least until the summer, but none wanted to be first in making the suggestion. I am glad I had the Citizens Bank as a reason¹³.

Now that the Club is no more, I will feel its loss and many times think of reviving it—but we can never get our same 20 members together again and I would not want the Club brought back to life. All of us owe its memories much, but I owe them more than other members, for the great lesson I have learned: Not to be suspicious; to know facts and not convict on circumstantial evidence; to change my superstition into intuition, and finally into good common sense for that part of my banking career that may remain.

Good Night and Good Bye, Minute Book of the Now and Then Club of '63.

¹³The Citizens Bank started with four directors in '63 and was served thereafter through its history to the merger with the Union National by 43 other directors. The Union National began business with 13 directors in '89, and had in addition, up to December, 1918, 19 other directors. The board of the Citizens Union National Bank, at the end of 60 years of Citizens Bank and Union National history, is as follows: G. Breaux Ballard, James P. Barnes, John W. Barr, Jr., L. W. Botts, Wm. Marshall Bullitt, Johnson N. Camden, Henning Chambers, John R. Downing, J. C. Engelhard, Isaac Hilliard, Chas. F. Huhlein, W. H. Kaye, S. B. Lynd, W. C. Montgomery, H. C. Rodes, J. H. Scales, Louis Seelbach, J. D. Stewart, James Ross Todd and R. E. Wathen.