

HUMAN NATURE AS SEEN IN A SAFE DEPOSIT VAULT

Queer Traits of Character Shown by Owners of Boxes That Furnish an Odd Series of Stories.

YOU'D be surprised," said the officer in charge of the safe deposit vaults connected with one of the largest banking institutions downtown to a TIMES reporter, "at the opportunity I have to study human nature and certain phases of character among our patrons who rent boxes. There is no mistake; it is one of the finest places for this sort of study, as the environment of heavy doors, steel bars, time locks and all that, a room where the individual keeps those valuables he or she prizes most—bonds, stock, jewelry, and often cash—brings out some things in their make-up that under ordinary circumstances would rarely come to the surface.

"In these vaults we have nearly 1,000 boxes, and never during all my experience—I've been here some years, too—have I known two persons who are exactly alike as regards the manner in which they act when visiting their boxes, either for the purpose of putting in valuables, taking some out, or just come for the fun of looking over what they have stored away.

"Why, some of them get so nervous when they enter the big vault that they can hardly place the key in the lock of their box, and remain nervous, too, until they see their valuable are intact. Others when returning their box to its space will pull it out several times before locking it, as if greatly regretting the temporary parting with their possessions. Some will take their box and tip-toe to and from the booth as if they thought some one on the street might know they were there, and actually had something of worth and necessitating the use of a strong box.

"During the panic of 1907," he continued, "a man prominent in the New York business world—you'd know him, too, if I were to mention his name—came here and rented a box. Unquestionably he had others elsewhere, but he took one here just the same, and among the things he put in it was a package of new-crisp bank bills—there was probably \$30,000.

"I don't know—nor care, for that mat-

ter—what people place in their boxes. It's not my business to know; but this particular man did not hesitate to let me understand just what was in his. In fact, I rather think he wanted me to know that he had money in it, for it subsequently developed that he felt there would come a time during the panic when ready cash would be mighty hard to get and he was taking time by the forelock, as it were.

"Well, he would come in very often—about once a week—get out his box and place it before him on my desk instead of going to one of the booths as most people do.

"Then he'd take out the bills and count them over a couple of times, a smile on his face during all of the procedure. When finished, he would return the box to its little space, but before actually locking the door would pull out the box about three times, lift the lid, gaze fondly at the stack of bills, and then gently, even lovingly, pet them.

"Can you beat that? Pet them! He was absolutely oblivious of my presence, it seemed. Even after he had locked the box and was going through the big door he would look over his shoulder toward the location of his possessions.

"No, indeed, he wasn't the only one who resorted to a deposit box in those days. In fact, during the three months from November, 1907, to the end of January, 1908, I reckon I rented over fifty boxes to different people, and I'm morally certain that most of them were used to hold cash. The majority of those fifty gave up their boxes after the trouble was all over—that is what caused me to have that opinion.

"Yes, I suppose those little things in there," he added, pointing to row upon

row of shining brass boxes, "contain many millions of securities, and I shouldn't be surprised if they held a number of joys and sorrows, too, for that matter, of which the world may never know.

"One of our customers rents a box, in which he keeps just one thing. It is a daguerreotype of his mother.

"He comes in here pretty regularly, takes out his box, sits over yonder in that chair and just looks at that picture. He is a man about my own age, and I didn't think he'd feel offended, so, at his third visit, I said to him: 'That looks like an old-fashioned daguerreotype—the kind we used to have when I was a boy.'

"'It is,' he responded, 'a picture of my mother—she's dead now. Would you like to see it?'

"He handed it to me. It was the picture of one of the sweetest and quaintest looking women I have ever seen, and dressed in the style of half a century ago.

"The man seemed pleased to think that I wanted to look at it, and even now, at each visit he makes, and after he has silently gazed at it for some minutes—often I fancy I see tears in his eyes—he hands it over to me without saying a word. 'Finished?' He asks a few moments later, and then takes it gently in his hand, places it in his tin box, locks it and departs. No, I don't know anything about the man personally, but the touch of sentiment is the prettiest I have known.

"Certain evidences of economy on the part of wealthy men who rent boxes might surprise you, too. Why, I've known some to rent a five-dollar box, then change to a ten, then to a fifteen, and as they disposed of their securities go back to a ten or a five, just to save the few dollars.

"This by men of wealth, mind you! And, furthermore, I've seen some of them fuss for a long time sorting and resorting their papers and securities so they would not have to get a larger box.

"I suppose this is real economy, but it appears strange to think that men who handle hundreds of thousands a year would do that sort of thing. It's another phase of character, though, I suppose.

"Oh, yes, we have a good many women who rent boxes, and we like to have them, too, although we are a bit more particular as to their references, for the simple reason the gentler sex as a rule is controlled by emotions, and it is hard sometimes to make them understand or appreciate conditions. We had a fair example of that here not so very long ago. I'll tell you about it.

"Down in Vesey Street there is a Jewish woman by the name of—well, never mind her name. It's enough to know that she had made a big fortune in the sale of celery.

"No, you wouldn't think, to look at her, that she had a lot of money and diamonds, but she has, just the same. She came here well recommended and rented a box. Among the things she put in it was a number of diamonds, and she told me at the time they were to go to her niece when she became of age.

"Some weeks later she came in again and wanted to look at the box. I put in my pass key, which as you know only half opens the lock and necessitates the box owner finishing the turn with his or her own key. She put in her key, turned it around, pulled out the box, lifted the lid, and uttered a scream.

"The diamonds are gone!' she cried. 'Gone!' I repeated. 'Why, that

can't be! No one has been in the box but yourself—no one could get in!'

"'But they are not there,' she wailed, 'and my nephew Davy saw me put them in—Davy saw me!'

"She was getting more excited every minute, so I told her to lock the box and send for Davy. Then I reported the matter to the President.

"We waited for Davy. He came along after a while and the box was reopened. Davy put his hand in it and drew out the diamonds.

"The celery woman made a motion to hug me, but I dodged. She hadn't seen the diamonds the moment she opened the box first and jumped at the conclusion they were gone. It was a fair example of the emotional makeup of some women."

"By the way," asked the reporter, "how can you tell that the individual who comes in here, say once a year, and has forgotten his box number, but has his key, is entitled to enter the box the key calls for?"

"That's where our character study comes in," was the answer. "If the man comes here but once a year I may possibly have forgotten his name, of course, and people, as a rule, do not like to be forgotten.

"Oh, yes, I can generally get him to talk, and if he hasn't told me his name I generally get it before putting my pass key in the lock, and I get it in such a way as not to offend the man or woman, as the case may be. Of course, if I am still in doubt we carry the signature of every boxholder, and I could call upon the man or woman to write his name and make the comparison, but as yet I have never had to resort to this.

"No, you who are out in the bustle and hustle of the street each and every day might not think this is interesting work, but it is, just the same, and when I said it is a great place to study the unusual characteristics of some people I meant just what I said. I've only given you a few examples of them—there are many more."