Rural Conomy.

IMPROVED FARMING.

The mere raising of heavy crops does not of itself constitute good farming, as the expense and outlay incurred may be excessive, and entail an absolute loss. It is not an occasional heavy crop only, but such a system of management, as while it insures an average high scale of production, at the same time enriches the farmer by its nett profits, and also keeps up the land, that can fairly claim to be called "improved farm-Neither can a mere routine system be so called, which, however comparatively better than some others, rejects all innovations, for no other reason than that they are innovations. There are also certain business principles to be observed, which embrace farming and other pursuits, viz. : the adaptation of means to ends. A shipping merchant in the city would not locate himself away from the wharf, neither should a farmer within a few miles of a great city like Philadelphia, undertake to fatten cattle, and depend on raising the great staples which can be grown more profitably on the rich and cheap lands of the far West. The result of such errors is only to illustrate the oft-repeated saying "that farming does not pay." It may be safely said that any system of farm management is unprofitable, which is not the best which surrounding circumstances and location admits of; and within twenty-five miles of Philadelphia, no man should complain that farming does not pay, who neglects to plow twelve inches deep, who neglects to give his land all the manure it requires to grow a full crop; who neglects to grow root crops and thus save his grain; who practices feeding cattle and growing grain to the neglect of dairy and market farming; who neglects to drain where draining is required; who persistently grows ox-eye daisy, mock mullern, dock, and thistles, which will never sell, in place of grass, potatoes, and small fruit which always will sell; who does not sow corn for soiling or for fodder; who allows all winter and all summer a drain of liquid manure from his barn-yard into the nearest ditch; who does not use the best laborsaving machinery, or who neglects to have any work on his farm performed at the proper time; to have every thing put to its proper use, and to put and have every thing in its proper place. It is a very general complaint with those who own farms and live off of them, that farming is a poor business; but recollecting that it is a business, and making all proper allowance for the fact, that such persons have other business in the city, and that very few persons can properly attend to two distinct kinds of business in places some miles apart, and considering also that some of the sources of profit above recited are generally neglected, it is questionable, whether to say that farming don't pay, may not be charging the farming business with more than properly belongs to it.—Rural Advertiser.

CULTIVATING CHESTNUTS.

We notice in an Ohio journal, a communication from Dr Kirtland, in relation to the culivation of chestnuts. He raised in his garden, from seed, the French, Spanish, and Italian chestnuts, some twenty years ago, which he transplanted, and which, when ten years old, commenced bearing crops. He thinks they will pay well to cultivate, and also recommends the shelbark hickory nut for cultivation. He says the three kinds of chestnuts named are about employ; -yes, I may truly say, that they equal in quality. Is he sure of this? We find that the French is superior to either ble thing. Another unwise operation they the Spanish or Italian, and we believe this sometimes engage in :- go into some outto be the general opinion. But neither of them equal in quality our own native, petty office that calls them away from the them equal in quality our own native, though twice or three times as large. We have fruited neither, having only the French | their men, and stay with them, plan their variety growing.

While on the subject we desire to add, that we have often been surprised that tarmers generally did not give some attention to the growing of chestnuts and English walnuts. On almost every farm is a plot of ground that is useless for farming purposes. Chestuts will grow almost anywhere, however poor and stony the land. No doubt the French variety is more profitable, from being more marketable than our own. These can be raised either from all, is worth doing well. Read the papers, the plant. or our native varieties can be compare notes with your neighbors, and by grafted with them. They grow as readily all means keep an accurate account of your from the graft as apple or pear. Fven for receipts and expenditures in such a manner home use, a tree or two of the French is that you will be able to tell what crops or very desirable. Plant them out, protect them from cattle, and let them alone; and in course of time fruit will come in abun-

But we desire to say a word for the English walnut. We consider this fruit as more profitable to cultivate than the chest nut. The tree grows readily, affords good shade, and will commence to produce regular crops of fruit in ten years, and will add to the quantity each year as the tree increases in size. The fruit is much sought after in its green state for pickling; and in its ripe state is better than those imported from England. Its quality every one relishes. The price it commands at the fruit erers will always doubly repay trouble and expense attending the gathering and marketing. We believe the English walnut, as well as the chestnut named, can be ob tained at the nurseries advertised in this paper. - Germantown Telegraph.

WHEN TO PICK APPLES AND PEARS.

The Prairie Farmer says :- Most people let apples and pears become too ripe before they gather them. They want to see them fully ripe-ready to fall off the tree-before they pick them. This is wrong. If picked a few days before maturity they will keep longer, color more highly, and command a higher price in market. The precise time to pick is rather difficult to determine. The best criterion is to raise the fruit up and is ready to pick-whether apples or pears. than apples. The quality of the fruit is also improved by early gathering. After being picked, it should be put in tight boxes or barrels, and kept a few days in the dark, if of summer or fall varieties. Here they undergo a sweating process, and when the barrel is opened, the fruit will be found of the brightest crimson and richest golden than that, during the last eighteen hundred

orcharding, is in knowing how and when to pick fruit, and how to get it to market so as to command the highest price and readi- as to command the highest price and readi- cing distinctions, and in diffusing the sense hears one. But we have a bargain to strike board. The order instantly sounds to put est sales. Every one's experience must govern him, and the more he studies this matter, the more expert he will become. We are anxious all our readers should think while they work—that the mind should be exercised as well as the muscle in farm operations; and particularly should this be the case in fruit growing, where skill of the highest order will always be suitably re-

SMALL AND LARGE FARMS. SMALL FARMS MORE PROFITABLE IN PRO-

PORTION THAN LARGE ONES. Is this a conceded fact? I conclude so from the amount of testimony in favor of the proposition. But if so, is it a necessary consequence? Most assuredly not. With intelligent supervision—with capital and labor in proportion—certainly there is no reason why a large farm should not pay a better profit on its cost than a small one. A fifty acre farm requires at least two-thirds as much value in buildings, tences, implements, and teams, as one of one hundred acres of equal value per acre. Then, admitting a single family for each, exclusive of laborers, you have as many non-producers in one case as the other. If associated effort can accomplish great ends in other business, why can it not in agriculture? A man who has one thousand pounds of wool, all of one quality, can certainly make a better sale than if he had one hundred pounds. My neighbor, with his one thousand bushels of wheat, will be looked up by a buyer sooner than I who have one hundred to sell. On my fifty acre farm I have as many fields as my three hundred acre neighbor, and I am obliged to have almost as many gates and pairs of bars, while my fences occupy a much greater amount of land, in proportion, than my neighbor's. He can put one team to plowing, another harrowing, still another hauling stone or manure, and so keep everything in its season; while I must tug and toil alone, or with one man or boy, and do each of these separate. When he gets ready to plant, he has men enough to do up the job in time, while I am obliged to scour the neighborhood for help or wait other men's motions. At harvest time he has men enough to 'man" his machine, while I, if I can afford to own a machine, am obliged to run my chances for help. So in thrashing. My three hundred acre neighbor has men and teams enough of his own, and I, of course, have to hire or "change works" with some one or two in the same condition as myself. I might go on and multiply, ad infinitum, arguments of the same character.

Now, if it is the fact that small farms do pay better, in proportion, than large ones, it is owing to one or all of the following causes :- A lack of capital, labor, or intelligent management and supervision. A man may do many kinds of work alone to good advantage, but there are other jobs that require from two to ten men. Now, an hour lost by a late start in the morning would not be worth naming in one man's work, while, if the whole ten were idle, a whole working day would be lost. So in planning work. The kind of men we hire now-a-days rarely ever set themselves to work. If they get a job done, they are very apt to wait for the "boss" to set them

going again.
We farmers, as a class, lack system. generally do this very unwise and unprofitafarm. They should go into the field with work economically, encourage the willing,

"Coaxing on the stubborn ones, Pushing on the lazy." Three men with a good "boss" to lead them will accomplish more than five alone. If a man is physically unfit to do that, let him seek out an industrious young man and give him a share of the profits of the farm as an inducement to faithful service. Above all things, be thorough and systematic-remembering that whatever is worth doing at stock pays you best; -and when this is done, communicate the fact to the papers, so that other people may have the benefit of your experience.—Rural New Yorker.

Miscellaneous.

SOMETHING NEW FROM THE STUMP.

General Howard, in his admirable and instructive address before the Maine Freedmen's Relief Association, a fortnight ago; said, in speaking of the possibility of the white and black races living together at the South in peace and unity:

"Let me tell you my method of solving the problem-how to rid ourselves of this prejudice. It is, get more of the spirit of Christ. That will substitute love for hate in our prejudices. But you will say, 'This is not practical; the love of Christ is not so wide spread as to render this available.' Well, then, interest will do it."

Commenting on this, the New York Times says, in a spirit, not we admit, characteristic of the paper:

"Very unusual sort of talk, this, for the stump, and calculated, we fear, to be exceedingly distasteful to that wholesome public sentiment which turns with indifference from every species of sectarian shibboleth, and reprobates the needless introduction of religious considerations into secular bend the stem over, and if the stem parts discussions. If Gen. Howard could be from the shoot without breaking, the fruit transferred into some terribly-swearing department—some army of Flanders—he Pear should be picked proportionally earlier | might be useful as a missionary. We do not, however, believe that his preaching will solve the great problem involved in the condition of the emancipated negro."

Now, in our opinion, as many wise things as Gen. Howard said in the course of his address, this was, perhaps, the wisest, for

to the abolition of serfdom in modern more general application of Christian teaching to the conduct of political and social life that we owed the commencement and the success of the emancipation movement in our day, we know not to what we did owe it. And, much importance as we attach to wise legislation and vigorous enforcement of the laws, we sincerely believe that the final and complete triumph of order and justice at the South, the general diffusion through the white population of a feeling of respect for the rights of negroes, and the permanent foundation on bibed more of the "spirit of Christ" than has yet fallen to their lot. Anybody who sets about re-organizing Southern society without recognizing this influence in his head or on the tongue will pass muster. Church-membership, household forms, will not prove them Christ's. "A false balance is abomination to the Lord, and they that deal them, they perish!"—Guthrie's Gospel in statesman, but a charlatan. And it is be- them pure with the unjust balances, and cause we desire to see this spirit do its clean with the deceitful weights?"—Sunwork, and do it as speedily as possible, that day Mogazine. we rejoice to see slaveholding brutality and violence restrained in the meantime by the strong arm of the law. No moral agency can act effectively on men who are allowed, day by day, to gratify their devilish passions, their hatred of weakness, their ferocious pride of race and color. Look at the case of the Virginia shoemaker of whom our correspondent speaks, who declares that nothing so moves him to "cut a nigger's throat from ear to ear" as to see him testifying in a court of justice. The first thing to be done with a barbarian of this sort is, of course, to restrain him from the commission of evil by the strong arm of the law, but what, we should like to know, will ever banish the anti-social passions from his heart, and give him a right sense of what he owes to his neighbor, if it be not the spirit of Christianity?

fidence, can ever bear any real fruit. And is not in the eye of the people clothed with this supreme sanction, will, we fear, ever prove lasting or satisfactory, for no laws which are not supported by the moral sense efficient.

The trouble with Southern society in times past has been that it has been practically a pagan society. The separation between religion and morals in it has been all but complete; the restriction of men to custom as their sole rule of life, all but general. They had borrowed their politidrew their social science, and probably nothing in modern times has done so much to shake the hold of the church on what was best amongst the people, as the shameless facility with which she lent her sanction to plantation theories of human relations. So that it is now, and now only, that the social influence of Christian teaching can be fairly tried at the South, and we for our part are satisfied that the final pacification must come from it—from the thorough perception of the equality of which the modern world has derived from the diffusion of the spirit of Christ, and, we might almost say, from this alone.-The Nation.

RELIGION TO BE CARRIED INTO BUSI-

NESS. Let no calculation of advantage or profit, no keenness of competition, induce the merchant, the manufacturer, or the tradesman to neglect the indication of right and wrong active; to be happy, we must be useful; furnished by the ready application of "The Royal Law" by conscience. You are not of God: we must be diligent, active, mere money getters or money-worshippers. earnest, if we would make our calling and If gain is to be gotten, it must come with election sure, and have at last an open and God's blessing and consistently with the abundant entrance into the kingdom of our is not for holy days and holy places only— a few times and seasons and duties and relationships and circumstances. A religion based, indeed, upon the most stupendous facts of Divine wisdom, power, and love; a religion involving sublimest truths and prothe commerce of the merchant prince and the sales of the retail storekeeper.

The religion of Christ is a religion for professors of Christ's religion forget this, they are stumbling-blooks to weak brethren cant—well versed in Creeds and Articles him take the water of life freely. and Confessions of Faith-texts at his fingers' ends-quite "made up" on the Cal- Spain, a dismasted merchantman was ob-

of brotherhood, as this very "spirit of Christ." It overthrew slavery in the Roout a few shillings. We must keep our off to the wreck. They reach it; they man Empire; it gave the first great impetus eyes open, and have our wits about us shout, and now a strange object rolls out of "The Royal Law" has no place here. He that canvas screen against the lee shroud Europe; and certainly, if it was not to the has family prayer up stairs. He was de- of a broken mast. Handed into the boat, mure and sanctimonious, even to grimace, it proves to be the body of a man, bent as we looked at him in his pew, but yester-head and knees together, and so light that day. But he seems to have possessed him- a mere boy lifted it on board. It is laid self of a dispensation from God or priest or on the deck; in horror and pity the crew minister, as to this "Royal Law." He gather about it—it shows signs of life has, it should appear, a plenary indulgence they draw nearer—it moves, and then mut exempting him from the Golden Rule, and | ters in a deep, sepulchral voice, " There is allowing him in white lying over his counter mon!" Saved himself, the first ter. And he will put us off with a packet use the saved one made of speech was to of adulterated goods, with an unruffled con- save another. Oh, learn that blessed lesscience and complacent courtesy; and son. Be daily practising it. And so long stamp on an inferior article, produced per- as in our homes, among our friends, in this haps within his own four walls, the name | wreck of a world that is drifting down to the ruins of slavery of a stable, orderly, of an eminent manufacturer. Such unsound ruin, there lives an unconverted one, there peaceable, and prosperous society, will only professors have need to be reminded that is "another man." Let us go to that man, come when the Southern people have im- neither Calvinism nor any other ism in the calculations, would prove himself not a truly are his delight." "Shall I count

TOO ACTIVE TO FREEZE.

I looked to nature. It was a clear, cold, bright winter's day. The crisp, untrodden snow which covered the landscape, sparkled in the sunlight, as if with millions of gems. The little stream, that in summer was always dancing and singing by the wayside, was now completely frozen over, silent and proached the mill/where a little fall was side, and frost-bound as the stream was busy to freeze!

ing from the summit, when a storm arises, of the community can ever be thoroughly and his exertions are crowned with success. and saved a fellow-being from death!

From nature and history I turn to the the amenities of modern civilization. Aris- Sabbath-school. Before, he was in danger and certainty were required, he knew that totle and Cato furnished the sources from of freezing, and becoming cold himself, Howard would never fail him. In the rewhich Southern statesmen and patriarchs and like a mass of ice, diffusing a chilling cord of four campaigns there stands no in influence around him. But now, he is too stance of his dereliction from duty; while busy to freeze. Activity is giving him a many a march and battle-field bear witness glow. Motion is developing heat; and to his energy, perseverence, soldierly skill, already others are gathering warmth from and manly courage. his example, and led by it to efforts in the cause of Christ, and for the souls of men.

The water, the traveler, the disciple, each has a voice for us. We must be diligent, devoted, earnest in our Maker's serand lifeless and useless. We should aim Cromwell, "who not only struck while the iron was hot, but made it hot by striking"like the missionary who said-" If there be happiness on earth, it is in laboring in the service of Christ''-like the blessed Redo the will of God. The vineyard must we enter it and work. There is work that we do with our might what our hands upon your lips!"" find to do. To be healthful, we must be crown of life."

"LET HIM THAT HEARETH SAY,

'COME.'" Though to ministers of the Gospel bepounding loftiest motives, but descending long the high pre-eminence of being cation is fearfully prevalent there, though to and embracing—ay, and ennobling and "fellow-laborers with God," yet such not apparent to the world as it is among to and embracing—ay, and ennobling and "fellow-laborers with God," yet such not apparent to the world as it is among consecrating—life's humblest duties, its honors are not reserved exclusively for the the degraded classes. That it should be so most trivial occurrences and occupations. pulpit. The youth, who, finding Sabbath A religion not to be donned and doffed at rest in Christian labors, holds his Sabbathpleasure; not to be reserved for out of the class; the mother, with her children at the sea side, and at the Springs. And way and exceptional cases, as too sublime, grouped around her, and the Bible resting now, as in old time, "wine is a mocker; too subtle, too transcendental for daily wear on her knee; the friend who deals faithand tear; but a religion to regulate our fully with another's soul; any man who most secular engagements, and among them | kindly takes a poor sinner by the hand, and seeking to conduct him to the Saviour, says, "Come with us, and we will do thee good"-these, not less than ministers of ledgers and counters, no less than for the Gospel, are "fellow-laborers with God." churches and death-beds. And because Where sinners are perishing, where opportunity offers, where a door is open, where the rule, " Let all things be done decently and to a sneering world. The men who brand religion as "cant," and its professors as "puritans" and "saints," are triumphant at the exposure of some petty fraud any with power to speak of Christ? Then, like an adder." or wholesale trickery of some loud professor with such high interests at stake, from whose religion is too high and transcenden- forms which churches, not their Headtal to take cognizance of, or to enter into man, not God, has established, we say, his commercial dealings. A good Church- "Loose him, and let him go. "Let him goer this—a strong Sabbatarian—staunch that heareth say, 'Come;' and let him that in his Protestantism-may be a communi- is athirst come; and whosoever will, let

During a heavy storm off the coast of of the brightest crimson and richest golden colors. Half of the secret of success in years, no other agency has been so potent the pros and cons of the Establishment the gale. Every eye and glass were on

use the saved one made of speech was to and plead for Christ; and go to Christ, and

THE AMERICAN HAVELOCK

In the admirable sketches by Major Nichols, of the "Great March" of General Sherman, the author furnishes the following interesting portrait of General Howard "The comparison of European and American soldiers suggests another. General Howard, who had command of our right wing during this campaign has often been called the Havelock of the army; and the parallel is not unnatural, for both the hero of the Indian campaign and our own distinguished General will rank in history.

SHORT TIME TICKETS.

Arrangements are in course of completion by which the traveller will be able to purchase, at any Railway Ticket Office, Insurance Tickets for one or thirty days' travel, insuring \$3000, or \$15 weekly compensation. Ticket Polices may be had for 3, 6, or 12 months, in the same manner.

Hazardous Riskstaken at Hazardous Rates. Policies issued for 5 years for 4 years premium. American soldiers suggests another. Genstill under its icy covering; but as we ap- the parallel is not unnatural, for both the hero of the Indian campaign and our own visible in its channel, there it was leaping distinguished General will rank in history and sparkling as merrily as in the midst of as perfect types of the Christian soldier. a summer's day. Cold as it was on every General Howard is a man whose religious convictions are intense, positive-entering above and below, here it was too active and into and coloring every event of his life. When exposed to fire, there is no braver From nature, I turn to history. It is man living than he. He does not go into sunset on the Alps. A traveler is descend- action in the Cromwellian spirit, singing General Howard's language is, we admit, "very unusual sort of talk for the stump," and more is the pity. We dislike as much as anybody the practice of dragging in religious ideas or religious allusions to give weight and eclat to every temporary proposite of the ordinary proposite of the proposition of the strength of a spiritual religion, rather than a physical qualification. The General down to die. The last thought has been given to home and kindred and friends, himself to the fire of the enemy; but it is difficult to say whether such censure is the platform. But no discussion of the and the numbness is already stealing on his just or not, for every commander of a corps right or wrong of slavery, no inquiry into senses and limbs, when a sound of distress of an army should himself be the best the claims of men, as men, to equality be- is borne on the tempest to his ears. It is judge of the necessities of the hour. Nafore the law, in which the teachings of an appeal to his humanity, that rouses him poleon at the bridge of Arcola was an ex-Christianity are not acknowledged to be even from the stupor of death. With an ample. History shows that more battles the final source of instruction and of con- effort he rises and follows the sound as it have been lost, or gained at heavy cost, beis repeated, and soon finds a fellow-traveler cause the commanders did not know the no settlement of affairs at the South which like himself benighted and exhausted, and nature of the ground they were fighting lying down to be wrapped in the winding over, than for any other reason. Such a sheet spread by the tempest. Earnest for criticism cannot be applied to General Howhis brother's safety, he puts forth every ard. He sees the whole field of operations, effort, to rouse and animate and raise him; and has an admirable tactical knowledge of the best use to be made of its advantages. His activity has kept himself from freezing, It is a high compliment to his worth as a man and a soldier, that he should have been chosen by General Sherman to the comchurch. A disciple who has every motive to faithfulness is getting cold, indifferent, unspiritual. He has entered the backto custom as their sole rule of life, all but slider's path, and is making rapid progress and respected Howard is, but he valued and respected Howard all the more for his cal and social philosoph from heathen Rome, with simply a little tincture in it of a tract distributor and a teacher in the a tract distributor and a teacher in the an arduous or dangerous duty, when speed

"Howard lost his right arm at Fair Oaks, during the bloody Peninsular campaign. There is a wondrous pathos in an empty sleeve; but regret for Howard's affliction ceases when one looks into that vice, if we would be kept from being cold kindly face, with its loving eye and generous mouth-a face full of patience, gentleto be too active to stagnate, too busy to ness, and manly resolve. It is a beautiful men, and the thorough apprehension of the legal consequences which flow from it, Cromwell, "who not only struck while the ed Christian belief, that his influence upon those about him is positive. There is but little use of liquor, and a most gratifying absence of profanity about his headquarters. I shall never forget his gentle rebuke to a deemer, whose meat and drink it was to soldier, who, in the very presence of death, was swearing in a decided manner-' Don't be cultivated; and the command is, that swear so; my man. You may be killed at any moment. Surely you do not wish to enough to be done, and the injunction is, go into the next world with dreadful eaths

INTEMPERANCE AMONG WOMEN.

The alarming statement was made in the Temperance Convention at Saratoga, that the names of thirteen hundred rich men's obligations and professions of a disciple of Lord and Saviour Jesus Christ. "Be thou daughters, in the State of New York, are Christ. For the religion of Jesus Christ faithful unto death, and I will give thee a on the list of applicants for admission to the Inebriate Asylum at Binghampton, in that State. This may be somewhat of an exaggeration; we trust that it is so. But no one who hears and reads the reports circulated concerning the present habits of fashionable society, can doubt that intoxiis not strange. Wine is used freely at the evening party, in the Christmas holidays, strong drink is raging." It will make its power to mar and to destroy, to be felt upon female purity and loveliness, as well as upon the strength of manhood. The only way of perfect safety to either male or female, is to be found in obedience to the divine injuction which saith :- "Look not thou upon the wine when it is red, when it giveth color in the cup, when it moveth itself aright." Those who addict them-

THOMAS RAWLINGS, Jr.,

HOUSE AND SIGN

PAINTER,

Broad and Spring Garden Streets.

Ensurance Companies.

INSURANCE

AGAINST

ACCIDENTS

EVERY DESCRIPTION, BY THE

TRAVELERS' INSURANCE COMPANY, HARTFORD, CONN.

WH. W. ALLEN, AGENT. 404 WALNUT STREET

PHILADELPHIA.

GENERAL ACCIDENT POLICIES For Five Hundred Dollars, with \$3 per week compensation, can be had for \$3 per annum, or any other sum between \$500 and \$10,000 at proportionate rates.

TEN DOLLARS PREMIUM

TEN DOLLARS PREMIUM

Secures a Policy for \$2000, or \$10 per week compensation for all and every description of accident—travelling or otherwise—under a General Accident Policy, at the Ordinary Rate.

THIRTY: DOLLARS PREMIUM Secures a full Policy for \$5000, or \$25 per week compensation, as above, at the Special Rate.

FUREIGN RISKS.

Policies issued, for Foreign, West India, and California Travol. Rates can be learned by application to the Office. FOREIGN RISKS.

SHORT TIME TICKETS.

INDUCEMENTS.

The rates of premium are less than those of any other Company covering the same risk.

No medical examination is required, and thousands of those who have been rejected by Life Companies, in consequence of hereditary or other diseases, can effect insurance in the TRAVELLERS' at the lowest rates.

effect insurance in the TRAVELLERS' at the lowest rates.

Bife Insurance Companies pay no part of the principal sum until the death of the assured. The TRAVELLERS' pay the loss or damage sustained by personal injury whenever it occurs.

The feeling of security which such an insurance gives to those dependent upon their own labor for support is worth more than money. No better or more satisfactory use can be made of so small a sum.

I. RODNEY DENNIS, Secretary.

G. F. DAVIS, Vice President.

HENRY A. DYER, General Agent.

Applications received and Policies issued by WILLIAM W. ALLEN,

983-6m

No. 404 Walnut Street.

AMERICAN

LIFE INSURANCE AND TRUST COMPAN

Walnut Street, S. E. cor. of Fourth.

INCOME FOR THE YEAR 1864, \$357,800.

LOSSES PAID DURING THE YEAR AMOUNTING TO

\$85,000.

Insurances made upon the Total Abstinence Rates, the lowest in the world. Also upon JOINT STOCK Rates which are over 20 per cent. lower than Mutual Rates. Or MUTUAL RATES upon which a DIVIDEND has been made of FIFTY RER CENT.,

FIFTY RER CENT..

on Policies in force January 1st. 1865.

THE TEN-YEAR NON-FORFEITURE PLAN, by which a person insured can make all his payment in ten years, and does not forfeit, and can at any time cease paying and obtain a paid up policy for twice thrice the amount paid to the company.

ASSETS.

\$100.000 U. S. 5.20 bonds,
40.000 City of Philadelphia 6s. new,
30.000 U. S. Certificate of indebteness,
25.000 Allegheny County bonds,
15.000 U. S. Loan of 1881,
10.000 Wyoming Valley Canal bonds,
10.000 Philadelphia and Eric Railroad bonds,
10.000 Philadelphia and Eric Railroad bonds,
9,000 Reading Railroad 1st mortgage bonds,
6.500 City of Pittsburg and other.

9,000 Reading Railroad 1st mortgage bonds, 6,500 City of Pittsburg and other bonds, 1,000 shares Pennsylvania Railroad stocks, 450 shares Corn Exchange National Bank, 22 shares Consolidation National Bank, 107 shares Farmers' National Bank of Reading, 142shares Williamsport Water Com-pany,

pany, 192 shares American Life Insurance and Trust Company, Mortgages, Real Estate, Ground Rents, Loans on collateral amply secured.

Loans on collateral amply secured

Promium notes secured by Policies.

Cash in hands of agents secured by bonds.

Cash on deposit with U. S. Treasurer, at 6
per cent.

THE AMERICAN IS A HOME COMPANY Its TRUSTEES are well known citizens in our midst, entitling it to more consideration than those whose managers reside in distant cities.

Alexander Whildin,
J. Edgar Thomson,
George Nugent,
Hon. James Pollock,
Albert C. Roberts,
P. B. Mingle,
Samuel Work.

Samuel Work.

ALEX. WHILLDIN, President. SAMUEL WORK, Vice-President.

JOHN S. WILSON, Secretary and Treasurer.

WALL PAPER

DECORATIVE AND PLAIN. LINEN WINDOW SHADES & FIXTURES

Beautiful colors. An immense stock at greatly re-

JOHNSTON'S GREAT DEPOT,

1033 SPRING GARDEN ST. BELOW 11TH. Country trade invited.

JOHN C. CLARK & SON.

PRINTERS, STATIONERS. AND

BLANK BOOK

MANUFACTURERS,

230 DOCK STREET.

PLUMBER,

STEAM AND GAS FITTER, T. W. RICHARDSON. No. 27 South Sixth Street.

ABOVE CHESTNUT, PHILADELPHIA. Hydrants made and repaired. Baths and all other Plumbing. Work done at shortest notice Halls, Churches, Stores, Dwellings, &c., fitted up for Gas, and waranted to give satisfaction. Country Work attended to.