THE NEW YORK PRESS.

EDITORIAL OPINIONS OF THE LEADING JOURNALS UPON CURRENT TOPICS.

COMPLLED BYERY DAY FOR LVENING THANGHAPE.

The Civil Service A Question of Effi-

From the Times. The civil service of the country, in its present condition, is notoriously bad. It is costly, inefficient, wasteful, corrupt. Under every administration it is essentially the same. It has degenerated from an honest organization for the performance of the subordinate duties of the Government into a contrivance for sheltering and lostering the camp-followers of the party in power. It has brought to perfection the art "how not to do it," and gives to unscrupulous partisanship every possible facility for accomlishing unworthy ends. It drives the deserving from the public service, and offers unlimited encouragement to the scamps and blockheads whom the professional politician finds it con-

These things are not the result of exceptional mal-administration, but spring from the inheson. In other walks of me, employment implie certain qualifications of character, and a certain finness for the work to be performed. Tue merchant or banker looks to the capacity of those he employs, and makes the continuance of the engagement contingent upon the effi-ciency and trustworthiness of the individual and the requirements of his own business. Permanence and promotion are found essential to the acquisition and relention of good men, who in turn are stimulated by opportunities and assurances of advancement to devote them-selves assiduously to their employers interest. In the Government service all these conditions are disregarded. Its army of clerks is enlisted from classes whose prime qualification is their ability to secure the influence of politicians. Care is seldom taken in their selection in the

only sense that renders it meritorious. They are not required to prove themselves morally respectable or in any respect qualified to discharge the duties of the situation to be filed. It is enough that they are useful adherents or helpless proleges of a member of Congress, or the friend of a member, or of the President or the head of a department, or their friends respectively. Provided the approving smite of the dispenser of patronage be obtained. the ability, the industry, or the integrity of the person to be appointed is of trifling moment. Appointments thus acquired are held by a tenure as precarious as it is demoralizing. are subject to the vice-situdes and degradation of partisanship. They are exposed to forced levies for party purposes. And they are con-stantly liable to dismissal, with or without cause, as the caprice or the convenience of par-

lisan managers may dictate.
A service thus organized and controlled neither commands the respect of the community nor fosters respect among its own members. Degraded by partisauship, it lacks the first ele-ments of efficiency and the first motives to re-form. Intelligent, energetic, self-reliant peras seek other roads to fortune; they have no relish for positious that afford no guarantee of permanence or promotion; and the field is in the main left to the undisturbed possession of the listless, the improvident, and the noisy hangers-on of party. Evil influences dominate and corrupt the good. The number of appointees exceeds the requirements of the service; the work is after all inefficiently performed; and an amount of dishonesty obtains which the country has not yet learned to which the country has not yet learned to

How dishonest the system is-or rather, how much dishonesty the system permits with im-punity—the recent investigations of Congressional Committees in part attest. Without descending to particulars, it is known that enormous frands have been perpetrated by or with the committee of subordinate officers of the Government; and though dismissal has followed detection, the frauds have gone on, modified in accordance with experience, perhaps, by those who came after the original offenders, One set of knaves has been succeeded by another, each apparently acting on the rule that certain tenure of a Government office. More effective supervision might, indeed, hold even knaves in check, but the real remedy for civil service dishonesty lies in the reform of the service itself, by the introduction of competent and trustworthy men.

The evils of the system do not end here. The higher officers of the Government suffer, and are not seldom corrupted under its influence. The vast appointing power virtually centres in the President, who is tempted to use it with reference to political exigencies more than to the actual requirements of the service. Public interests are prejudiced by the attention which the President and the heads of the Departments devote to a subject which, to them, derives all Its importance from partisan considerations, Great interests are neglected, that the claims of s crowd of applicants for minor offices may be balanced and decided. The power of the Executive is in this manner entarged to a degree not contemplated in the original adjustment of the functions of the Government; and it is a power exercised for purposes with which the welfare of the country has no connection.

The whole system requires reform. It needs reform with a view of restraining the overgrown power of the Executive. It needs reform with a view to the efficiency of a service which has assumed colossal proportions. And it needs reform as a measure of retrenchment, called by the wants of the Treasury and the crashing taxation borne by the people. For the civil service, reconstructed on the basis of intelligence and worth, would a lmit of a large reduction in the number employed, would its functions with an efficiency now unknown, would obviate the losses by dishonesty from which the country now suffers. The Joint Com-mittee of Congress on Retrenchment estimate that by this process "the number of officers may be diminished one-third and the efficiency of the whole force of the civil service increases one-halt, with a corresponding reduction of salaries for discontinued offices, if a healthy system of appointment and discipline be esta blished" for the government of the interior offi-

cers of the country.

The subject is before Congress in a shape that admits of early action. The speech which Mr. Jenckes on Tuesday addressed to the House, explanatory of the bill to regulate the civil service, covers the ground to be traversed in the discussion of the reform he desires to promote. His exposition of the weakness of present system, and the mischlef of which it the fruitful source, is calm and conclusive. It is impossible, we think, to tollow him in his statement of facts and his explanation of causes without conceding the fairness of his repre-sentations and the necessity of amendment. But what shall the amendment be? How shall the corruptions incident to a colossal and irresponsible system of patronage be removed, and their recurrence prevented? By what method shall the civil service be made available for worth and capacity, as against the debasing influences which now control the mass of ap-

pointments? The bill reported by the Joint Committee on Retrenchment, and of which Mr. Jenckes has charge, supplies a teasible answer. It applies to the whole body of inferior officers of the Government-those appointed by the President, by courts of law, or heads of departments without waiting for the concurrent sanction of the Senate And it is designed to accomplish the end in view by introducing the system of examinations, as a means of determining th Live ability and the fitness of character of those who seek employment under the Government. If this theory be acted upon, the departments will no longer be hospitals for the tools and dependants of party. Appointments will be regu-lated by something more than the caprice or the interest of partisans clothed with a little brief authority. The service will be thrown

open to all comers, with an assurance that the most capable and the most worthy will be selected; the principle of the measure being consentrated in the maxim laid down by Mr. Jenckes:—"Let the best attainable talent, the greatest attainable fitness, in every case be

The machinery to be employed is simple and unobjectionable. It will consist of a central Board of Examiners, empowered to determine the minimum standard of qualification for every ubordinate grade of the civil service, and with authority to conduct examinations in various parts of the country, as may from time to time be found necessary. The Board will consist of three Commissioners, to be appointed by the President with the consent of the Senate; they are to settle the questions to be asked of appli cants and the scrutiny to be instituted touching character; and they may call to their assistance emirent civilians and officers in all branches of the service of the Government. They will have no political power or authority. They will merely select the class from whom the heads of Departments shall derive their subordinates; so ecuring competency and character as the quali fications for employment under the Government. The bill further promotes efficiency and stimu-The bill further promotes efficiency and stimulates ambition by securing advancement to those who shall have proved themselves meritorious. The cost of the Board and its operations, it is calculated, will be met by the fees to be paid by applicants for examination.

Neither the principle nor the machinery of the measure is open to the objection that it is

experimental. Prussis and France bear testi-mony to its efficacy; and the partial adoption of the system in England has been attended with success. Mr. Jenckes wisely objects to any compromise with evil here. The system now in operation is wholly and flagrantly wrong, and he urges the application of the most thorough

Although bearing directly upon partisanship and alming at the curtailment of its power for mischief, the measure is in no degree partisan in its origin or in the rendering which it re-ceives from Mr. Jenckes. Its inception dates back to the administration of Mr. Lincoln. the fact that it has passed the scrutiny of two select Committees, would seem to be proof of the wisdom and sufficiency of its details. The present relations of parties in Congress, and the interest which is felt in the exercise of patronage by the Executive, should secure for the bill a degree of attention belitting its importance.

The Mysteries of Murder.

From the Tribune. There is an old proverb that "murder will out," and so no doubt it will if the requisite skill and diligence be used in tracing it. But certain late occurrences have reminded us that either our detective system is a very loose one, or criminals in the United States have a wonderful knack of baffling discovery, and avoiding the fate which in other lands is pretty sure to follow the evil doer. It would be a strangely suggestive work if one were to search through the police returns of the last ten years, and make a catalogue of the murders whose perpe, trators have never been discovered. How many assassins, we wonder, are now walking about, unsuspected, in this city alone? How many persons have been quietly put out of the world by the thrust of a knife, or a stealthy blow, and have found no avenger, and left no record of their tate except the brief chronicle of a "mysterious disappearance". How many of the daily cases of "found drowned" have a dark deed of violence behind them, which the law never sees, and none but God ever punishes? Look at the celebrated Burdell murder in this city. It seems almost incredible that the cir-cumstant s of that crime should never be discovered; but to this day we know not whose hand struck that guitty blow, and probably we never shall know. Ten or eleven years ago, in a little village of Litchfield county, Connecticut, a gambler named Foot was found dead, with his kull crushed, in the horse-shed attached to a church. The circumstances of the case were such that a detective of moderate acuteness could hardly have failed to get at the bottom of it; yet it still remains a mystery, though one man was tried three times for the murder, and was finally released. About two years ago, portions of a human body were washed ashore at various points on the Brooklyn side of the East river. The remains were never identified, and it never was known where they came Many thrown out from some dissecting-room; but when the head was washed ashore, a bullet-hole was found in the skull. In June, 1865, two little children, brother and sister, named Joyce, were murdered while gathering wild-flowers in the woods at Roxbury, Massachusetts. The perpetrator of the fiendish outrage never has been discovered; but a few weeks ago the skeleton of a man was found near the scene of the crime, and was popularly supposed-we know not on what grounds-to be that of the criminal. A year and a half ago an Italian named Diodati was shot near the outskirts of Brooklyn. It is supposed that he was assassinated by a gang of counterfeiters because he knew too many of their secrets, but no proof was ever obtained, and the murderers go unwhipped of justice. Many of our readers, no doubt, remember the painful sensation which was created not very long when young Mr. Embury, of New York, was murdered at Fishkill. His body was found by the wayside, with a bayonet-wound in the back. He had no

son. To this day his fate remains a mystery A very remarkable murder was committed at a house in Magazine street, New Orleans, on the night of December 14-15, 1866, and, except on the principle that public excitements are governed a good deal by the public caprice, it is not easy to understand why it has not created as great a stir as the memorable Bordell case. The occupants of the house in question were a Mr. and Mrs. McLin, and a girl of sixteen named Dorah Hennerichs, who fived with them as a friend and companion. She was a young woman of excellent character, plain in her ap pearance, retiring in her habits, and a great favorite with the McLins, who purposed adopt-ing her. She had, as far as any one knew, no enemies, and-what is perhaps not less important—no lovers. On the night of the 14th the amily sat up late with some guests. Dora went to bed just before 12 o'clock; Mrs. McLin, being sick, retired earlier; Mr. McLin sat up until 1. His room was separated from Dora's only by a very thin partition. He heard no disturbance either before or after retiring. In the morning Dora did not appear at the usual hour, and her room, after some delay, was broken open. She was discovered lying in a corner, with a fearful wound in the back of the head, apparently made with a blunt instrument. A smoothingiron with blood on it was found in the room. There was blood on the pillow, as if the girl had been struck while in bed, and, strange to say, a feather bed had been removed from the bedstead and dragged to the corner where Dora was lying. as lying. Otherwise there were no marks disorder; there were no indications of a struggle, and apparently no attempt had been made upon the girl's person. She was still breathing but unconscious. She died in the

enemies, so far as known; he was a gentleman

of singularly trank and upright character; and he was not killed for purposes of robbery, since

his watch and money were found upon his

course of an hour or two. It is equally difficult to conjecture the motive and the perpetrator of this deed. A few articles of underclothing were missing, but they were of too trifling a value to have tempted any one to murder, even admitting that they were stolen; and, besides, there were other things in the room which a burglar would have been much more likely to take. The traces left by the murderer seem to complicate the mystery. These traces were a handkerchief, marked with certain unrecognized initials, and footprints stained in red brick-dust. The prints were found on the window-sill, and on the fence separating window-sill, and on the fence separating McLin's yard from that of his next neighbor, Mr. Weil, and they were tracked again in Weil's yard, where wet brick-dust had been used in cleaning the pavement. The foot-marks were evidently those of a woman; but it is not easy to imagine how a woman could, without assist-

ance, have climbed the feuce, which was quite

high, and offered no rest for the toot within five feet of the ground. A robbery of a few small articles had been committed in Mr. Weil's house about 9 o'clock the previous evening; but that, it will be remembered, was three hours before Dora went to her room, and in any case there are serious difficulties in the way of con-necting the two crimes. There seems to be no rea-on for suspecting any of the inmates of either house, Dora being on excellent terms with them all. The police, to all appearances, are utterly at fault; and the Coroner's inquest—as is apt to be the way with inquests—has left the case as mysterious as ever.

The excitement over the New Orisans murder has for yet subsided when the telegraph brings us intelligence of another case very similar to that of Dora Hennerichs. On the 11th instant a girl of 18, named Christine Kett, was mur-dered in broad day, in her own house, at Day-ton, Oh o, and no clue has yet been found to

In the city of New York alone there were, during the year 1866, no fewer than 71 homicides and murders, without including numerous cases of death by drowning or other means, which we know not whether to classify as murders, suicides, or casualties. Only 32 persons were arrested for these crimes, and the records of the courts show only 15 convictions (several which were for offenses committed in a previcus year), with 19 prisoners still to be tried. That is to say, of the perpetrators of clear and unmistakable homicides more than 50 per cent. are not arrested, and nearly 80 per cent. are

Now, the suggestive thing about this matter s, that it can hardly be accounted for in any other way than on the supposition of a very imperfect system for the detection of a very im-perfect system for the detection of crime. Our police are sharp enough in tracing out great robberies. A bank is tarely broken open or a ate rifled but the thieves are caught, sooner or ater, provided they have secured a heavy booty. Human patience, persistence, and ingenuity are eldom better illustrated than when one of our est detectives, with a full purse in his pocket, and-pardon us, gentlemen of the force, for saying it, for you are only mortal men after allod bouncing reward in prospect, gets on the trail of a heavy burglary, or a great embezzle-ment, or any such crime of which the object was money instead of life. You may say that burglars rarely operate alone, and the chances of detection are multiplied, of course, in exact

proportion to the number of the confederates. There is something in this; but it will not account entirely for the comparative impunity of murderers as contrasted with other classe of criminals. We are not finding fault with our detectives individually; we only say that there is something wrong in the system under which they work. We believe that in the majority of cases they are unable to follow up a rder to the end because they are not pished with the necessary money, and certainly some cases they fall because they have not the requisite inducements to persevere, malter deserves careful consideration. viduals may be left to take care of their own money; the Government is bound to take care or men's lives; and the incentives to the de-tection and pumishment of the graver offenses ght certainly to be no less strong than those to the pursuit of less dangerous criminals

President Johnson's Removal Essential to Complete the Work of the War.

From the Herald. Whitney's cotton gin was the Trojan horse to Southern slavery. It made the cotton region, from the Yadkin to the Red river, a vast gold mine, negro slave labor therein an immensely profitably eash article, and thus, under this labor system started upon Virginia tobacco, cotton became king, and the cotton planters the ruling aristocracy of the United States. Thus, adopting Jefferson's radical French theories of government, including State rights, the ruling slavery and cotton politicians of the South applied those theories to our party politics, brought them into the Government, including the Supreme Court, and administered them as the Constitution, down to the startling Dred Scott decision, when their power culminated. Then came the Northern reaction, pushing the cotton lords of South Carolina and their followers to the bold experiment of secession and Southern Confederacy; then the war for the latent resulting in the subjugation of that confederacy, the dethronoment of King Cotton, and the extinction of slavery and all its political appendages. Thus the destructive hereses of Jefferson, Calhoun, and their disciples, washed out in the blood of half a million of men, are superseded by the Constitution as interpreted by Washington, Hamilton, and Jay, and thus the grand idea of Henry Clay is establishedthat the States are not above but under the paramount national sovereignty of the United

From this bold headland of observation, what is the spectacle which now meets the eve? It is the conflict of the battle-field brought back into the forum. It is an appeal from New Orleans, Vicksburg, Gettysburg, Petersburg, and Appointtox Court House to the vetoes and policy of President Johnson. It involves an effort to make the war a failure and to re-establish King Cotton, Calhoun's State rights, and slavery. Mr. Johnson has gone back to 1860 and to Freckinridge. He is fighting again on that line. He is like the man who attempted a oyal history of France by leaving out the revolution of 1789, the republic, Napoicon, and the empire, as not affecting the divine rights of the Bourbons. With the Supreme Court to back nim, he only asks the two years remaining of his term to establish his policy. Inculge him in this experiment and it is not impossible that before 1869 we may have the war for the Union pronounced unconstitutional, the abolition of slavery declared null and void, our national debt decreed an illegal burden upon the people, and State rights and the Constitution renewed again according to Buchanan.

This is the issue with the Republican party in Congress. From the incendiary torch applied by old John Brown we have had such a conflagration as the world elsewhere has never seen; but we may have another it we attempt to rebuild on the still smouldering embers of King Cotton and slavery. The impeachment and removal of Andrew Johnson, or a surrender of the legislative powers of the Government into his bands by his continuance in office, is the alternative presented to Congress. According to the recent test vote on Ashley's initiative resolution, of one hundred and eight to thirtyeight, the dominant party in the House stands as a unit for this impeachment. A similar resolution in 1843 from Botts against President Tyler failed because the Whigs of that day had not the strength in either House for an impeachment. ment, nor a case upon which to secure even

But the charges submitted against John Tyler were petty misdemeanors compared with the schedule of Andrew Johnson's assumptions of the exclusive powers of Congress. Mr. Seward has asked if we will have Mr. Johnson as Presidept or King. But in either capacity he has ceased to be necessary, and has become a stumbling block in the way of any wholesome reconstruction. He might still save himseli, and would probably abandon his public position but the drawn of probable divisions on this imfor the dream of probable divisions on this im peachment opening a way of escape. All such hopes are delusive, and the Republican journals which are leading him to such expectations are either deluded themselves or are playing with his credulity as a cat plays with a

The interval to the 4th of March is getting short, and yet within this interval the issue of impeachment or no impeachment may be decided by Mr. Johnson. He has only to hold fast to his theory that the national legislative power over the States belongs to himself, and not to Congress, in order to make sure his impeach-ment and removal. On the other hand, by proposing to Congress the compromise of the pending amendment, or by gracefully resigning his office, he may come off at least with something of the reputation of an honest man. We can tell him that his removal will be halled as a Godsend to the country. with General Grant to take his place, on the platform of the amendment—that Andrew Johnson's recantation, resignation, or removal has become not only a necessity to the country,

but the only salvation to the party in power. King James the Second, with more advantages And with greater strength behind him than Mr. Johnson, was expelled from throne and country in attempting to make his will the law of the land against the predominant public opinion. And this was nearly two hundred years ago. How, then, at this day and in this country, is Congress to avoid the duty, or the Executive to escape the penalty of his folly, when the question involved is the restoration of the Mister. tion involved is the restoration of the Union as settled by a stupendous war, or State rights, as construed by Buchanau and Greeley, with the ecession of South Carolina?

The Pious Infanticide.

From the World. We recommend to the benevolent attention of the philanthropists of New England the case of the "Reverend" Joel Lindsley, of this State, who has just been tried and convicted of manslaughter for having whipped to death with a shingle his own tender child, au infant of four years of age, who failed to pray to his Heavenly Father as fast and as fervently as his earthly father desired that he should do. The late luty of spiritual persecution was instilled the British mind from its earliest years by the old nursery song:-

There I found an old man Who wouldn't say his prayers, Take him by the great too And fling him down stairs."

The New England theory of righteousness founded upon the principle set forth in this venerable ditty; and the "reverend" parent who beat his child to death for the same offense for which the "old man" in the song suffered, was only carrying out to its logical consequences the preaching of Wendell Phillips in respect to all ommunities not organized 'upon Massachuect's principles." Joel Lindsley is just as much entitled to the honors of martyrdom in New England as the late John Brown, and a great ical more fairly entitled to them than Charles Sumner. It is an outrage upon buman nature to suppose that this wretched man can have enjoyed the crime which he committed; but John Brown delighted in the smell of the battle against the institutions of Virginia, and Charles Sumner revelled in hurling the Chinese stinkpots of his oratory against his fellow-Senators

Worldly-minded persons and "Copperheads"—
persons, that is, who do not consider it to be
their highest duty to thrash their neighbors
into thinking and acting precisely as they choose to have their neighbors think and actmust look upon this hideous deed of which Lindsley has now been found guilty, with utter and unteigned abhorrence. But Lindsley's image, repulsive as it is, ts only the image I New England Puritanism, as it were, in the bound, by every consideration of decency consistency, either to hate and abjure itself, or to yearn with bowels of sympathetic tennderver this genuine though distorted reflection of its own features.

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OF PHILADELPHIA.

OFFICE, No. 921 CHESNUT Street.

Published in Conformity to the Coarter. Receipts for the year ending December 31, 1866,

Losses and Expenses During the Same Period. cases on 44 lives amounting to,. 125,556 00

Expenses, Salaries, Advertising Stamps, Mc.lca, Examinations 18,981-17 Rent and Taxes-City, State and Commissions to Agents, Advertising Licenses etc.
Purchased and Policies 3,535 02 40,071-80 1,420-18

Pu chased. Interest on Stocks and Loans, Bought, etc. 2.299.52 199,748:78

Accumulated Capital, December

1 988-08 21.250 00 4,950 58

8871,374-19 341,252-54 Bonds and Mortgages, all first

22 269 76 92,777 56 60,344 57 18,953 98

Deduct losses not yet due, etc Market value, \$1,818,060 86. Cost.....\$1,697,730 86 At an election held at the Office of the Company on Monday. The ordanuary, 1867, the reliewing named gen-tlemen were chosen Trustees for three years:— JOHN G. BRENNER.

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BENJAMIN COATES,
RICHARD S. NEWBOLD,
JAMES B. NICFARLAND,
VILLIAM P. HACKER,
JOSEPH H. TROTTER,
WILLIAM H. KERN,
JAMES HU-TON
EDWARD M. NEEDLES.

At a meeting of the Board of Trustees, held on the At a meeting of the Beard of Trustees, held on the 8th Instant, the following Officers were elected:—

JAMES TRAQUAIN, President
SAMUFL E. STOKES, Vice-President.
JOHN W. HORNOR, A. V. F. rad Actuary.
HORATIO S STEFHENS, Secretary.
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1864 in sett ement of premiums, and in payment of mium botes as the premiums mature.

Samuel C. Huey, TRUSTLES.

Samuel C. Huey, TRUSTLES.

Charles Watson, Charles Watson, Edwood Johnson, John G. Reppiler, John G. Bernner, Henry C. Townsend, John G. Reppiler, John G. Reppiler, John G. Reppiler, John G. Reppiler, Henry C. Townsend, John G. Reppiler, John G. Reppiler, Henry C. Townsend, John G. Reppiler, John G. Reppiler, Henry G. Research, William F. Hacker, Joseph H. Trotter, William H. Kern, James G. Pease, Warner M. Rasin, L. dward M. Needles, L. Samuel C. Huey.

TRI
Samuel C. Huey.
Theophilus Pau ding,
Ldmund A. Seuder,
Samuel E. Stokes,
Henry C. Townsend,
Thomas W. Ba. 18.
Joseph M. P. Price,
Samuel A. Bispham.
John A Seedles, Balt.,
Reddolphus Kent,
Samuel J. hristlan,
James O. Pense,
Warner M. Rasin,
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JOHN W. HOIMER A. V. P. and Actuary
HORATIO S. STEPHENS, Secretary. 126 thatuit LIVERPOOL AND LONDON AND

GLOBE INSURANCE COMPANY Capital and Assets, \$16,000,000. Invested in United States, \$1,500,000 Total Premiums Received by the

Company in 1865, \$4,947,175. Total Losses Paid in 1865, \$4,018,250 All Lostes promptly adjusted without reference t ATWOOD SMITH,

General Agent for Pennsylvania. OFFICE, No. 6 Merchants' Exchange

NSURANCE COMPANY OF NORTH AMERICA.

OFFICE, NO. 232 WALNUT ST., PHILADELPHIA. INCORPORATED 1994. CHARTER PERPETUAL. CAPITAL 8560 000. Assets, January 8, 1867, \$1,763,267 33 INSURES MARINE.

IN LAND TRANSPORTATION and FIRE RISKS Arthur G. Coffin Samuel W. Jones, John A. Brown, Charles Taylor, Ambrove White, Richard D. Wood, William Welsh, S. Morris Wain, John Mason. Louis C. Madeira. George L. Harrison, Francis R. Cope, Edward H. Trotter, Fdward S. Clarze, WH iam Cummings, T. Charlton Henry, Alired D. Jessup, John P. White, Louis C. Madeira.

ARTHUR G. COFFIN, President CHARLES PLATT, Secretary WILLIAM BUEHLER, Harrisburg, Pa., Central INSURANCE COMPANIES.

DELAWARE MUTUAL SAFETY INSU-lature of Fennsylvania, 1836, Incorporated by the Legis-Office, S. E. Cerner THIRD and WALNUT Streets,
MARINI INSURANCES
on vessels, cargo, and ireight, roall parts of the world.
on goods by river, canal, lake, and land carriage, to all parts of the Union.
FIRE INSURANCES on merchandise generally.
On Stores, Dwelling Houses, Etc.

ASSETS OF THE COMPANY, November 1, 1868. \$160,606 United States 5 Per Cont. Loan, 8114,000-120 000 United States 6 Per Cent. Loan, 1881
200 000 United States 7 3 10 Per Cent.
Loan, Trenaury Notes.
125,000 City of Philage phia six Per ent.
Loan (exempls).
54,000 State of Pennsylvania Bix Per
Cent. Loan.
46,000 State of Pennsylvania Five Per
Cent. Loan. 136,500-00 211.800 136,502 50 51,700.00 44,629-00 50,000 Stare of new Jersey Six Per Cent. 20,000 Pennsylvania Bailroad, Ist Mort-gage, Six Per Cent. Bonds..... 25,000 Pennsylvania Bailroad 2a Mort-gage Six Per Cent. Bonds. 25,000 Westein Pennsylvania; Railroad Six Per Cent. Bonds (Penna R. R. 50,758-0 20,500.00 24,200 00 20 000 State of Tennemee Five Per Cent. 18,000 00 5,040 00 15 000 00

7.000 tale of Tennessee Six Perguent. 7.000 Take of Tennessee Six Perpusat
Loan.

15.000 300 Shares Stock of Germantown
Gas Company (principal and interest unranteed by the city of
Philadeinita).

7.150 143 Shares Stock of Fennesylvania
Halitoad Company.

5 000 100 Shares Stock of North PennSylvania Railroad Company.

20,000 86 Shares Stock of Philadelphia
and Foujhor Mail Steamship
Company.

185,000 Loans on Bords and Mortgage.
1st Liens, on City Property. 8 258 25 3,950-00 0,000-00 105,900-00

Cost, \$1 030,052 05 81 045,050 pat. 36,009-00 27,687-23 38,921:93 2,930:07 41.54

\$1,477,321-56 *This being a new enterprise, the Par is assumed as the marker value. Thomas C. Hand, John C. Davis, Samuel E.Stokes. Henry Sloan, William G. Boulton, Edmund A Souder, Theophius Paulding, Theophius Paulding,
John R. Ionrose,
James C. Isalett, Jr.,
James C. Hand,
Whitam C. Ludwig,
Joseph H. Seal,
George G. Lelper,
Hugh Craig,
John D. Taylor,
John D. Taylor,
John D. Taylor,
Jacob Ricgel,
THOMAS

THOMAS

C. HAND, President,
HENRY LYLBURN, Scaretary

Henry Lylburn,

Lidward Darlington,
H. Jones Brooke,
Leward Lafourcade,
Jacob P. Jones,
James H. Mof ariand,
Jones H. Mora Brooke,
Leward Darlington,
H. Jones Brooke,
Leward Lafourcade,
James C. Hand Lafourcade,
James H. Mof ariand,
Jones H. Mof ariand,
James H. Mof ariand,
Jones H. Mof a Edward Darlington

1829-CHARTER PERPETUAL Franklin Fire Insurance Co. PHILADELPHIA. Assets on January 1, 1866.

\$2,506,851'96. UBSETTLED CLAIMS. INCOME FOR 1866 LOSSES PAID SINCE 1829 OVER \$5,000,000.

Perpetual and Temperary Policies on Liberal Terms. DIRECTORS.
Charles M Bancker.
Fobias Wagner,
Semuei Grant.
George Fales.
George Fales.
Jired Fitter.
Francis W Lowis, M. B.
Foter McCall.
EDWARD C DALE, Vice-President.
JAS. W. McALLISTEE, Secretary protem. Tobias Wagner, Samuel Grant, George W. Richards, Isaac Lea,

PROVIDENT LIFE AND TRUST COMPANY OF PHILADELPHIA

Ro. Ili South FOURTH Street.

INCORPORATED 3: MONTH 22d., 1865. 1

CAPITAL. 8180 690. PAID IN.

Insurance on Lives. by Yearly Fremiums; or by 5,13.

7.20 year Fremiums. Non-forietiare.

Endowments, payable at a uture age, or on prtor decase by Yearly Premiums, or 10 year Premiums— both clauses Non lorieiture. both classes Non-iorielture.

Annuties granted on favorable terms.

Term Poliles Children's Endownents.

This Company, while giving the insured the security of a paid up Capital, will divide the entire profits of the Lie business among its Policy holders.

Alone's received at interest, and paid on demand.

Authorized by charler to execute trusts, and to actast Executor or Administrator. Assignee or Guardian, as in other flowingy capacities under appointment of any Court of this Commonwealth or of any person ora ersons, or bodies politic or corporate.

BIRECTORS.

Scha, or bodies pointe or corporate.

SAMUEL R. SHIPLEY.
JEBEMIAH HACKER,
JONHUAH MORRIS,
RICHARD WOOD,
RICHARD WOOD,
SAMUEL R. SHIPLEY.
SAMUEL R. SHIPLEY.
President.
THOMAS WISTAR, M. D.,
J. B. TOWNSEND,
TERM Medical Examinaer, Legal Adviser. NORTH AMERICAN TRANSIT

INSURANCE COMPANY. No. 33 South FOURTH Street

PHILADELPHIA.

A un dai Policies issued against General Accidents of all descriptions at exceedingly low rates insurance effected for one year, in any sum from \$100 to \$10,000, at a premium of only one-half per cent, securing the full amount insured in case of death, and a compensation each week equal to the whole premium pair. Short time clears for 1, 2, 5, 5, 7, or 10 days, or 1, 3, or 6 months, at 40 cents a day, insuring in the sum of \$2000, or giving 315 per week; f limited to be had at the General Office, No. 123 S. FOURTH Street, rhiladelphia, or at the various Railroad Ticket offices. He sure to purchase the tickets of the North American Transf locurance Company.

For circulars and further information apply at the Gancral Office, or of any of the authorized Agents of the Company.

Company
LEWIS L. ROUF I, President.
JAMES M. CONRAD, Treasurer,
HENRY C. BROWN, Secretary,
JOHN C. BULLITT, Solicitor.
BIRECTORS.
L. Houpt, late of Pennsylvania Bairond Company
J. E. Kingsiey, Continential Hotel
Bannee C. Falmer Cashier of Com National Bank.
B. G. Leisenring, Noz. 227 and 239 Dock street.
James M. Coarad, firm of Coarad & Walton, No. 622
Market street. Market street.
Enoch Eewis, late Gen. Sup't Penna B. R.
Andrew Mehrdey, S. W. corner of Third and Walnut G. C. Franciscus Gen. Agent Penna R. R. Co. Thomas K. Peterson, No. 3036 Market street. W. W. Kuriz, firm of Kuriz & Howard, No. 25 S. Phira street.

Third street HIGHIX INSURANCE COMPANY OF PEHLADELPHIA.

INCORFORATED 1864—CHARTER PERPETUAL. No. 224 WALSUI Street, opposite the Exchange. In addition to MARINE and INLAND INSURANCE, this Company insures from loss or damage by FIRE, or liberal terms on buildings, merchandlas, furniture, or liberal terms on buildings, merchandlas, furniture, by deposit of premium.

The Company has been in active operation for more than SIX17 YEARS, during which all losses have been premptly adjusted and paid.

Directors.

DIRECTORS. Lawrence Lewis, Jr.
David Lewis,
Benjamin Etting.
Thomas H. Powers,
A. R. McHenry.
Edmund Castillon,
Louis C. Nerris. John L. Hodge, John L. Rouge,

& B. Maheny,
John T. Lewis,
William S. Grant,
Echert W. Leaming,
D. Cark Wharton,
Samuel Wilcox,
JOHN WUCHERER, President SANUE WILCOX Secretary.

HIRE INSURANCE EXCLUSIVELY,—THE PENNSYLVANIA FIRE INSURANCE COM-PANY-Incorporated 1825—Charter Perpetual—No. 510 WALKUT Street, opposite independence Square. This Company averably known to the community for overforty years, continue to insure against loss of amage by fire on Tubile of Private Buildings either permanently of for a limited time. Also on Furniture, stocks of Goods and Merchandles generally, on liberal terms. terms.

Their Capital, together with a arge Surplus Fundinvested in the most careful manner, which enchibem to offer to the insured an undoubted security in case of loss.

DISCOUNT.

om to offer to be a few of the control of the contr

WILLIAM G. CROWNLL, Secretary.