Rev. Henry Ward Beecher's Plea for Universal Suffrage. From the New York Papers of to-day

Rev. Henry Ward Beecher delivered last evening, in the Brooklyn Academy of Music, the first of a course of lectures on national affairs, to be delivered under the auspices of the Brooklyn fraternity, taking for his subject "Universal Suf-irage." Though the fact of the Reverend Docter's appearance in his favorite role was exten-sively circulated, there was a very meagre attenance, the Academy presenting a beggarly array of empty benches.

Whether from a surfeit of the subject, orlfrom the fact that a dollar for reserved seats and lifty cents for ordinary seats were considered too much for the proposed entertainment, it is true that the lecture, in a pecuniary point, was a decided failure; and whether from these circumstances, or from the paucity of his hearers and their spathy throughout, the lecturer was not as pungent or forcible as his wont. After being introduced to the audience, Mr. Beecher came forward and spoke substantially as follows:—

I propose to speak to you to-night upon the subject of universal suffrage. By universal suffrage I mean that every citizen who has attained the age of manhood, as he has an interest in the laws and government, and in the support of the State and peace of society, has a right to influence the State and its policy, and to express that influence in the potential manner implied in the vote. Another name for universal suffrage is manhood suffrage, or suffrage based upon the mere fact of manhood, and not upon any class reason or any supposed preparation and fitness. vation and fitness.

DRIVERSAL SUFFRAGE THE AMERICAN IDEA. And first, universal suffrage is but the carrying out to the full of the tendencies of our American listory. At first, in New England, suffrage was confined to church members. This sounds to us singular, but it is only the local application of a principle which unfortunately yet exists in force, namely, that only the best qualified have a right to vote. If you hold that only the well-qualified citizen has a right to vote, you ought not to find fault with any particular mode of determining who are the particular mode of determining who are the best qualified. Experience has taught that the Church could not save the State, but that it was itself corrupted, in that who-ever wanted to vote was bribed for the sake of it into church membership. But we need not be ashamed of the ideas of our fathers, that the State is something sacred, and that political duty is so eminent as to require the best service, and it was noble in them to say "a real Chris-tian is the best man." He is the best man. It was weak in them to suppose, however, that a church member was of course a Christian, and that a man was of course not a Christian because he was not a church member. Against their he was not a church member. Against their fears, slowly, reluctantly, but surely and irresistibly, the popular will pushed back the barriers and widened the circle of voters, and the tendency, from the very founding of the colonles, has been in one way, without reaction, retrocession, or even tendency towards it. After two hundred years' experience, the sentiment of advanced men of reflection and sympathy with American ideas of government is still in favor of wider suffrage. And all signs show that the time is come to place this subject on the ground of a universal principle, and take he was not a church member. Against their on the ground of a universal principle, and take it off from the ground of expediency. We ad-vocate universal suffrage as a right of man-hood, and not as a privilege accorded by mociety to the deserving, Universal suffrage, secondly; is a logical result of American doc-trines of society. All political power hearing secondly; is a logical result of American doctrines of society. All political power begins and inheres in the people, and is allenated from them only by a crime, And if it exist in any other form, as in magistracies and governments, it is by the delegation of these inherent rights of the people to officers or bodies of men chosen by the people to represent them. Custom may have practically managed so that only a part of the people should exercise potential political power, but the principle is universal, and no man can hold that all governments derive their power from that all governments derive their power from the governed, and then proceed to exclude large classes of the governed from the use of that power, without going over to the doctrines of aristocracy. In our day there is choice left to a consistent, reasoning, logical mind only between the two theories, the democratic and aristocratic, Wefare bound to come to come to the ground that every citizen has a right to vote, or we are bound to go back boldly to the aristocratic ground, and say "only the best citizens have a right to vote." We have never consistently carried out our own principles in America. We have really proceeded on the theory that the Government belongs to the best part of society. In other words, we have given a very imperfect rendering to the principle that society ought to be in the hands of educated and moral men. It ought; but it ought to be in their hands only by educating and rendering moral every man in it, which is that all governments derive their power from and rendering moral every man in it, which is a very different thing from taking a class of society that are educated and moral, and saying that in them inhere privileges political, because the State is benefited by their exercising them, and the exclusion of others. I hold that reason should vote, and morality should vote, and therefore, I hold that it is indispensable that reason and morality should be carried down, just as long as you can find a man, to the very bottom of society. We have reasoned, however, one way; we have acted another; and to be consisway, we have acted another, and to be consistent with our own doctrines we can take no other ground than this, that if all power originally belongs to the people, all the people have a right to the exercise of that power, and discrimination in favor of one class, whether on moral or intellectual grounds, and against nother, is odious and inconsistent with our

wn political philosophy. STEFRAGE A NATURAL RIGHT. Thirdly. I hold that manhood suffrage is intrinsically just and right as well as consistent with our philosophy; and in the line of our historical development it is the right of every man to have a voice in whatever affects his name, his happiness, his family, his property, his safety, and his own life. Laws and politics do this, and every man, if there be any such thing as a natural right, has a right to a voice and influence in determining laws and policies which reach him, sift him, which make the difference between happlness and prosperity in his case, or subversion and wretchedness. his case, or subversion and wretchedness. Where can you find a natural right if it is not in this neighborhood? It is said that society has the right of self-preservation. What is society, as distinguished from the people? The people have the right opreserve themselves, and, to do it, to tear society to pieces, if it be needful to change it, to modify its structural institutions. But society, as something different from the whole people, has no rights. Society means sovernment or has no rights. Society means government, or the organized condition of the people. And society, as distinguished from the people, has no rights which a democratic people are bound to respect. If the whole people agree with itself that a part of it shall not vote, and that part consent to it, that is their lookout; but for an aristocratic majority to agree together that the other party shall not vote, is an injustice. It may be said that in making the laws the best men should be employed; but that once made, all the peo-ple should receive a common and like justice before the laws, so that the adminis-tration of law being just and right, the benefits of government will become equal, universal, and that there is no need of universal suffrage in the construction of the law. But I answer, criminal laws and their administration are criminal laws and their administration are but a very small part of the Government influence. Commercial laws have far more to do with convenience and with prosperity, for they determine the whole flow of ordinary life, Now, it may be laid down as a fundamental canon, that no class of men are fit to legislate for another class; that every class knows its own interests, and no legislation is just in which all interests have not been fairly represented and felt. I should like to know if moneywhich all interests have not been fairly represented and felt. I should like to know if money-lenders could be trusted to make the laws for borrowers of money. Would you permit creditors to make all the laws that were to influence debtors? or debtors to make the laws out of the bands and over the heads of creditors? They have to tussle for it, and get a compromise between them. Would you allow importers to make the laws, or would you allow home manufacturers to make the laws? Do you not lead facturers to make the laws? Do you not lead above all that contest, and get to an equilibrium? Can poor men suffer the more parental rich man to frame the policy of industry? Are we bound to let the employer make all the laws, and the employed to have no voice? What is the question, the rebellion of the hour in labor, but this, that a large class of men in interest have directly or indirectly been excluded from determining policies? Everybody feels his own want. Each sort or class know their own necessities as nobody else can know them, and no legislation can be equitable enough in which the whole citizenship has not had a chance to make its wants and its interests known: We have an authoritative instance of this in the South at the present time. The laws are there made by white men, and they were made for facturers to make the laws? Do you not lead

white men' Yet it is said that in many of the Southern States freemen are now admitted to equal rights under these laws, but the administration of these laws does not affect allike the black and the white in the South. The laws respecting vagrants were made for white vagrants and not for blacks. The laws respecting orphans and orphanage, as they were made exclusively in the interest of one kind, and not fit to be applied to all kinds. To admit the blacks, therefore, to equality before those laws is not a protection. They bear unequally on one or another class, and so though you give equitable administration to laws, it is necessary that all classes should have had a voice prior to administration in legislation itself. No class can be more thoroughly free than by putting the whole suffrage in its possession, leaving out of determination who shall be admitted to it. All the power of the State with us is lodged in the vote. That which is in the crown and in the sceptre in England is in the vote in America, and that class that wields the vote wields everything, because it is a majority of the people. It is not less a class. In America, however, I think not one-fourth of the adult population which the laws exclude, and all children and women, it will be found that the whole political power of the country is in the hands of about one-fourth part of the population, and of this part not more than one-half upon an average ever yote, and it may be said that the great questions of our land are settled by less than one-half upon an average ever yote, and it may be said that the great questions of our land are settled by less than one-half upon an average ever yote, and it may be said that the great questions of our land are settled by less than one-half upon an average ever yote, and it may be said that the great questions of our land are settled by less than one-half upon an average ever yote, and it may be said that the great questions of our land are excluded, then it is a class, constical duties a class, out if it be by law that so large a part are excluded, then it is a class, consti-tuted by legal enactment, and ought to be as it is here, and more than it is in England or

UNIVERSAL AGAINST IMPARTIAL SUFFRAGE. But it is asked me in reply, "Would not impartial suffrage be better than universal suffrage?" No, not if manhood suffrage is a right; and I claim that it is a right, not a permission—certainly not when it is not impartial. Can voting be impartial after excluding one-half of the adult population on the ground of sex? We have advanced so far through the four years of war that we have set over our resingless against war that we have got over our prejudice against color and much of our prejudice against our nacolor and much of our prejudice against our na-tional differences; but we have not got over our prejudice against sex. Yet I would accept impartial suffrage in a restricted sense, as the best I could get and take that as a vantage ground on which to make a better attack and sweep away the last remaining vestige of opposition. "Wouldyou admit with-out education all men to the vote together." I would. "Would you admit the African that could not read nor write?" I would. "Would you go far as to admit the Chipannan of Cally you go so far as to admit the Chinaman of Cali-fornia, Indians?" Just so far as they were brought within the establishments of regular brought within the establishments of regular organized political society, I would. I would not admit foreigners until they had signified their intention of becoming citizens. "Is there not vast danger of being deluged with base, bad, and incompetent men?" Yes; I do not know any point of human life that is not submerged with dangers. The most dangerous thing a man can do is to be born. After that it is a mere choice among dangers all through lite. (Applause.) It is dangerous to admit every man to a vote, and it is dangerous to exclude from the vote, and it is dangerous to exclude from the vote, Education, not restriction, is the watchword and safety over the ballot box. (Appliause.) The best condition of the best men requires that they should be educated, and all men made capable of their civil duties. It is dangerous to have a many tenorent men, therefore do away. bave so many ignorant men; therefore, do away with ignorance, and make them safe.

SUFFRAGE AN EDUCATOR. But suffrage is itself a powerful education. Consider what questions have been discussed in camp, in cottage, in the shop, in the hust-ings, in the papers; the rights of men, the structure of society, the nature of Government, the policy of States, the limits of war, the laws of trade, political economy. This nation has become familiar with great questions during the education of the war. When a man has a vote he has a great many schoolmasters. When Patrick first comes over here no one cares for him, but after he is naturalized he has a great many schoolmasters. cares for him, but after he is naturalized he has a schoolmaster, when he sits down to his meal ready to teach him which way to vote, and at the end of five years he can vote as well as you. But it is said, "You agree to exclude criminals, idiots, those not of age, and paupers, with women. You are not consistent, therefore, in advocating the doctrines of universal suffrage." I reply, we exclude criminals because they have forfeited their rights under society. Idiots, because they are not men. A watch-case is not a watch, and are not men. A watch-case is not a watch, and a man-case is not a man. (Sensation.) We exclude those under age because we must have some time when a man becomes a man. Paupers are excluded, but pauperism is not criminal, and paupers ought not to forfeit political rights. It is a shame for misterial and trouble to be a disgrace. fortune and trouble to be a disgrace. pers ought to vote. But how about women? can any reason be given why the natural rights of women are not just the same as the natural rights of man? Can you say because she is a woman she has not the rights of reason, moral sentiment, social affection, and all the rights of citizenship that a man has? What if by some accident civil power had first been put into the hands of women, and the question was, whether men would be admitted to suffrage, now what kind of argument would you have in saying, "God made women specially to govern?"
I think I could make it, a priori, a much stronger argument against men's coming now

and voting than now men are able to make it gainst women's voting. WOMAN'S INFLUENCE ON PUBLIC AFFAIRS. I think the latter question of civilization is and a indicates, providentially indicates, a peculiar want of that which woman's mind brings to the influence of public affairs. In the beginning of society its wants and interests are largely material and physical. In the material condition of affairs, as an adjunct and attri-bute to it, these are characteristics; but as society unfolds and developes more and more, bute to it, these are characteristics; but as society unfolds and developes more and more, the question arises, does it not become more intellectual, more ethereal and esthetical? Woman is peculiarly adapted by her organization, her instincts, her judgment, her own love of thought adapts her to be wise and matured on ethical and esthetical questions. The question of education is more and more in voguue. The great question of to-day are the questions of humalty, of reformation, of morality—questions of labor, questions of ten thousand suffering in human society. All these are becoming legislative questions. These are the very questions that woman's mind is peculiarly organized to judge of, and to judge of wisely. We need these elements whether women needs to vote or not, men needs to have them to vote, and society needs them. The influence of women in politics, and in morality is not to be left unconsidered. Now public affairs are selfish, sordid, and coarse, and men are unjust and will be so, as long as the ballot is confined alone to the hands of men, and this will be seen by what has taken place ballot is confined alone to the hands of men, and this will be seen by what has taken place wherever woman has mingled her influence with man—in the schoolhouse, in the church, in the neighborhood, in civilization, in society at large. Civilization and refinement will take place wherever woman mingles her influence in the administration of public affairs. It is asked me if I would permit my wife and daughter to dabble in the turmoil and excitement of public affairs? My reply is, the presence of women will take away the excitement and change the nature of thinzs in this respect; not to day, perhaps, or to-morrow. But do you and change the nature of thin is in this respect; not to-day, perhaps, or to-morrow. But do you believe that the candidates for public office would present themselves as candidates with the knowledge that women would vote, that such men would show their faces as now unblushingly as candidates. (Applause.) Do you believe that if the judgment of woman's moral sense, of mothers, wives, and sisters, were to sit in judgment on manners as well as on men, that such things would be tolerated that exists now almost with impunity? Do you not believe that if the tribunal of adjudication were made up of the moral sense of men, quickened by up of the moral sense of men, quickened woman's sensibility, a more stringent morality would prevail, and a higher tone of honor would succeed, to the death of meanness and sordidness? Men and women together are nobler than woman or man alone. Whatever makes the mother more intelligent, more wise and comprehensive, makes the children so. Far be it from me to leave the impression that I undervalue domesticity, that I would and comprehensive, makes the children so. Far be it from me to leave the impression that I undervalue domesticity, that I would take away anything from the sanctity of the household, or that I would relieve by a single particle the pressure of duty in reference to all minor details of household economy. It is honorable for woman to love home, and not be ashamed with her own hand to perform the necessary duties of home and household. Let her still knead and bake the daily bread; let her dwell at home, if you please, not a household drudge, but an honorable worker at home. I would not take away a single particle of spirit from domestic affection; but I scorn and repudiate the declaration that woman is better fitted to be a worker at home in proportion as she is ignorant of everything else.

hold that the more she knows of things abroad, the better she is prepared to transact ner duties at home, and the larger her infinence the more it avails in every specific application of it. Do you believe that if woman went though a coliegiate course of studies, had all the accomplishments which would make her a much larger intellectual being, the less she would be fitted for any specific duty of toil and labor? The larger you make her intellectuality the more fruitful she is in thought and resources, the more she will be able to bring honor and adornment to every particular duty of the household. more she will be able to bring honor and adornment to every particular duty of the household. I would not scorn the mending of the stocking nor the sewing on of the shirt buttons—that everlasting illustration of woman's duties. Let her stay at home if you please; but she is not fit to be my mother if she does not know anything beyond darning the stocking and sewing on shirt buttons. (Applause.)

#### PERSONAL.

TO PARTIES INTERESTED

IN PROPERTIES

EXEMPT FROM TAXATION

BY THE

GENERAL OR SPECIAL LAWS

OF THIS COMMONWEALTH.

The Committee appointed by the House of Repre sentatives of Pennsylvania, to inquire and report to the House the value, location, and uses of the property exempted from taxation in the State of Pennsylvania, will meet on SATURDAY MORNING, February 16, 1867, at the Common Council Chamber in Philadelphia, and will continue in session from 10 o'clock A. M. to 4 o'clock P. M. Parties interested in such properties in the First, Second, Third, Fourth, Fifth, Sixth, Seventh, and Eighth Wards are re quested to attend.

WILLIAM S. GREGORY, Chairman. JAMES N. KERNS, GEORGE DE HAVEN. W. M. WORRALL, SAMUEL JOSEPHS-Committee. GEORGE W. MOONEY, Secretary.

BOUNTY! BOUNTY! BOUNTY!-PAYMENT OWENS & CO., No. 428 WALNUT Street, have re ceived special information from the Department at Washington that the bounties will be paid rapidly, in proof of which they have received over one hundred and fifty checks for their clients. Much depends in the payment of claims on the manner in which they are made up, as well as upon the facilities in Washington, for prosecuting them to a final issue. Owens & Co. would apprize their matrons that they have both. & Co., would apprize their patrons that they have both these requisites, and would call the public attention to

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2 9 lm E. O. JACKSON, LICENSED UNITED No. 809 HARMONY Street, where all who have claims for Bounty, Pay, Pensions, etc., should apply immediately.

214 &\*

### AUCTION SALES.

B. SCOTT, JR., AUCTIONEER, No. 1020 CARD.—We shall make a sale of JAMES DIXON & SON'S SHEFFELD PLATED-WARE about the first week in March. The character of this manufacture of plate goods needs no further omment from us.

213 64

SALE OF A PRIVATE COLLECTION OF MODERN
OIL PAINTINGS,
Made recently by WILLIAM STOKES BOYD, Esq.,
of this city, and will be sold on account of his going
to Europe,
B. SCOTT, Jr., will sell at auction,
February 15, at 7½ o'clock, a private collection of
modern oil paintings, by leading artists of the
Flemish, Dusseldorf, Dutch, French, and English
schools. Among the artists represented are—
FOREIGN.
Baumgarther, Canaletti,

Canaletti, Van Dieghan, Nicholas Ponssin Baumgartner, Costa.

Pymentier,
J. N. T. Van Starkenborgh,
Chs. Leickert.
Laurent de Beul,
Scardino, T. Moran, Rothermel, Rothermel, R. J. Ferris, X. Smith, G. B. Wood, Jr., Geo, F. Bensell, A. Geriach, F. Leutze, Smille, and others. The paintings will be on view, with catalogue, day and evening, in the Southeast Gallery of the Pennsylvania Academy of Fine Arts, until evening of sale, 2115 AMERICAN.

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ANNUAL REPORT

OP THE

NEW YORK

OFFICES:

LIFE INSURANCE COMPANY.

Nos. 112 and 114 BROADWAY.

JANUARY 1, 1867.

Amount of Assets, January 1, 1866......\$4,881,919-70 ... 82,736,062-43

- 3,088,804.47

\$7,970,724-17 DISBURSEMENTS. Paid losses by death.......... \$480,197-33 Paid on account of Deposit surrendered and can-celled Policies... Paid Salaries, Printing, and Office Expenses.... Paid Commissions and 327,838:43 91,378-95 280,796-95 38,616.62 Paid Taxes, Internal Re-venue Stamps, and Law Expenses .. 24,007:31

1,242,907-52 \$6,727,816-65 **ASSETTS** \$532,154\*79 2,899,591.24 Stocks, cost..... Market value, \$825,800. 791,436.54 invested in other Stocks, (Market value, \$30,000.) 344,600.00

coans on demand, secured by United States and other Stocks...... Market value, \$381,526.) teal Estate..... 115,608:87 Market value, \$225,000.) Bonds and Mortgages...... Premium Notes on existing Policies, bearing interest. 402,450.00 1,384,821.40 uarterly and semi-annual Premiums due subsequent 336,438.89 to January 1, 1867. to January 1, 1867..... 54,246.25 Accrued Rents (not due) to January 1, 1867 2,474.82 Premiums on Policies in hands of Agents and in

course of transmission... 280,745.35 The Trustees have declared a Return Premium as follows:-- A Scrip Dividend of FIFTY PER CENT, upon all participating premiums on existing Policies, which were issued twelve months; prior to January 1, 1867, and the Redemption of the Dividends declared in 1865. Certificates will be redeemed in Cash, on and after the first Monday in March next, on presentation at the Home Office. Policies subject to Notes will be credited with the Redemption on the settlement of next premium. By order of the Board,

WILLIAM H. BEERS, Actuary.

During the year 7296 new Policies were issued, Balance Sheet of the Company, January

1, 1867. Assets as above, at cost...... (Market value, \$7,009,092.25, .\$6,727,816.65 Reserved for losses due sub-sequent to January 1, 1867. \$84,29145 Reserved for Reported Losses, awaiting proofs, 40,000.00 Reserved for Special Deposit for minor children .. 214.82 Amount reserved for rein-surance on all existing policies (valuations at per cent. interest, net pre-prior to 1864, payable on demand...... 93,394-96 331,643.56 Return Premium, 1866 (pre-429,817.86

-\$6,727,816-65 TRUSTEES: MORRIS FRANKLIN, President of the New York
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JOHN M. NIXON (Doremus & NiXon, Dry Goods),
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DAVID Dows (David Dows & Co., Flour Merchants), No. 20 South street.
ISAAC C. KENDALL, Union Buildings, corner of
William and Pune streets. William and Pine streets.

DANIEL S. MILLER (late Dater, Miller & Co., Grocers. WILLIAM C. DUSENBERRY (Real Estate Broker). HENRY K. Bogert (Bogert & Kneeland), No. 49 William street. John L. Rogers (late Wyeth, Rogers & Co., Importers), No. 54 William street.

JOHN MAIRS (Merchant), No. 20 South street. DUDLEY B. FULLER (Futier, Lord & Co.), No. 189

Greenwich street, OHN E. WILLIAMS, President of the Metropoli-Han Bank.

William H. Appleton (Appleton & Co., Publishers), Nos. 443 and 445 Broadway.

Robert B. Collins (Collins & Brothers, Stationers), No. 84 Leonard street.

William Barton (William Barton & Son), No. 62 Wall street.
WILLIAM A. BOOTH (Booth & Edgar), No. 95
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SANFORD CORB, President Eagle Fire Insurance
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on merchandise generally.
On Stores, Dwelling Houses, Etc. ASSETS OF THE COMPANY, November 1, 1866. \$100,000 United States 5 Per Cent. Loan, fi114,000°00 120,000 United States 6 Per Cent, Loan 136,500\*00 200,000 United States 7 3-10 Per Cent. Loan, Treasury Notes. 125,000 City of Philadelphia Six Per Cent. 211,500,00 126,562\*50 54,000 State of Pennsylvania Six Per 54,700:00 66,000 State of Pennsylvania Five Per 44,630.00 50,750.00 20,55000 24,250,00 20,750-00 18,000.00 7,000 State of Tennessee Six Per Cent.

5,040'00 15,000 300 Shares Stock of Germantown 15,000 300 Shares Stock of Germantown
Gas Company (principal and interest guaranteed by the city of
Philadelphia).
7,150 148 Shares Stock of Pennsylvania Raliroad Company.
5,000 100 Shares Stock of North Pennsylvania Raliroad Company.
\*20,000 80 Shares Stock of Philadelphia and Southers Mail Steamship Company.
196,900 Loans on Bonds and Mortgage, 1st Liens on City Property..... 15,000'00 8,208.25 3,950.00 20,000'00

155,900'00 \$1,045,050 par. 27,637:20 Balance due at agencies.—Pro-miums on Marine Policies, Ac-crued interest, and other debts due to the Company.... Scrip and Stock of sundry Insu-rance and other Companies, \$5,173, Estimated value... Cash in Bank \$511,102.55 38,923 90 2,930.00 Cash in Bank \$811.102" Cash in Drawer ....

41,540 0 \$1,407,321'56 \*This being a new enterprise, the Par is assumed as the market value.

Thomas C. Hand,
John C. Davis,
Edmund A. Souder,
Theophilus Paulding,
John R. Penrose,
James Traquair,
Edward Lafourcade, Thomas C. Hand,
John C. Davis,
Edmund A. Souder,
Theophilus Paulding,
John R. Penrose,
James Traquair,
Henry C. Dallett, Jr.,
James C. Hand,
William C. Ludwig,
Joseph H. Seal,
George G. Leiper,
Hugn Craig,
John D. Taylor,
Jacob Riegel,

THOMAS C. HAND, President,
HENRY LYLBURN, Secretary.

Samuel E. Stokes,
Henry Sloan,
William G. Boulton,
Edward Darlington,
H. Jones Brooke,
Edward Lafourcade,
Jacob R. Jones,
Jacob R. Jones,
James B. McFarland,
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Spencer McHavline,
J. B. Semple, Pittsburg,
A. B. Berger,
J. H. Morcan,
George W. Remardon,
HAND, President,
JOHN C. DAVIS, Vice-President,

LIVERPOOL AND LONDON

## 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 Losses promptly adjusted without reference t ATWOOD SMITH, General Agent for Pennsylvania.

OFFICE, No. 6 Merchants' Exchange PHILADELPHIA.

NORTH AMERICAN TRANSIT INSURANCE COMPANY. NO. 33 S. FOURTH STREET.

PHILADELPHIA. ned against General Accidents

Annual 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-hair per cent. accurring the full amount insured in case of death, and a compensation each week equal to the whole premium paid.

Short time Tickets for 1, 2, 3, 5, 7, or 10 days, or 1, 3, or 6 months, at 10 cents a day, insuring in the sum of \$100, or giving \$16 per week if disabled, to be had at the General Office, No. 133 S. FOURTH Street, Philadelphia, or at the various Railroad Ticket offices. Be sure to purchase the tickets of the North American Transit Insurance Company.

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

General Onice, or of any of the Company.

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Market street.
Enoch Lewis, late Gen. Superintendent Penna, R.R.
Andrew Mehafley, S. W. corner of Third and Walut streets. G. C. Franciscus, Gen. Agent Penns, R. R. Co. Thomas K. Peterson, No. 336 Market street, W. W. Kurtz, firm of Kurtz & Howard, No. 25 S.

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OF PHILADELPHIA,
NO, Ill South FOURTH Street,
INCORPORATED 3d MONTH, 22d, 1865.
CAPITAL, \$150.000, PAID IN.
Insurance on Lives, by Yearly Premiums; or by 5, 10, or 20 year Premiums, Non-torfeiture.
Engowments, payable at a future age, or on prior decease by Yearly Premiums, or 10 year Premiums—both classes Non-forfeiture.
Annulties granted on favorable terms,
Term Policies. Children's Endowments,
Term Policies. Children's Endowments,
This Company, while giving the insured the security of a paid-up Capital, will divide the entire profits of the Life business among its Policy holders.
Moneys received at interest, and paid on demand.
Authorized by charter to execute Trusts, and to act as Executor or Administrator. Assignee or Guardian, and in other fiduciary capacities, ander appointment of any Court of this Commonwealth, or any person or persons, or bodies politic or corporate.

EMECORY.

or persons, or bodies politic or corporate.

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PIRE INSURANCE EXCLUSIVELY,—THE
PENNSYLVANIA FIRE INSURANCE COMPANY—Incorporated 1825—Charter Perpetual—No.
310 WALNUT Street, opposite Independence Square.
This Company, favorably known to the community
for over forty years, continues to insure against loss or
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permanently or for a limited time. Also, on Furniture,
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terms.

Their Capital, together with a large Surplus Fund, is Their Capital, together with a large Surplus Fund, is invested in the most careful manner, which suables them to offer to the insured an undoubted scourity in the case of loss. Daniel Smith, Jr., John Devereux, Alexander Benson, Thomas Smith, Isaac Haziehurst, Henry Lewis, Thomas Robbins, Daniel Haddock, Jr., Daniel Haddock, Jr., Daniel Haddock, Jr., President, William G. Crowell, Secretary 33

PHENIX INSURANCE COMPANY OF PHILADELPHIA.
INCORPORATED 1834—CHARTER PERPETUAL, No. 224 WALNUT Street, opposite the Exchange. In addition to MARINE and INLAND INSURANCE, this company insures from loss or damage by FIRE for liberal terms on buildings, merchandise, furniture, etc., for limited periods, and permanently on buildings, by deposit of premium.

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

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William E. Grant.
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INSURE YOUR LIFE

IN YOUR OWN

HOME COMPANY.

# THE AMERICAN

OF PHILADELPHIA,

SOUTHEAST CORNER

FOURTH and WALNUT Streets,

Insurers in this Company have the additional guarantee of the Capital Stock, all paid up in

\$1,516,461'81.

cash, which, together with cash assets now on

INCOME FOR THE YEAR 1866.

\$766,537'80.

LOSSES PAID DURING THE YEAR AMOUNTING TO

\$223,000.

Dividends made annually, thus aiding the insured to pay premiums. The last Dividend on all Mutual Policies in force January 1, 1867, was

FIFTY PER CENT. Of the amount of Premiums received during the year. Its Trustees are well-known citizens in our midst, entitling it to more consideration than those whose managers reside in distant

L. M. Whilldin, William J. Howard, Isaac Hazlehurst, Henry K. Bennett, George W. Hill, John M. Chesnut, Alexander Whilldin, J. Edgar Thomson, George Nugent, Hon, James Pollock, Albert C. Roberts, P. B. Mingle, John Wanamaker,

ALEX. WHILLDIN, President. GEORGE NUGENT, Vice-President.

JOHN C. SIMS, Actuary. JOHN S. WILSON,

cities.

Secretary and Treasurer. 2 11 mthst4 1] 1829-CHARTER PERPETUAL

Franklin Fire Insurance Co. OF PHILADELPHIA.

ASSETS ON JANUARY 1, 1866, 82,506,851.06.

Capitar. 1.162,308'81 INCOME FOR 1868, UNSETTLED CLAIMS, LOSSES PAID SINCE 1829 OVER \$5,000,000.

Perpetual and Temporary Policies on Liberal Terms. DIRECTORS.

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INSURANCE COMPANY OF

NORTH AMERICA. OFFICE, NO. 232 WALNUT ST., PHILADELPHIA INCORPORATED 1794. CHARTER PERPETUAL. CAPITAL, \$500,00

Assets, January 8, 1867, \$1,763,267.33. INSURES MARINE, INLAND TRANSPORTATION and FIBE RISES.

Arthur G. Coffia, Samuel W. Jones, John A. Brown, Charles Taylor, Ambrose White, Richard D. Wood, William Welsh, S Morils Wain, John Mason, Francis R. Cope, Edward H. Trotter, Fdward S. Clarke, William Cummings T. Charlton Henry, Alired D. Jessup, John P. White, Louis C. Madeira ARTHUR G. COFFIN, President. CHARLES PLATT, Secretary.

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