The kernel has its meaning; and so, too, has each of its husks, if you can fairly get at them. Now my object here is not to discuss the question of husks in general, for that would be a matter encyclopædic and endless. I propose rather to consider simply a mere variety of one of the physical husks of the soul, in connection with its parallel moral husk; in other words, to look at the boarding-house in the light of civilization. For the boardinghouse is, I take it, the modern type of one of the soul's primeval husks-the new light version of the old-time idea of shelter and habitation, house and home, hearth and roof-treethe lineal descendant of wigwam, porch, cabin, cell, bungalow, booth, den, pagoda, and all the rest.

It was the theory of Vico that nature re-peats herself; that history, civilization, society, and polity come back at last into themselves, their progress being always in circles conformed to one great archetypal plan. So that every large fact or form is sure to reappear sooner or later in the course of ages, whenever its round has been completed. Goethe, while he adopted the substance of this view, modified it so far as to represent the course of history as a spiral, instead of a circle. A law of advance blends with the law of returns; and hence epochs and phases and forms and events return, not just as before, but changed somewhat, and farther on along the winding line. This has always seemed to me a true solution of the problem of civilization, and the only one, inasmuch as it alone reconciles and explains the too great necessary and coequal facts of change, and of the equality of action and reaction. Here we have the key to much in literature, too, as well as in life. Within the past month I have read the words of an American Plotinus, an English Thucydides, and a Gallic Aristophanes. In each there was the old Greek, but moved forward.

So, too, these habitable husks which man makes from age to age for shelter and home have their appointed cycle of change. How different the roof-trees under which the cen-turies have dwelt! Yet each housing was an ntterance of the spirit of the time, changing only with its informing spirit. Like man, like house. And as the race is sure to come back to the old traditions, and to stand by the old landmarks, sooner or later, so the household gods return after a while to their starting-point to sojourn for a period in their ancestral home, and quicken themselves at the native hearth.

"Tecta mutantur, nos et mutamur in illis." In order to describe this household circle, at least three points must of course be fixed. In the present case, there seems to me to be four. all natural, necessary, and easily determined. For leaving out of view all subordinate types and mere variations, men's local habitations reduce themselves to these simple forms-the Tent, the Cabin, the Castle, the Home. The circle then completes itself in the boardinghouse, which is at once both the original last form and the fac-simile or parody of the first form in the old circle, as well as the original first form in a succeeding series. The locus of the boarding-house, and its relations to society, I shall hope to define the more exactly by first outlining in a rough way the prominent features of each of its three predecessors just named. And-

I. The Tent. The type of this epoch is nomadism. Men live nowhere. They only exist, making bivouae for a night, and packing off in the morning. You don't know where to find them: they have no cities, no streets, no fixed numbers The places through which they range-they never inhabit-are deserts, yielding no good thing. The occupation of society is chronic war, not satisfactory internecine destruction, but bickerings, endless feuds, and cavalier one-horse engagements. Everybody fights with everybody. The result is seldom sericus: at it they go again: it is hammer and tongs forever. The great question in life is about their daily food. They produce nothing, and consume much. Each tribe is domineered over by a patriarch-some hoary ruffian who gains his place either by seniority in the family, or by being less scrupulous than his fellows. His word is law; his ipse dixit settles everything.

The arts and sciences never flourish here. The only talk is gossip and speculations on the weather. The only reading, if there is reading at all, is the local news and the war bulletins of the patriarchs. The only fine art at all practised is music, which expresses itself partly in whistling, and partly in humming over plaintively the familiar airs of the coun-There is also much thrumming of rude musical instruments, such as the jewsharp and its descendants; and the fierce clangor of the gong both urges the tribes to good, and launches them against the enemy. The chief aim of this vagabond people, in the brief intervals of war, is to kill time. To this end the men prey upon society, and the women watch the weather, the neighboring tents, and the tunies of casual travellers.

Humanity looks back with fond fancy to this epoch of the tent, and sees it loom radient through the mists of long generations. It is called the Age of Gold, either on the lucus-a-non-lucendo principle, or on the omneignotum-pro-magnifico theory. Being most distant and different from the present, it is dreamed of, sighed for, and sung, as some-thing never to be seen again. Yet it comes

back, though changed. II. By-and-by the Tent gives place to the Cabin. Restlessness, being tired, craves rest, and war subsides for a while into peace. As population increases, tillage begins, the land of itself not being able to feed swarms of idle roamers, who do nothing but graze, and hunt, and fight. So each man builds his rude cabin, ties himself to the earth, turns the sod, watches nature, and sees his bread at his own door. This should be the true age of iron, the time of the ploughshare, the spade, the axe, and the sickle. It is the era of naturalism, when man lives close to nature, likening himself to vegetables and animals. He strives to get at the heart of nature, hoping to conquer and make it his servant. Humanity is one vast peasantry, whose business it is to make the earth ready for future generations. Hard hands are funding capital for the use of the more subtle brain, the finer sense, the nicer taste, which shall come after. It is a pioneer age, standing in the van of civilization-an age which creates, develops, subdues, and accumulates. Its cabin is the

shanty of a farm-hand. Time goes on, and the reign of the Castle begins. Just as war before reacted into peace, so now in turn peace reacts into war. The cabin falls to the rear, and the castle steps to the front. The peasant's shanty yields the pas to the soldier's fort. Hard knocks are the order of the day; the strongest arm makes itself lurd, and the weakest becomes vassal. Fendalism is the type of the age: a centralized society coheres in a series of successive links. all meeting at last in a suzerain, who stands at the heart of things. Each dwelling

THE STAND-POINT OF THE BOARDING-HOUSE, & becomes the centre of a wide circle, the focus of life far around. omes to stand for two facts The first. Strength, and the second is Beauty-a new revelation at the fireside. There must first be stronghold, then galleries, museums, and the decorations of art. The hoarded capital of the cabin epoch now blooms in luxury and lendor and airy forms-it is the radiant Age Silver. The eastle is the birthplace of much that is true and tender in our modern civilization-first cradle of the arts, home of the graces, true shrine of social life. Here, too, between the stormy blasts of war, were born or nurtured many of the finer virtues-loyalty to woman, obedience, reverence, truth, the chastity of honor, self-sacrifice, and-sublimest of all-martyrdom for an idea. Within these four walls lived

cultured courtesy. IV. At last the barons cut each others' throats for their ladies' sake, or die for king and crown, or leave house and land for fatal crusades. Then come the burghers, mortgagees of fair estates, apostles of the new era, lovers of peace. They are family men, true to domestic ties, fond of home. For the shelter of their dear ones they build a home, and live in it. It matters not what its form may bewhether it be of wood, or brick, or marblewhether it have Doric peristyle, or Gothic spire, or Egyptian column. The spirit is all, the form nothing; for the material home is but the husk to cover the glory that lives within. Where home is, there only and there always are there homes.

The home is the era of good feeling, the Age of Love, which, beginning at the hearth, goes out to the ends of the universe. Neither silver nor gold can rightly typify this fairest of epochs: naught can be its emblem save that precious metal of the alchemists, combining in itself the virtues of all the rest.

At the hearthstone all things centre: it is the final cause of society. The arts and sciences. culture, taste, heroic deeds, the far-reaching thought, the soaring imagination, the sweet affections, the fine courtesies, and all right-mindedness-these, and all the generous things of life, culminate in the home era. The family is the true fosteringmothering of the highest worth. The Lares are the best helps to all high thinking, high living, and well doing. By the fireside each true thing finds best expression. V. Generations pass, and the cycle of civili-

zation completes itself. Home deliquesces into the Boarding House, and the series of the tabernacles is at an end. For the old nomadic instinct has never wholly died out; though long dormant, it still lives, and bursts out more in undiminished vigor. epoch of vagrancy returns; new editions of the tent, revised and corrected, are scattered broadcast over the land. For what is the boarding-house but a tent with modern improvements and an L? Each is the very emblem of unrest, the home of the vagrant, the theatre of war. These two encampments, standing respectively in the van and at the rear, as the beginning and the end of civilization, serve to mark the limits of society, when extremes meet, and life returns into itself. If you will recall the outline of the first epoch, as sketched in Section I, you will find that many of its most characteristic features reappear under the regime of the boarding-house in the epoch of to-day.

The primary meaning of the boarding-house s, then, locomotion and unrest. Stung by the gad-fly within, which never dies nor tires, the modern Io is goaded up and down, and wanders uneasily over the face of the earth, finding no rest for the sole of her foot. Your representative nineteenth-century boardinghouse man is only a developed Bedouin, a veneered and varnished Gipsy. He takes root nowhere; he has no flavor of the soil; he grows into no natural fruitage. He is only a consuming waif, self-driven from tent to tent, and picked up by one landlady after another. He, the flotsam and jetsam of humanity, is tossed about on the currents, and tumbled against the headlands of life, with the wreckers and salvors in his wake. The great question always arises within us in regard to the disposition of his body, What will he do with it !

Where next will he carry it? Look, for a moment, at the term, "boarding-house." Turn it over, pick it to pieces, and what do you make of it? It is simply the word "board," and the word "house, most awkwardly tacked together, without moulding or blending in any degree. The terms do not mix any more than oil and water. Now from this homeliness of make and texture, this awkwardness of juncture. this absence of welding, one or two inferences naturally follow. For, since all language is but the reflex of life, since words are but the images of things and ideas, and the character of the thing or idea always modifies the character of its word in a certain definite way-it follows that from the form, the moulding, and the currency of the word, we can argue a posteriori as to the form, the moulding, and the currency of its parent idea. The word "boarding-house," then. is uncomely, simply because its idea is uncomely. The plain fact is simply thisthat our Anglo-Saxon likes not the idea of the boarding-house in life, and therefore shows no favor to the word boarding-house in language. The Saxon likes his home and believes in it, and therefore makes for it one of the sweetest and dearest of all words. He dislikes and disbelieves in the boardinghouse, and, with characteristic frankness, will not stoop to veil his want of love and faith under any graceful circumlocution.

If it is argued that the want of honor for the boarding-house in our Saxon tongue comes simply from the inflexible nature of the language, making it impossible to mould a better term, I reply that whenever a strong desire is felt on the part of the community to italicize some favorite thing, or to glorify a pet idea, no difficulty is found in magnifying the conresponding expression. And this is done either by inventing, or by substituting, or by transferring to the idea or thing in question some delicacy of diction, or some smooth and respectful word or paraphrase. If there is a general wish to pay honor, honor will be paid, or an attempt intended to pay honor will be made in good faith. Thus the tradesman, desiring not to sink, but to elevate the shop, is able, because the community consents, to dignify his place of business with the title of 'bazaar,'' '' emporium,'' '' establishment.'' So, too, a house is called a "mansion;" a little patch of ground, an "estate;" a closet an "apartment;" a school, a "college;" an academy, a "university;" and anything popular, an "institution." Partly for the same reason, and partly from a ridiculous squeamishness and false modesty, a leg is called a "limb," shirt and drawers "underwear," and so on. I do not bring forward these instances as worthy of imitation, or in order to defend their manifest vulgarity, but merely to show that the community can find. and do always find, when they choose to find. glorifying words, or-which amounts to the same thing-words intended and believed to glorify favorite ideas. The principle remains the same, no matter whether the glorifying word is in good or in bad taste. The only requisites to this sort of linguistic transformation are that the idea shall be popular, and its

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word unpopular; while, on the other hand, if the idea is unpopular, but its word popular, there will result linguistic degradation. The word must adjust itself to the idea. If both are popular, or both unpopular, in an equal degree, the word remains unchanged.

One more inference may be drawn from language-namely, that the boarding-house is of nodern growth. This inference history also onfirms. I cannot conceive of a boardinghouse in the reign of Elizabeth. In the reigns of Charles II and Anne, such a thing might have been possible sporadically among a certain caste, but not otherwise. It was never organized into an institution; the nation and nothing to do with it.

The word "boarding-house" does not occur in Walker or Webster, but is found in Worcester, who represents a generation or two later. The next W. who provides a dictionary will probably sanction that horrible monstrosity, boardinghouse-keeper. The thing exists, and will exist, and must have a name. And unless ociety changes radically, and Saxon ceases to be Saxon, there can be no other name. Our language will only tolerate the thing: it will show it no favor, decorate it with no euphe mism. The word "boarder" has a greater antiquity. Its former meaning, however, necesarily differed somewhat from the present, masmuch as it indicated only unique specimens, anomalous offshoots of society. It never implied then, as now, a special class. For the boarder was then the exception, not the rule - a monstresity, not a normal product. I doubt not that some confused perception of the analogies existing between the nautical and the land boarder may have led to the first terrene application of the term; it may have been thought that both are far from home, both are given to attack, both are devoted to the use of the knife, both rejoice in the grabgame, both are a law to themselves, and so on

The boarding-house is simply an expression of materialism-one phase in the religion of things. An age with materialism on the brain must have boarding-houses. As manufacturers, motive-power, and all industrial interests grow, they grow: they are the home of the herding artisan, and from him come to permeate society. They are temples of the eligion of the body, altars to the faith in things, and the want of faith in ideas, propaganda of the gospel of conventions. Yet it is mistake to say that the boarding-douse is without an ideal: it has an ideal-its frontparlor boarder. Its common faith and aspirations are unto him. So, too, it is not without worship: its homage is to the practical—to that which will pay. With it there is no success but success; and success is dollars and cents. It worships steam, percentage, corner ots, mines, stocks, fly-wheels, and the various devices by which man divests himself of his manhood.

The boarding-house is civilization gone to seed-the anti-climax of society-the last trituration and dilution of the art of living. Its epoch is the Age of Brass, that factitious metal whose sole virtue lies in its superficial resemblance to something better. So the boarding-house is a parody of home, a caricature of comfort, and a forgery of society. Here lies the great battle-ground of the fripperies and vanities of life; here is the arena in which the foibles of humanity contend without ceasing. No man cares to stand for what he is, to show himself in truth to his fellow-boarders; he wants, like debased coin, to utter himself for more or other than he is worth. The homely virtues, the sweet sincerities of life, the truth of haracter, the high thought, the noble endeavor, the unselfish purpose, all languish here. A subtle poison gnaws at the very life of simplicity, integrity, and independence of character. Conventions take the place of convictions: shams are the maxims of aptandum is the aim of life; and appearances are the test of life.

No true art, poetry, or science can flourish in the sterile soil of the boarding-house; they are flowers of home-growth. Taste is vulgarized by cutting loose from the eternal fitness of things, and clinging to the shifting despot-isms of coteries. The notion about science is, that it is a good help to labor-saving and money-making inventions. Literature wor-ships the gods of the hour; poetry degenerates into ornament, and revels in the morbid excrescences of life and character; and art becomes upholstery. Do you think that Homer, Phidias, or Aristotle could have lived anywhere else than at home? And do you think that the stuff which heroes are made of is found at mercenary firesides? heroic, like the homely virtues, wither when moved from their native hearths. Did you ever hear of a great thought born in a boarding-house-of sublime love of honor, of stern devotion to principle, of lofty selfsacrifice? Such things, wherever they show themselves, were first nurtured at home. No nation ever fought for its boardinghouses. The wars of tent-dwelling races have always been raids for plunder, not strokes for principle. Conceive of a nation of boardinghouses-what would they fight for but percentage and profit? Would Marathon and Thermopyle have been fought, would Decius have devoted himself to death, would Regulus have kept his word, would the martyrs have welcomed the flames, if theirs had been ages of boarding-houses?

The highest culture, true conversation, and real contact of mind with mind, are in the boarding-house utterly Talk is limited to gossip, colds. and the weather. Gossip we know, and colds we know, and-thank Heaven for the weather! The weather, past, present and future—fair, foul, or dubious—illimitable, fresh, omnipotent forever! Boundless stimulant of thought, neutral ground of the small affections, mother of small talk, nurse of sociality, regulator of he proprieties, sweet occasion of sweet offices, stop-gap of pauses, rippling stream through the desert ocean of strangerhood, fertilizer of riendship, herald of an era of good feeling, neeting-place of the conventionalities, pivot of society-we hail thee, Weather, sumnum bonum of the talking boarder, solace of the silent, leading-string to the diffident, pur to the balky, crutch to the lame, liferoat to the foundered. Great art thou alike n thy history, reality, and prophecy-great alike, whether absolute, relative, or potential—a blessing forever! What were the boardng-house without thee? A solecism. And what can they do in the tropics, where for

months thou changest not? The boarding-house, like the tent, has its patriarch. He is not, however, necessarily dentical with the ideal alluded to in a preceding column. It matters not whether he dwells in garret or basement, or whether he is young or old; his title and office come from eniority as boarder in a given household, and are merely honorary. The only privithereto appertaining are right of acting as mediator between the wo contending factions of the house, and of having his utterances on all subjects quoted as the law of the family. His usual title is ather of the house. So great is the migration in American households, that the title may be speedily earned and often transferred Though only a single man, of not remarkable antiquity, I recollect that in one case, after

sojourning under one roof for only some six to eight months, the title fell to me; and I proposed to, and did, fight it out on that line all summer. In the early autumn a new

champion of the table succeeded to a vacancy.

Think for a moment of the blessed in fluences going out from a true home. The old hearthstose of the child glows in the eye of the youth like the star of hope; it is the rock of manhood, and in old age it is like the shadow of a great rock in a weary land. Look then at a boarding-house child, with,

out home in esse, posse, meminisse. Origini castaway! Shuttlecock between the vanities and the inanities, bubble of bubbles, feathertossed on every wind of nothingness, young convert to materialism, unconscious martyr to the trumperies, human victim on the altar of the superficialities! What is he good for? What will be be good for ? What will you do with him? He has no safeguards, no inspirations. Home is to him a word without a meaning; it can never be anything more than sundry numbers in sundry streets. Whence is his motive-power? where are his ideals? whither his aspirations? A lady, having asked a former servant of hers where she was now living, received the answer, "I don't live, I board." The answer was true in a sense not thought of. To live is one thing; to board is anotherespecially in the case of the young, whose haracter is still in the making. The child of the boarding-house only exists. He has no memories, no sanctities, no principles, no mainspring. Faith, and tenderness, and all spiritual things, are nipped in the bud; and he bloom and sweetness of innocence and purity are wiped away. And when he drags his existence to its prime, of what possible worth will he be to himself, to you, to me, to

We are now only in the beginning of the boarding-house era. But when the climax is eached, when the minima become maxima when tendencies work themselves out into acts, when exceptions become rules, when the dements have shaped themselves into an organization, and the parts have adjusted hemselves to a system-when, in short, the boarding-house has grown into a world-wide nstitution, and men dwell only in vast caraansaries-then tell me where, in the language of the popular play-Where shall we go to ?-

PROPOSALS.

DHILADELPHIA DEPOT. ASSISTANT QUARTERMASTER'S OFFICE,)

No. 1139 GIRARD STREET,
May 9, 1867.
Proposals will be received at this office until 12 o'clock M., THURSDAY, May 16, 1867, for im mediate delivery at the United States Store-bouse, Hanover street wharf, properly packed and ready for shipment, of the following de-scribed Quartermaster's Stores, viz.:— 6 bottles Arnica.

0 bottles Arnica. 3800 feet American Glass, first quality, 1200 10x 12, 300 12x18, 200 12x20, 600 44x20, 200 16x18, 800 16x20, 200 17x20, 200 18x20, 100 18x22. 200 feet American Glass, second quality, 100
14x18, 100 l6x18,
50 sides Bridle Leather, "Oak tanned, 10 lbs.

per side when finished '' 2 dozen Brusbes, Marking, "plain." 2 dozen Brushes, Marking, "round." 6 dozen Brushes, Whitewash, "large," 24 dozen Butts, Wrought, 2) inch, "narrow." 50 pounds Castile Soap.

S dozen Chamols Skins. 100 pounds Cotton Mop. 800 pounds Cotton Waste.

800 pounds Cotton Waste.
25 dozen Corn Brooms, "Gale's,"
200 pounds Chrome Green in Oil—20 1, 40 2, and
20 5 pounds Chrome Yellow, "Dry."
100 pounds Chrome Yellow in Oil—10 1, 20 2,
and 10 5 pound cans,
6 dozen Curr, Combs,
6 dozen Drawer Locks, "2 Tumbler."
5 outers Emery Cloth, No. 1/

quires Emery Cloth, No. 14. 1 keg Flooring Brads, 8d. 5 kegs Finishing Nalls, 1 keg 5d., 2 kegs 6d., 2 kegs 8d. 2 Regs Sd.
18 dozen papers Finishing Nails, 6 dozen 34
in., 6 dozen 1 in., 6 dozen 1!5 in.
1 Garden Scythe, "Darling's," without

Snathe, Scythe, "Wooden."
2 Garden Rakes, "Wooden."
6 pounds Ground Ginger.
1 Hack Saw.
6 Hack Saw Blades.
2 gross Hand Saw Files, 4½ inches.

6 dozen Hand Scrubs. 1000 pounds Harness Leather, "Oak tanned, 15 pounds per side when fluished. 6 dozen Horse Brushes.

hottles Horse Liniment. Hickory Baskets, with handles, "2 bushel," 12 sections Hose Gum, Couplings attached, 2 Inch with 6 Extra Couplings, 25 sections Hose Gum, Couplings attached, 13 inch with 6 Extra Couplings.

30 social and Hose Gum, Couplings attached, Tinch with 24 Extra Couplings. 30 pounds Irish Glue.
6 dozen Locks, Till, Double Tumbler for

5 gaillons Land Oll, "Best," 40 gallons Linseed Oll, "Bolled," 18,500 pounds Nails Cut 2500 12d., 8000 10d., 5500 8d. 100 pounds Othre Yellow, "French in Oil." 6 dozen Padlocks—2 dozen 2-inch, 8 dozen 3-inch, and I dozen 3-inch extra, 1 dozen Paint Brusnes, 8° Clintons, Paying Hammer, Bricklayers'

500 pounds Putty in 10-pound cans. 1 Ratchet. 500 pounds Red Lead, in Oil, in 25-pound cans.
pounds Sal Soda. 8 dozen Sash Rollers, Plate 1 inch wide on

face. 1 dozen Sash Tools, No. 9, "Clintons, gross Screws, 10 gross 34 inch, No. 7, 20 gross I inch, No. 8, 5 gross 134 inch, No.

200 pounds Scrubbing Soap. 10 pounds Soap Stone "Packing," 5 pounds 3 inch, 5 pounds 34 inch. 1 Scythe Stone. 12 Sponges, common "Large," 100 pounds Sponge, Mediterranean, "com-

mon." 2 Trowels, bricklayer's, o gallous Turpentine, 10 gallons Turpentine Copal Varnish, furni-

50 pounds Twine, Cotton. 100 pounds Umber, Burnt in Oil, 10 1, 20 2, and 10 5 pound Cans. 200 pounds Umber, Raw in Oil, 20 1, 40 2, and

206 pounds Umber, Raw in Oil, 20 1, 40 2, and 20 5 pound Cans,
All of the above named articles to be of the best quality, and to be subject to inspection.
Samples of the articles bid for must be delivered at this office twenty-four (24) hours previous to the opening of the bids.
Each bid must be guaranteed by two responsible persons, whose signatures and residences must be appended to the guarantee, and certified to as being good and sufficient security, by the United States District Judge, Attorney, Collector, or other public efficer.
The right is reserved to reject all bids deemed

The right is reserved to reject all bids deemed unreasonable, and no bid from a defaulting contractor will be received. All proposals to be made out on the regular forms, in duplicate (which will be furnished on application at this office), and conform to the terms of this advertisement, a copy of which must accompany each proposal. Envelopes to be endorsed "Proposals for

Quartermaster's Stores."

Bidders are requested to be present at the opening of the proposals. Brevet Maj. Gen. G. H. CROSMAN,
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THENIX INSURANCE COMPANY OF PHILADELPHIA.
INCORPORATED 1864—CHARTER PERPETUAL,
NO. 224 WALNUT Street, opposite the Exchange.
In addition to MARINE and INLAND INSURANCE, this Company Insures from loss or damage by
Filte for liberal terms on buildings, merchandise,
numiture, etc., for limited periods, and permanently
on buildings, by deposit of prendum.
The Company has been in active operation for more
than SIXTY YEARS, during which all losses have
been prompily adjusted and paid.

BIRKTORES.

John L. Hodge,
M. B. Mahony
John T. Lewis,
Willam E. Grant,
Robert W. Leaming,
D. Clark Wharton
Samuel Wilcox
JOHN
WUCH EREER, President,

SAMUEL WILCOX, Secretary.

PROVIDENT LIFE AND TRUST COMPANY OF PHILADELPHIA,
No. 11 South FOURTH Street.
INCORPORATED 3d MONTH, 22d., 1865.
CAPITAL, \$150,000, PAID IN.
Insurance on Lives, by Yearly Premiums; or by
Endowments, payable at a control of the control

Insurance on Lives, by Yearly Premiums; or by 10. or 20 year Premiums, Non-forfeiture.

Endowments, payable at a future age, or on prior decease by Yearly Premiums, or 10 year Premiums—both classes Non-forfeiture.

Annuities granted on favorable terms

Term Policies. Children's Endowments.

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

Moneys received as 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, under appointment of any Court of this Commonwealth, or any Person or persons, or bodies politic or corporate.

or persons, or bodies politic or corporate.

SAMUEL R. SHIPLEY, HENRY HAINES,
JOSHUA H. MORRIS,
RICHARD WOOD,
RICHARD CADBURY,
CHARLES F, OFFIN.
SAMUEL R. SHIPLEY, ROWLAND PARRY,
THOMAR WISTAR, M. D.,
J. R. TOWNBEND,
7272 Medical Examiner. Legal Adviser,

INSURANCE COMPANIES.

BROOKLYN

LIFE INSURANCE COMPANY OF NEW YORK

MUTUAL. CAPITAL, 8125,000-PAID UP. ACCUMULATION, \$500,000 Cash Dividend in 1867, Forty per Cent.

CHRISTIAN W. BOUCK, President.
RICHARD H. HARDING, Secretary. E. BRAINARD COLTON, General Agent for Penn sylvania and Southern New Jersey, N. E. corner of SEVENTH and CHESNUT Streets, second story from office, Philadelphia, Pa.

PHILADELPHIA REFERENCES, Morton McMichael, Mayor.
A. B. Cooley & Co., No. 214 Delaware avenue.
Wm. H. Gatzmer, President Camden & Amboy R. R.
James Ross Snowden, late Director Mint. [220] A. G. B. Hinkle, M. D., Medical Examiner, A FEW GOOD SOLICITORS WANTED FOR THE CITY OF PHILADELPHIA.

GIRARD FIRE AND MARINE INSURANCE COMPANY,

(No. 639) N. E. COR. CHESNUT AND SEVENTH STS.

PHILADELPHIA. CAPITAL AND SURPLUS OVER \$300,000. INCOME FOR 1866, \$103,534. Lossey. Paid and Accrued in 1866,

847,000 Of which amount not \$300 remain unpeid at this date, \$100,000,000 of property has been successfully insured by this Company in thirteen years, and Eight Hun-dred Losses by Fire promptly paid.

DIRECTORS. Thomas Craven,
Furman Sheppard,
Thomas MacKeliar,
John Supplee.
John W. Claghorn,
Joseph Kiapp, M. D.
THOMAS (RAVEN, President)
A. S. GILLETT, Vice-President,
2 22fmw)
JAMES B. ALVORD, Secretary STRICT ECONOMY IN MANAGEMENT

PROVIDENT LIFE AND TRUST COMPANY

OF PHILADELPHIA. No. 111 S. FOURTH STREET,

Commenced Business 7mo, 24, 1865. Organized to extend the benefits of Life Insurance among members of the Society of Friencs, All good risks of whatever denomination solicited. SAMUEL R. SHIPLEY, President,

ROWLAND PARRY, Actuary, THOMAS WISTAR, M. D., Med. Examines JOSEPH B. TOWNSEND, Legal Adviser, This Company, in addition to the security arising from the accumulation of premiums, gives the insured the advantage of an actual paid-up Capital, ALL THE PROFITS OF INSURANCE ARE DIVIDED AMONG THE INSURED.

Life Policies and Endowments in all the most approved forms. proved forms,
Appulties granted on favorable terms. [2 22fmwkm]

GOVERNMENT SALES.

DEPOT OF ARMY CLOTHING AND JEFFERSONVILLE, Ind., April 20, 1867. Will be sold at public auctior, to the hignest bidder, on WEDNESDAY, May 15, 1867, at 19 o'clock A. M., the following articles of condemned property:—
29,013 Woollen Blan- 164 Haversacks.

164 Haversacks, 111 Knapsacks, 1,236 Knit Jackets, kets. 16,493 Trowsers, Infly. 2,349 Mounted. 1,782 Sack Coats, lined. 482 Great-Coat Straps.
23 Sashes,
12 Pairs Chevrons,
31½ Pairs Shoulder
Scales,
9 Canteens,
50 Red Sasks 6,751 unlined. 2,473 Uniform Coats, 3,720 Jackets. 589 Great Coats, Inf'y.

641 " 701 Shirts. Mounted. 59 Bed Sacks. 5 Pick and Axe Han 237 Drawers. 3,366 Pairs Stockings, 6 Wall Tents, 4 Wall Tent Flies. 614 Pairs Boots, 16 Pairs Bootees, III Forage Caps. 30 Hat Feathers. 1,577 Cap Covers. 21 Hats, crossed sa-

81 Hat Cords and 40 Sets Drum Snares. 30 Drum Cords. Tassels.
3 Sibley Tenis.
25 Shelter Tenis, l'rumpets, 3 Sibicy Tests.
25 Shelter Tents.
8 Fifes.
29 Drum Heads.
5 Drum Slings.
13 Pairs Drumsticks.
24 Hugles.
24 Hugles.
26 Humpets.
24 Hugles.
26 Bugles.
26 Sets Tent Poles.
450 \(\) ards 10 oz. Duck.
68 Yarp. \(\) 12 oz. Duck.

sticks. Terms-Cash, in Government funds. Sale to take place at the Clothing Warehous Hospital grounds), By order of Major-General Thomas, 4 29 12t Captain and M. S. K., U. S. Army.

U NSERVICEABLE QUARTERMASTER'S

DEPOT QUARTERMASTER'S OFFICE, WASHINGTON, D. C., May 8, 1867. Ey direction of the Quartermaster-General, a large lot of Quartermaster's Stores will be sold at Public Anction, at Lincoln Depot, commencing on WEDNESDAY, May 22, at 10 A. M., under the supervision of Carlety Large. G. Payne, A. Q. M., consistin
30 four-horse Army 200 Sa Wagons, 6 two-horse Army Wa- 23 Office

two-horse Army Wa- 23 Office ables, coal Stoves, spring Army Wa- 26 Office cod Stoves, gons. 0 four-horse Scavenger 164 Smith's Forges. Forges. Army Wagons, 0 Carts, 3 Cooking Ranges, with fixtures. 6 two-horse Ambu- 10 Bath Tubs, lances. 5 sets Wheel Harness. 15 Wheelbarrows.

66 sets Lead Harness, 57 sets wheel Ambu-lance Harness. Tools—Carpenter's, Sad-sler's, Blacksmith's, Tinner's. Tinner's, 345 yards Cocoa Mat-Lead Harness. 153 McClellan Saddles, 251 Wagon Saddles, 141 B. S. Wagon Whips. ting. 1010 pounds assorted Rope. 4000 pounds Scrap Iron. 34 Halter Chains, 318 Buckets. 327 Gum Buckets. 5000 pounds old Horse Shoes, 191 Window Sashes. 91 Wagon Bridles. 6 Saddle Bags.

And a large lot of the erarticles,
Terms—Cash, in Government funds,
Purchasers will remove their goods within ten days from day of sale. CHARLES H. TOMPKINS, 59 11t] Byt, Brig, Gen., Depot Quartermaster, HORSES AND MULES A AUCTION.

DEPOT QUARTERMASTER'S OFFICE, WASHINGTON, D. C., May 8, 1867.

Will be sold at public auction, on WEDNESDAY, 15th instant, at Eastern Branch Corral, under the supervision of Captain James G.

Payne, Assistant Quartermaster, 30 HORSES AND 5 MULES, good for farming purposes. Sale will commence at 10 A. M. Animals will be sold singly.

Animals will be sold singly.

Terms—Cash, in Government funds.

CHARLES H. TOMPKINS. Brevet Brigadier-General, Depot Quartermaster,

ALE OF GOVERNMENT VESSEL DEPUTY QUARTERMASTER-GEN.'S OFFICE,

DEPUTY QUARTERMASTER-GEN.'S OFFICE, 1

BALTIMORE, April 27, 1867.

Will be sold at public auction, at the port of
Baltimore (Fardy's wharf, South Baltimore), on
THURSDAY, May 16, 1867, 12 M., the light draft
side-wheel steamer COSMOPOLITAN, of 779 side-wheel steamer COSMOPOLITAN, of 779 tons; length, 225 feet; breadth of beam, 31 feet; depth of hold, 13 feet; cylinder, 50 inches; and 11 feet stroke; draft, 8 feet,

Terms—Cash in Government funds on day of

Further particulars may be learned spon application to the undersigned, or to the auctioneers. STEWART VAN VIJET,
Deputy Quartermaster-General U. S. A., Brevet Major-General.

ANDREON THOMAS & CO.

ANDREON THOMAS & CO.

Auctioneers, No. 18 S, Charles St.

DRIVY WELLS-OWNERS OF PROPERTY The only place to get Privy Wells cleaned disintected at ery low prices. 8108 GOLDSMITH'S HALL, LISBARY SWEET.

Dito and to the new of harts ye will for y