RITUALISM.

BY REV. MORGAN DIX, OF TRINITY CHURCH, N. Y.

The editor of a magazine published in a busy little town to the eastward of us, in giving his monthly *resume* of religious intelligence, says: —"Ritualism is at present the nightmare of the Church, both sides of the water." The term of description was happily chosen; it may not be flattering, but it is forcible and vivid. A year ago, this word "Ritualism" was seldom spoken; now it is on every one's lips. The thing has leaped into prominence, and, like a nightmare, it sits upon the chests of layman and cleric, oppressive, and impeding respiration. It resembles the nocturnal tormentor, also, by the vagueness of the terrors which it inspires, and by the indication of a want of good digestion in the victims of its attack.

What is Ritualism? It would be hard to say. A distinction must be drawn between the proper meaning of the word and that which it bears at this particular time. It was really a very useful word, and a very harmless one. But of late it has lost respectability, and has become a slang expression. It means anything and everything; it is used for party purposes; it is a stigma fixed by agitators on whatever displeases their taste or shocks their prejudices. And hence, when we are asked what Ritualism is, or what things are ritualistic, or who are ritualists, we are at a loss how to reply—a previous question must be asked about the position of the inquirer in the theological field. The unlucky word is bandied about, till it must have lost all perception of its own identity. Hence, we respectfully decline the attempt to say what the word "Ritualism" means, as now merged and lost in the category of cant and slang; but, going back a twelvemonth or so, and getting away from the clamor of press and pulpit, we will try, dispassionately, to arrange our thoughts upon the subject suggested by this much-abused term.

Ritualism is the science of rites and ceremonies in the Church. Perhaps the term might be more widely applied; it might be used, and is used, of things beyond the precincts of religion. Nothing is more thoroughly ritualistic than the military service. Read the United States Army Regulations, and especially Article XXXII, on "Forms of Parade," in proof of this assertion. Or go to any member of the Masonic Order, and you have found a ritualist. Still, for ordinary purposes, we restrict the word to religion, and say that ritualism is the science of sacred rites and ordinances. The Church has her doctrine, her government, and her ceremonies; a creed, a ministry, and rites; these last form the subject-matter of the science of ritual. Where there are no rites, ordinances, or ceremonies, there can be no science thereof; but, be the religion what it may, if it have any rites, or even so much as one, it is so far forth, and, in that respect, ritualistic.

Now, since rites of some kind or other are found in all religions, and since religion of some kind or other is found wherever human beings exist, and since there are many religions in the world, it might be supposed that the term, even when used in an unobjectionable and proper way, must still remain too vague a one for practical discussion. This would be the case if the religions of the world were the invention of men or the developments of human aspirations. If that were true, the subject of Ritualism might be dismissed, or left to antiquarians and students of æsthetics, as possessing only a transient interest, and holding in it no fire or light of heavenly inspiration. But since, in our estimate of religion, we differ from the Rationalistic school, we shall proceed upon our own line, presenting considerations which show that Ritualism is not a science without principles, nor one at the very name of which we ought to grow uneasy.

There is, in human nature, a necessity to worship. The impulse, however it came there, is one that cannot be, and never has been, successfully resisted. You cannot keep men from worshipping; albeit they may worship they know not what, still they must and will worship.

Equally certain is it that in worshipping they are under a necessity of using forms and rites of some kind or other. It is of the order and constitution of our nature that this should be so. Man is a compound being; the body and soul are knit together as one. An abstract spiritual worship cannot be rendered by us in our present state; it would not be the worship of man, for man is not an abstract spiritual intelligence. External forms are indispensable in our worship while we are in the body. The true worshipper will worship "in spirit and in truth;" he will also express that worship in word, in act, in posture; he will offer his substance and his goods. The body and the spirit must consent together before the man, who is body, soul, and spirit in one, can be truly said to worship.

But God has not left men to find out religions for themselves. He has given them a revelation. In other words, he has taught them what to worship, and whom to worship, in showing them Himself.

And as He has revealed to them the object of worship, so has He laid down certain principles respecting the manner of that worship which they are to render unto Him. Some broad, bold outlines of ritual and ceremonial, as forming a part of the ancient revelation, are discernible at the very beginning of human history; though dim, they are visible. The rite of sacrifice is mentioned in the earliest extant records; it was [illegible] from the first, and, as we reasonably [illegible] by Divine appointment. The preference [illegible] made by Abel to that of Cain is [illegible] on the hypothesis that the manner [illegible] of their sacrifices had been pre[illegible] hand, and that one of the brothers [illegible] the way bidden, but the other as he had done. In later days, after his deliverance from the waters of the flood, Noah builded an altar to the Lord. And in the times of Abraham, the [illegible] figure of Melchisedek, "Priest of the Most High God, possessor of heaven and earth," [illegible] an oblation in his hands of bread and wine, and "blessing him that had the [illegible]." From the first, there are discovered broad [illegible] of a primeval Ritualism, established by the Almighty, and forming a part of the religion of the patriarchal era. After that, we come [illegible] election of the Jewish nation, and to the [illegible] and ministrations of the Levitical Priesthood. There we see a Ritual, florid, massive, [illegible] elaborated to its minutest particulars, and [illegible] symbolical of Divine and saving truth, [illegible] to God's chosen people, and imposed [illegible] their children by the direct and [illegible] command of the Most High. Thus it [illegible] faith may be placed in the records of [illegible] preceding the advent of Christ, that the [illegible] author of Ritual; He made man; God [illegible] within him the instinct to worship; He [illegible] him as that, in worshipping, He [illegible] forms and rites; He revealed to him [illegible] of worship, and established the principles of Divine service; and, at length, [illegible] set up in this world a most elaborate and [illegible] system of ordinances, whereby, as through the teachings of a schoolmaster, mankind should be brought to the knowledge of Himself.

[illegible] essly corrupt. The result was, that where conservative counsels prevailed, ritual was not abolished, but simplified; so that there remained a general correspondence, in this respect, with the past, and even with what was then in use throughout the world; while, on the other hand, where radical views were carried out, almost all traces of the traditional uses of Christendom disappeared, and a mode of worship was adopted which had never before been seen in any place where men were free to do what they thought right, and to follow the instincts of their nature under the guidance of the Holy Ghost.

But it is peculiar to radicals, whether political or religious, never to be satisfied except when in agitation; their habit is uneasiness, and, as if by a kind of necessity, they must be always kagging at quiet folk and endeavoring to force their principles and maxims upon their peaceable neighbors. The present excitement about Ritualism is due to the efforts of that indefatigable band, who, not content with refusing to follow the general traditions of Christendom, do their best to

At this point in our reflections, two strange opinions must be noticed. The first is this: that when He came, whom the ancient system foretold and symbolized, everything in that system was abrogated and annulled; so that, immediately, a religion of great outward statelliness and splendor was succeeded by one with no beauty, form, or comeliness at law. And the second opinion is, that this new religion, after continuing a little while in a garb of absolute plainness, and with scarce so much as a rite or a ceremony of any kind, beyond a mere initiatory ablution, and a weekly meal in common, suddenly wearying of simplicity, entered upon a bad course, and took to copying the rites and services of that Paganism which it had destroyed, until it became, within a very short time, so unlike what its founder intended, that one could hardly conceive that it was the same system.

To say that these opinions are strange, is to speak mildly; they are without foundation in fact, and were born of the spirit of religious controversy. We shall oppose to them propositions which are deemed to be unassailable on historic grounds, however loth men may be to accept them, as contradicting their strongest prepossessions and their most sweetly cherished and most tenderly nurtured theories.

For, looking to the facts of history, it is clear, first, that the leading features of Divine worship passed over from the old system into the new. The bloody sacrifices, together with circumcision, which was a rite of blood, and, in its own way, sacrificial, disappeared forever; but that truth which they implied continued to be presented in visible forms and with ceremonies resembling those of the ancient Dispensation. A great deal of the old kingdom lived on, and was prolonged into and preserved in the new. In their general arrangement, the Christian churches reminded men of the Temple at Jerusalem; a priesthood still remained, and a sacrifice, spiritual and unbloody, yet real and true; the psalms were still chanted, vestments were worn, lights and incense did not cease to be used. Nor can it be said with any truth, that Christianity copied from Paganism. On the contrary, the rites of Paganism were but corrupt imitations of ordinances divinely established in the world. Whatever of truth there was in the religion of Paganism, came, as we think, from the primitive revelation, imperfectly comprehended, and obscured through transmission by irregular means; and as it was with doctrines, so was it with ceremonies: the nations of the world were not inventors so much as bad copyists, the degraded disciples of a noble school. Christianity preserved much of that older system, a knowledge of whose principles was widely spread among the Gentiles; and the allegation that she copied Paganism betrays an inversion of view which prejudice may explain but does not justify. The beauty, majesty, and grandeur of the old Ritual were not meant to perish forever. That Ritual, in its general outlines, was shown to Moses in the Mount. The "places made with hands," and all the acts performed in them, were "figures of the true" and symbols of heavenly verities. And such a system, purged of all bloody and unspiritual features, would still be the most perfect type of eternal things, and therefore best adapted to symbolize them. When the veil is lifted by an apostle and evangelist, and we are permitted to look upward and admire the worship of heaven, the features are the same: we see again the golden altar, the incense, the white-robed ministrants, the crowns, the palms, the chants, the bowings and prostrations. The Christian Dispensation is bounded, on the one side, by the magnificent Ritualism of Israel, and on the other by the analogous and not less glowing Ritualism of heaven. Who would expect to find between these extremes, as the antetype of the former and the precursor of the latter, nothing but baldness and dryness, and a formless, colorless, and chilly blank of abstract spiritualism? Which fits in most harmoniously between such a past and such a future? a system whose ceremonies and ordinances correspond in general with the visible beauty on either hand, or one which has no ritual worthy of the name, no temples, no altars, no vestments, no lights, nor color, nor concourse of sweet sounds, nor aught to charm the sense or kindle the imagination?

Such are our general principles: let them be recapitulated.

Ritualism is the science of rites and ordinances in religion.

Man must worship; he must worship through forms and by their help. The forms of any religion constitute its ritual.

God is the Author of religion; He taught us whom to worship and how to worship.

The earliest records show that formal worship was offered by men under the direction of Almighty God.

Down to the time when Christ came, there were in the world a creed taught by the Lord, and a mode of worship prescribed by Him. These were preserved by a peculiar people, elected for that purpose, as trustees of the revelation. The partial truths held among the nations were glimmering and broken lights of that great central flame; and their rites, so far as there was any fitness in them, were imitations of what God had enjoined from the beginning.

With the incarnation and advent of the Son of God, there came a clearer light and a new dispensation; but the truths were the same, and the broad traditions of ritual remained unchanged. What had ceased to be useful was abrogated; what is of perpetual value remained.

And beyond, this world, where the heavenly glory shines, the same general outlines of doctrine and worship have been disclosed to us, perpetuated in the acclamations, the songs, and the ceremonial performance which never cease around the throne of God and of the Lamb.

Having stated the principles of Ritualism, a few remarks must be added upon the history of the question within the Christian era.

For fifteen hundred years there was no ritualistic controversy deserving the name. In general features Divine worship was the same throughout the world. But errors and abuses crept into the Church, and these became symbolized in novel rites and practices, by which ritual became, in some respects, deafed and corrupted. And these accretions grew until they obscured the majestic simplicity and beauty of the ordinances of the new dispensation, and became so mixed up with them as to make it difficult to discern between the true and the false.

Then came the Reformatiod, in the sixteenth century.

That movement did not affect the eastern portions of Christendom; in Greece and Russia the old traditions may be traced, although under a load of useless ceremonies, with clearness, back to the commencement of the Christian era; there, where least disturbance has occurred, the transmission of ideas from the former to the latter dispensation is most evident.

But in the West the Reformation took different lines in different places. Like every great movement, it had its conservatives and its radicals.

The policy of the conservatives was to retain all that had in its favor a truly Catholic prescription and an ancient traditional use. But the radicals aimed at destroying the whole existing system and setting up a new one in its place; they made war, therefore, on the Ritual of their day, and were for sweeping it away root and branch, as an integral part of a system to their eyes thoroughly and hopeprevent other people from worshipping in the way which seems to them not only most reverent, but also most in accordance with the intimated will of God. In justification of this remark, let us consider how things have stood since the middle of the sixteenth century, and when and in what manner existing disputes have arisen.

Looking about the world we see, in the eastern part of Christendom, an ancient ritual in use, very ornate, very symbolical, and full of reminiscences of the worship of the old Church of Israel; the mitre, the iconostasis, the veil, the lamps, the incense, are direct heirlooms from that venerable past. In the west, the Roman Catholic Christians exhibit in their ritual a system essentially modified by later ideas, and expressing the dogmas which by degrees have accumulated around their ancient and once pure creed. The Lutherans, who, in their sacramental position occupy conservative ground, have enough of the externals of worship to express their unity with the great historic body of Christendom; among the ornaments of their altars are the crucifix and the candles, and their clergymen officiate in rich vestments; so that to the ordinary spectator there seems to be but little difference between their use and the Roman. The Calvinistic communities, on the contrary, affect a simplicity never known before their day, as the deliberate choice of religious men, and therefore without historic precedent to justify it. These communities, intensely anti-ritualistic, have never ceased to propagate their views, and have taken advantage of every opportunity to seek or insist on the concurrence of other Christians in what they deemed essential to the purity of religion. The people who have suffered most from their interference are the English. A brief review of the history of the Church of England will show the origin and scope of the controversy which at present distracts it, and to which is to be ascribed that "nightmare" referred to before.

The movement of the Reformation in England was in the most cautiously conservative channel. What they aimed at was, to retain all that was truly Catholic and to reject only what was distinctively Roman. The Ritual was revised on that principle, and the desired result was attained in the services prescribed in what is known historically as the "First Book of Edward VI," a volume presenting probably the most perfect specimen of a Reformed Catholic Liturgy that has ever appeared. If that book could have remained intact, a great deal of quarrelling would have been saved, and the Church of England would have been spared many of her sorest losses and afflictions.

But the Calvinists, those earnest and dauntless propagandists of ecclesiastical and liturgical radicalism, found in England a field for the exercise of their vocation; and, crossing the channel, they set their neighbors in a ferment, declaring that the Reformation had not gone far enough, and calling for a revision of the Liturgy as already revised. Nor were their efforts thrown away; for within two or three years there was put forth a "Second Book," displacing the former, and very inferior to it in every particular, if universal custom is taken as the standard of comparison. During the brief reign of Queen Mary, the course of the radical development was stopped; and upon the accession of Elizabeth it became evident that a conservative reaction had taken place. At this critical moment a compromise was tacitly agreed to. The "Second Book of Edward VI" was taken as the basis of a new "Book of Common Prayer," while the ornaments of the churches and clergy, including altar crosses, candles, the vestments known as the alb, tunicle, chasuble, and cope, and the pastoral staff, with other less important objects, were ordered to remain in use. By degrees, however, those ornaments have been generally laid aside. Within the last few years their use, always lawful, has been revived, and is extending. The so-called "Ritualists" claim the right to obey their own laws, and to employ what the "English Prayer-Book" not only allows but enjoins. The anti-ritualists, however, denounce such a proceeding as innovating and revolutionary, maintain that a thing in becoming obsolete becomes practically illegal, and institute actions against their brethren to debar them from complying with the rubrics which they have sworn to follow. Under these circumstances it is not surprising that the Ritualists grow daily stronger, since they have on their side not only the weight of general use and authority throughout Christendom, but also the express sanction of their own branch of the Church. Nor is it strange that the anti-ritualists should strenuously oppose them by every means at hand, since they are the direct inheritors of those views and feelings which formed the inspiration of the radicals of the sixteenth century.

Of the bearing of this subject on the Protestant Episcopal Church in the United States, there is not space to write in full. There has been no legislation as yet on the question in controversy. Only eighty-two years have elapsed since the first American Bishop was consecrated; those years have been formative, usages and customs have been undergoing continual changes, and men have been feeling their way, under circumstances in which since the time of Constantine no national branch of the Catholic Church has been placed. American churchmen do not, however, regard their condition as chaotic; nor as that of persons having full license to do what they choose in the premises. They profess respect for (*a*) truly Catholic and Apostolic usages; (*b*), Anglo-Catholic law, custom, and practice. These, in the absence of direct legislation, seem to be the safe and reasonable limits of that freedom which they enjoy and value.

Still, the tendency among them is towards an increased attention to beauty and decorum, impressiveness, and æsthetic accessories, in Divine worship. The same tendency is seen in all other religious bodies; the Presbyterians, the Congregationalists, the Baptists, build splendid Gothic churches, and decorate them in polychrome; the Unitarians employ the gable and spire cross; even the Methodists erect their stately marble temples and name them after saints. The organ, the chant, the stained glass windows, the flowers profusely used in decoration, no longer belong to any one denomination, but are gladly employed by all. The signs are everywhere about us of a return to common sense, and a revolt from prejudices which have wrought damage to religion. The movements in the Episcopal Church have their counterpart on every side of her; they belong to an age which is growing out of swaddling clothes, and looking with larger and clearer eyes on social and religious problems.

To conclude these observations, which have, of course, been discursive and hurried, we state as follows the practical results of thought and observation:—

First. There must be ritual of some kind where there is religion.

Second. There is the clearest argument from Holy Scripture and ecclesiastical history in favor of a beautiful and impressive ritualism as a powerful agency on men for their good.

Third. Such ritualism must be a teacher; it must symbolize something, and express as forcibly as possible what it symbolizes; a ritualism used without a meaning and representing no truth which the intellect can grasp is but a piece of trifling and a sham.

Fourth. Ritual must teach truth; pure, unadulterated truth; God's truth, which He has revealed to men.

Fifth. People should try to discuss the subject with calmness; they should not look at it in a party light; they had better keep clear of the agitators, whose aim it is to excite vague fears and affright the uninstructed with awful disclosures of conspiracy against the simplicity of their faith and the purity of their worship; and especially should they remember that there is a superstition in defect as well as one in excess.

This last observation suggests an occurrence, with mention of which we will make an end. Some ten years ago, in one of the leading churches of this city, for the first time, it was decided to dress the altar on Easter day with flowers: and on the principle of taking the bull by the horns, or of plunging in headforemost as the best way of getting into deep water, it was also resolved to make the decoration elaborate, striking, and very unmistakably conspicuous.

Accordingly, on the evening before the feast, the Lord's table was so adorned, and in that fair and sightly aspect it met the eyes of the congregation. Everybody looked and wondered, and to their honor be it spoken, everybody said, "How beautiful!" All, except an old lady, who, with another old lady, approached the chancel after service, and gazed upon the flowers with troubled mien. Said the second lady to the first, after a while, "How did you like the services to-day?" Said the first old lady in reply, "Very much; they were delightful; it is all beautiful; I like it all except one thing." "What is that?" asked the friend. "Why, those flowers!" was the reply. "But why do you dislike the flowers? What can you object to in them?" inquired the second old lady. "I don't like them," was the answer, "because they look so Roman Catholic!" Whereupon her friend, surveying her with an air of surprise, not unmixed with pity, cried, "Oh, my dear, how can you be so *superstitious!*"

There are a great many among our anti-ritualistic brethren to whom, when they inveigh against neighbors and express a pious horror of things which others like, and acts which edify and comfort, we feel inclined to say, as the most suitable comment on their frame of mind, "How can you be so superstitious?"—*From the Galaxy.*

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20,000	Pennsylvania Railroad, 1st Mortgage, Six Per Cent. Bonds	20,500·00
25,000	Pennsylvania Railroad, 2d Mortgage, Six Per Cent. Bonds	24,250·00
25,000	Western Pennsylvania Railroad Six Per Cent. Bonds (Pennsylvania Railroad guarantees)	20,750·00
20,000	State of Tennessee Five Per Cent. Loan	18,000·00
7,000	State of Tennessee Six Per Cent. Loan	40·00
15,000	300 Shares Stock of Germantown Gas Company (principal and interest guaranteed by the city of Philadelphia)	15,000·00
7,150	143 Shares Stock of Pennsylvania Railroad Company	8,238·25
5,000	100 Shares Stock of North Pennsylvania Railroad Company	3,950·00
*20,000	80 Shares Stock of Philadelphia and Southern Mail Steamship Company	20,000·00
195,900	Loans on Bonds and Mortgage, 1st Liens on City Property	195,900·00
$1,045,050 par.	Market value.	$1,070,289·75
	Cost, $1,030,552·05.	
	Real Estate	36,000·00
	Bills receivable for insurances made	27,637·20
	Balance due at agencies—Premiums on Marine Policies, Accrued interest, and other debts due to the Company	38,923·90
	Scrip and Stock of sundry Insurance and other Companies, $5173. Estimated value	2,930·00
	Cash in Bank.....$811,102·26	
	Cash in Drawer.....447·14	41,540·00
		$1,407,321·86

*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, Henry C. Dallett, Jr., James C. Hand, William C. Ludwig, Joseph H. Seal, George G. Leiper, Hugh Craig, John D. Taylor, Jacob Riegel, Samuel E. Stokes, Henry Sloan, William G. Boulton, Edward Darlington, H. Jones Brooke, Edward Lafourcade, Jacob P. Jones, James B. McFarland, Joshua P. Eyre, Spencer McIlvaine, J. B. Semple, Pittsburg, A. B. Berger, " D. T. Morgan, " George W. Bernardou.

THOMAS C. HAND, President.
JOHN C. DAVIS, Vice-President.
HENRY LYLBURN, Secretary. 1 8

1829—CHARTER PERPETUAL.

Franklin Fire Insurance Co.

OF PHILADELPHIA.

OFFICE

NOS. 435 AND 437 CHESNUT STREE

ASSETS ON JANUARY 1, 18 $2,753,146·18.

Capital	$400,000·00
Accrued Surplus	946,718·96
Premiums	1,306,427·15
UNSETTLED CLAIMS. $27,431·18	INCOME FOR 1866, $325,000.

LOSSES PAID SINCE 1829 OVER $5,500,000.

Perpetual and Temporary Policies on Liberal Terms

DIRECTORS.

Charles N. Bancker, Tobias Wagner, Samuel Grant, George W. Richards, Isaac Lea, George Fales, Alfred Fitler, Francis W. Lewis, M. D., Peter McCall, Thomas Sparks.

CHARLES N. BANCKER, President.
GEORGE FALES, Vice-President.
J. W. MCALLISTER, Secretary pro tem. [3 1 t1231]

TAKE A LIFE POLICY

IN THE

BROOKLYN

LIFE INSURANCE COMPANY

OF NEW YORK.

OFFICE:

N. E. Cor. SEVENTH and CHESNUT.

E. B. COLTON,

2 23] GENERAL AGENT.

PROVIDENT LIFE AND TRUST COMPANY OF PHILADELPHIA,

No. 111 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-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 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, under appointment of any Court of this Commonwealth, or any person or persons, or bodies politic or corporate.

DIRECTORS.

SAMUEL R. SHIPLEY, JOSHUA H. MORRIS, RICHARD WOOD, RICHARD CADBURY, HENRY HAINES, T. WISTAR BROWN, W. C. LONGSTRETH, WILLIAM HACKER, CHARLES F. COFFIN.

SAMUEL R. SHIPLEY, President. ROWLAND PARRY, Actuary.
WM. C. LONGSTRETH, Vice President.
THOMAS WISTAR, M. D., Medical Examiner. J. B. TOWNSEND, Legal Adviser. 7 27]

FIRE INSURANCE EXCLUSIVELY.—THE PENNSYLVANIA FIRE INSURANCE COMPANY—Incorporated 1825—Charter Perpetual—No. 510 WALNUT Street, opposite Independence Square.

This Company, favorably known to the community for over forty years, continues to insure against loss or damage by fire on Public or Private Buildings, either permanently or for a limited time. Also, on Furniture, Stocks of Goods, and Merchandise generally, on liberal terms.

Their Capital, together with a large Surplus Fund, is invested in the most careful manner, which enables them to offer to the insured an undoubted security in the case of loss.

DIRECTORS.

Daniel Smith, Jr., Alexander Benson, Isaac Hazlehurst, Thomas Robbins, John Devereux, Thomas Smith, Henry Lewis, J. Gillingham Fell, Daniel Haddock, Jr.

DANIEL SMITH, Jr., President.
WILLIAM G. CROWELL, Secretary. 3 30]

PHŒNIX INSURANCE COMPANY OF PHILADELPHIA.

INCORPORATED 1804—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.

DIRECTORS.

John L. Hodge, M. B. Mahony, John T. Lewis, William S. Grant, Robert W. Leaming, D. Clark Wharton, Samuel Wilcox, Lawrence Lewis, Jr., David Lewis, Benjamin Etting, Thomas H. Powers, A. R. McIlvaine, Edmund Castillon, Louis C. Norris.

JOHN WUCHERER, President.
SAMUEL WILCOX, Secretary.

INSURANCE COMPANIES.

INSURANCE COMPANY OF NORTH AMERICA.

OFFICE, No. 232 WALNUT ST., PHILADELPHIA.

INCORPORATED 1794. CHARTER PERPETUAL.

CAPITAL, $500,000.

ASSETS, JANUARY 8, 1867, $1,765,367·29.

INSURES MARINE, INLAND TRANSPORTATION AND FIRE RISKS.

DIRECTORS.

Arthur G. Coffin, Samuel W. Jones, John A. Brown, Charles Taylor, Ambrose White, Richard D. Wood, William Welsh, S. Morris Wain, John Mason, George L. Harrison, Francis R. Cope, Edward H. Trotter, Edward S. Clarke, William Cummings, T. Charlton Henry, Alfred D. Jessup, John P. White, Louis C. Madeira.

ARTHUR G. COFFIN, President.
CHARLES PLATT, Secretary.
WILLIAM BUEHLER, Harrisburg, Pa., Central Agent for the State of Pennsylvania. 1 25

GIRARD FIRE AND MARINE INSURANCE COMPANY,

(No. 639)

N. E. COR. CHESNUT AND SEVENTH STS.

PHILADELPHIA.

CAPITAL AND SURPLUS OVER $500,000

INCOME FOR 1866, $162,924.

Losses Paid and Accrued in 1866.

$47,000

Of which amount not $3,000 remain unpaid at this date. $100,000.000 of property has been successfully insured by this Company in thirteen years, and Eight Hundred Losses by Fire promptly paid.

DIRECTORS.

Thomas Craven, Furman Sheppard, Thomas Mackellar, John Supplee, John W. Claghorn, Silas Yerkes, Jr., Alfred S. Gillett, N. S. Lawrence, Charles I. Dupont, Henry F. Kenney, Joseph Klapp, M. D.

THOMAS CRAVEN, President
A. S. GILLETT, Vice-President.
2 22fmw] JAMES B. ALVORD, Secretary

MILLINERY, TRIMMINGS, ETC.

MOURNING MILLINERY.

ALWAYS ON HAND A LARGE ASSORTMENT OF

MOURNING BONNETS,

AT NO. 904 WALNUT STREET.

3 27 6m MAD'LLE KEOCH.

MRS. R. DILLON,

NOS. 323 AND 331 SOUTH STREET,

Has a handsome assortment of SPRING MILLINERY.

Ladies', Misses', and Children's Straw and Fancy Bonnets and Hats of the latest styles.

Also, Silks, Velvets, Ribbons, Crapes, Feathers, Flowers, Frames, etc. 7 18]

FURNISHING GOODS, SHIRTS, &C.

105 H. A FLEISHER & CO., 105

Successors to Bamberger Brothers,

DEALERS IN

Hosiery and Staple Trimmings,

GLOVES, EMBROIDERIES,

LADIES', GENTS', AND CHILDREN'S UNDERSHIRTS, ETC.,

No. 105 North EIGHTH Street,

5 18wfm24t] THREE DOORS ABOVE ARCH.

105 PHILADELPHIA. 105

F. HOFFMANN, JR.,

NO. 825 ARCH STREET,

FURNISHING GOODS,

(Late G. A. Hoffman, formerly W. W. Knight,)

FINE SHIRT