

SPiRiT OF THE PRESS.

EDITORIAL OPINIONS OF THE LEADING JOURNALISTS UPON CURRENT TOPICS—CONTINUED FROM THE DAILY EVENING TELEGRAPH.

The Age of Competition.

Everybody remembers the War of the Dictators, and the impressive appeals which were promulgated to the bewildered public to "Get the best." In these latter days, the lexicographical duel having a little abated, we have the War of the Sewing Machines and the War of the Piano-Fortes. The contests of trade have assumed almost the bitterness of religious controversy. "We keeps a poet," said the wife of the proprietor of an incomparable blacking, a remark which tickled Lord Byron so much that for some time he was continually alluding to it in his letters. It is notorious that the age has produced no great epic production; and after rambling for many hours, we have determined that no poet of the day could desire a better subject for twelve books of heroic verse than the War of the Piano-Fortes. We could easily frame an argument. The poem would begin with the customary call upon nine well-known ancient ladies, and one frisky old gentleman by the name of Phoebus Apollo. Twenty lines would follow upon the time when Music, heavenly maid, was young. Invention of the ancient lyre, contests of the Grecian poets, with faint allusions to the contests of Sleighway and Chickering. Six lines about St. Cecilia, for which the writer might read up in Dryden's ode. Mention of the fact that Orpheus had no piano-forte description of the Playing of Marysas, in which the author might exhibit great anatomical knowledge, for which he would read up in Sir Charles Bell. General view of the History of Music, for which see Dr. Burney, Sir John Hawkins, and the advertisements of Max Maretzek. This would finish the First Book. Hints for the remaining eleven may be had cheap by applying in the proper quarter.

We don't know why we thus indulge in banter. The competitions of trade have already assumed a serious aspect, and resulted in an ink-bled which we may fairly characterize as profane. The time has gone by when chapman stood in their doorways crying out all day, "What d'ye lack? what d'ye lack?" The modern advertisement has taken the place of this shop rhetoric; and, for aught we know, the fish-wives of Billingsgate now advertise their herrings and haddock in the London Times. Formerly, it was quite enough for a man to keep his shop, and his shop would keep him; but, nowadays, whoever would sell anything must make known his wishes by proclamation. It would be ungrateful in us if we were to find fault with this state of things, by which we live and thrive, and so long as tradesmen keep good-natured, their ardors and activities are not merely pardonable, but honorable. The old adage has found a new significance. The devil will most certainly take the hindmost.

It would be quite frightful, if the explorer were of a lugubrious turn of mind, to think of all the "Wants" which the pages of a daily journal present. So many people out of place and anxious for work—so many emitting a little four-line appeal for employment—so many with something to sell, which they must sell or financially perish—so many defending their dear life the excellence and cheapness of their wares—so many conflicting interests and rivalries apparently desperate—so many deadly antagonisms making their worst commercial faces at each other—so many wishing the very things which so many other people are burning to furnish—in short, such a general medley and mixture, and crowd of cross purposes! Nothing under the sun that may not be had for a little money—except peace, contentment, and happiness! The world a great market place in which we may buy everything—except truth, and honor, and success! Swarms of men mutually dependent upon each other, and all living in a state of chronic antagonism!

But this view, however natural to the man of dyspepsia, or to the man of bilious leisure, would, as is usual with all low and despairing views of human life, be an unjust one. The philosophical truth, we take it, is that if the average of men did not gratify their wishes and find a fulfillment of their purposes in advertising, instead of increasing and rising almost to the dignity of a fine art, advertising would long ago have gone altogether out of use. As practised at the present day, it has a claim to be considered as an invention or discovery. It is almost certain that those who use it as a means fall only in a small minority of cases to attain their ends. There is only one class of advertisements arranged as "Wants;" but really all advertisements indicate a want of something, which it is for the interest of somebody to supply. But, after all, notwithstanding the great success of the system, we hardly think that its prodigious economy of time and money is sufficiently appreciated. A Wall street broker may run up and down that quiet and pastoral thoroughfare, with his stock of goods in his hand, and his very presence advertises his merchandise; but nobody can wander from home to house with a large and valuable assortment of anything on his back. When peddling went out advertising came in; three centuries ago the infallible pills and pain expellers would have been sold from a stage in the middle of a fair. No doubt, if the truth were known, Paracelsus himself ranted his panaceas in that ignominious way. We have changed all that, and advertising having made competition possible, we have it to its sharpest, most eager, and most adventurous form. The time has not come for retarding and making chivalrous such combats in these columns; and we do not therefore advise our warriors to keep their tempers. The field which they purchase of us is their own for all save immemorial purposes; but as we have several small lots in the neighborhood, which we reserve for our own exclusive occupation, we trust that our knightly tenants will not tilt more noisily than is necessary.

Accumulation of Gold in London and Paris.

From the N. Y. Times. There is an extraordinary accumulation of gold at present in the Banks of England and France. The former has run up its stock of coin to \$121,875,000, and the latter to \$190,000,000, making a total which is far beyond what is needed either for the current purposes of trade in the two capitals or for the security and stability of the banks.

The only general reason that can be assigned for this unprecedented increase of idle capital, is the feeling of caution and fear in regard to the future that prevails throughout the business circles of Europe. It is not unlikely that the stock of coin will be considerably reduced within a short time for the purpose of moving the crops. Public confidence

in the continuance of peace may revive a little with the approach of winter. But the prospect of business generally in Europe becoming very brisk is not encouraging. Great Britain has more expensive national enterprises on foot than usual. There is still considerable discontent in Ireland. The war against Abyssinia is just beginning. Then British capital is retreating from all quarters of the world in which there is any sign of disturbance.

In France the fortifications at Strasbourg are being strengthened. The Luxembourg and the Danish questions have not been settled satisfactorily to the Emperor Napoleon, and occasional reports regarding their reopening find ready credence. A conference between the King of Prussia and the Emperor and Empress of France and the sovereigns of North Germany has been called. The Roman question still presses towards a solution which it seems difficult to reach peacefully. There is an insurrection in Spain. Bulgaria is arising. Preparations are being made for a rising in Bulgaria to drive the Turks out of Europe. All these, and many similar indications of coming trouble, added to the war in South America and difficulties in obstructions to trade in other parts of the world, drive capital into the Bank of England, and must retain most of the surplus there for some time to come. The people of Great Britain and the Continent generally are not disposed to engage in any speculations at present; the future is uncertain, and they have taken in sail in view of the cloud of war in the distance.

The only good outlet for the surplus capital of Europe is this country. Here there is no danger of war. Our natural resources are abundant, and we could give profitable employment to far more money than we are likely to obtain from any quarter. If the present threatening aspect of affairs on the other side of the Atlantic continues, we may hope to receive a large influx of foreign capital.

Life Insurance, and Its Popular Estimation.

From the N. Y. Tribune.

Most of our readers will remember that a chief result of the convention of insurance companies, held last November, was the organization of a Chamber of Life Insurance of the United States. The plan of this Chamber was excellent, embodying as it did mutual consultations and advice among the companies upon all matters referring to their scientific knowledge, business efficiency, and general prosperity. One of its first visible results now makes its appearance. It is a list of all companies in the United States, the number of their policies, their assets and liabilities, and places of business. Such a list would be valuable, merely as a list, if its information were new. But the facts which it embodies were tolerably accessible before the present issue; and no special credit is due, therefore, to the Chamber for bringing them forward. Nor can the tabular statement of what the companies have done be regarded as particularly impressive. The mind is led to consider the exhibit a view of shortcomings instead of success, and rather an indication of what is possible than a eulogy upon what has been done.

The total population of the United States may now be roundly stated at 38,000,000. There are in force, or were on January 1, only 349,322 policies. We exclude foreign companies with American branches, and "Accident" companies. Of this number of policies, New York, with a population of 3,097,304, issued 153,011; Connecticut, 92,135 policies, population 370,729; Massachusetts, 28,509 policies, population 1,221,432; New Jersey, 27,934 policies, population 488,555; Pennsylvania, 14,271 policies, population 3,311,785. The total population of these five States being 7,490,869, the total of policies in force issued by them is 315,752, leaving 33,570 policies to be distributed over the remaining two-thirds of the population. Of course it will be said that New York naturally absorbs a very great proportion of the business of the country, but that does not account for the disproportion of insurance as gathered from these figures, nor for other significant facts, such as that while New Jersey with her 488,555 people issues 27,646 policies, Massachusetts, with three times more people, issues less than a thousand more policies.

We believe it to be strictly true that the business of life insurance could be increased twenty-fold by using the right means of attracting the public. The benefits conferred by the system are too little known, and yet they are as important as they are various. A policy of insurance is at once an investment at a high rate of interest, and an available security in many transactions. It represents a sum of money, realizable in case of the insured party's death, or a large sum of money accumulated by the savings of many years, and certainly larger than the premiums would aggregate if simply placed out at even compound interest. If the death be premature the amount is payable at once, and the outlay to secure it may be very trifling. The man who has provided against the contingency of his early decease has done a simple act of prudence and justice which will be a source of mental comfort to himself, and regarded by his family as a proof of his wise affection for them. Should he desire a provision for his old age, he can, by a plan common with many companies, enter upon an annual income at a specified date, if he makes an annual payment up to that time. Should he wish an endowment for his daughters, he can avail himself of a method whereby such endowment will become due. In short, there are, in the very numerous and valuable developments of life insurance, safeguards against disaster to children and widows, and means by which many benefits can be realized even during the life of the insured.

Of the manner in which the great truths and benefits of insurance shall be best made known, much may be said. There are many agents, but how are they selected, and how many of them are zealous in the representation of their principals? There are prospectuses, but how much ability do they display in setting forth reasons for insuring and the dangers of neglecting it? There is some advertising, but how much of it is striking and effective? And then the cry of insurance is unfamiliar to a large proportion of society. It is not seen that a thousand men may combine to pay a sum yearly, or at shorter periods, towards a fund out of which the survivors of each member may at his death be paid a certain fixed sum; nor that the number who will die is fixed by the law of averages so that a strict calculation be large enough. Many people who now regard an insurance company as they would a merely speculative corporation, which may deceive them or fail, would, if they knew how certain the results of insurance are, and that there is no speculation in it, have the faith which would attract them to its doors. This popular education may be extended very much, and should be. We should like to see balance-sheets with statements plain and easily followed, and that companies endeavor to gain customers by offering to the public some training by which their soundness may be proved, and their liability explained.

Whether the Chamber contemplate this kind

of work, we do not know. But would it not be well if they induced a combined effort to raise the business into more prominence than it enjoys at present? There is nothing to prevent the compilation of an inexpensive manual which all the offices could circulate, for instance. The table before us does not contain the kind of information which is most useful to them, or those whose support they endeavor to gain. The information that would be useful should be within reach of the Chamber, and may be presented in such form that readers will be attracted, and business consequently increased.

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Mexico—Her Political Elements Settling Down.

From the N. Y. Herald.

The political elements in Mexico, if we may judge from our correspondence, are settling into quiet. From Vera Cruz, from the city of Mexico and from the Rio Grande, our news is that there is a good prospect of an era of peace and prosperity for that war-ridden land. If the French intervention gave no other benefit, it at least united nearly all the opposing factions for four years into a common cause, and taught them to forget political, feudal, and personal differences. The Mexicans have awakened, too, to the idea that the United States can no longer wait for them. They must take up their republican march with us, advance with us, drink in the energy of Western enterprise with us, inaugurate an era of prosperity and progress, or they must sink before the nation which cannot afford to drag them along. Their geographical position is such that the two nations must work in unity. The same great principles, internal, external, and commercial, must govern both. If the Mexicans fail to appreciate these facts, they will go down before the steady westward march of the North American. Adopting these truths as a political guide, they may preserve their territory intact, rise to a glorious future, and save us the work of building up a nationally true which will harmonize with us. The United States has her eyes on the continent. Spanish America must wheel into line.

There is a marked spirit of concession in the Liberal leaders of Mexico, which gives hope of national stability. General Diaz, the first military man of the country, absolutely refuses to lend himself to any opposition to President Juarez. In fact, General Diaz looks upon the President as a father, for he was educated under his eye, being a student at Oajaca, in the college of which Juarez was principal. Escobedo, too, having cleared himself from the foul forgeries which the Matamoros Rancheros prefixed to his name, is in full support of Juarez, and will in Northern Mexico keep down any of the disturbing elements that may oppose the coming Presidential election. Juarez will undoubtedly be re-elected. In one sense this is necessary, that the Mexican people may show to Europe and the world that they endorse the acts of their President, and that he has ever been their choice, notwithstanding the statements of his friends and instigators of the empire. Of the sentiments of President Juarez and his good-will towards the United States, we cannot find a better illustration than in the letter to his friend, Antonio Flores. In this he says:—

"My sole ambition is peace for Mexico and prosperity for her people. In matters not to be won by the sword, I have no other aim than that our beloved and unfortunate nation be happy. Extremely anxious as I am to return to my private life, from the services of my country I feel bound to me by a brave and suffering people."

"I still hear of dissensions on the northern frontier. Advise our friends to abide by the decision of the popular will, to avoid lawlessness, and return to the business pursuits of life, and thereby benefit the country. Advise our citizens from the States who are abiding with you that the supreme Government of Mexico holds in high esteem the services of the citizens of the North in their behalf in the recent crisis, and that its citizens shall be well protected."

Let Mexico live up to these ideas enunciated by her great President, and there is every thing that she can hope for in store for her. She has now a chance to prove if she can govern herself; but we counsel her to remember that she is in contact with the United States, and must infuse into herself all those elements of national activity which animate and give us such a wonderful development. There must be no narrow Spanish ideas in her government. A broad, open policy, a general breaking down of the exclusive barriers which hedge her in, will save her. This must be her guide, or as a separate nation she is lost.

Around Juarez have crystallized all the political elements in the country, and the people of Mexico look to him, as we looked to Lincoln, as a political savior. He has, as the Mexican leader, finally disposed of the party which has no longer any power to continue the revolutions which they have carried on for forty years. Our duty in the case is clear. Give the Mexicans a chance, and should they then fall they will force themselves into the United States, even were we disposed to prevent it.

The Reconstruction Generals at Washington.

From the N. Y. Herald.

The presence of Generals Sheridan, Sickles, and Hancock in Washington, in obedience to a call from General Grant, puzzles the politicians. The radicals, however, think it a good sign, while the Copperheads are apprehensive of mischief from it, in widening the breach between them and General Grant. We dare say, however, that the General-in-Chief, charged with the practical direction of all this business of Southern reconstruction, has simply called these subordinate Generals to Washington to give him all the information which they possess on the subject, and that in the interval to the reassembling of Congress the work will go on quietly in the South, and that, with the meeting of the two houses, General Grant will submit to them a report on the progress of reconstruction which will be satisfactory to the country, though not, perhaps, entirely satisfactory to the impeachment radicals.

The Next Presidency in a Commercial View.

From the N. Y. Herald.

The London Times, in a labored exposition of the present aspects of the conflict between our President and Congress, comes at last to the conclusion that as the success of the Republican party in the approaching Presidential election is a sure thing, "the final choice of candidates will be a matter of scarcely less interest here (in England) than on the other side of the Atlantic;" and that "the sooner the country is completely settled the better it will be for the rest of the world, if only for commercial considerations." Now, while these "commercial considerations" are well put, inasmuch as the delay of settlement of the United States a commercial loss to the United States, a commercial millions a year, our English contemporaries may, perhaps, a little too fast in assuming that our coming Presidential election is a sure thing for the Republican party as it

new States. The approaching State elections in Ohio, Pennsylvania, and New York may upset all the present calculations of the radical politicians, including Mr. Chase, his financial system and his leading political ideas of universal negro suffrage and negro supremacy in the South.

Lightening the Ship.

From the N. Y. World.

The Republicans are acting like mariners in a heavy tempest, who pitch overboard a great part of their cargo to save the ship and crew. The first bale of freight tumbled into the sea was the liquor law in Massachusetts. All the prohibitory laws in that State have been Republican measures, advocated by Republican papers and stump-speakers, passed by Republican legislatures, executed by Republican constables, and opposed by Democratic speeches, votes, law-suits, invective, and ridicule. But the Republican State Convention, warned by the sudden fall of the hatterometer, have declared that the Republican party must not be considered responsible for the liquor law; trying to save their ship by heaving it over, with some dim hope that it will float of itself.

The next valuable piece of freight that is to be flung into the devouring waves is the Constitutional Convention of this State. The calling of the Convention was a Republican movement. No Democrat desired or favored it. But since the Maine and California elections, the Convention is seen to be too heavy for the Republican ship, and although it has been decided by a caucus not to sacrifice it, it is nevertheless certain to go. The vessel cannot so dangerously when this heavy encumbrance is carried to the edge of the deck, that there is nearly as much peril in casting it over as keeping it on board; but over it will go, even if at the stern. It is a load the Republican party cannot carry in the present emergency.

Even that precious part of the cargo, negro suffrage in this State, must go where Jonah went in the voyage to Nineveh; but it is doubtful if any compassionate monster will give it a subaqueous passage and vomit it up on dry land. It may be said that negro suffrage will be necessarily lost with the failure of the Convention. But this is not so. The article containing it was long ago completed, and the Democrats will generously propose to submit it at once, as a separate amendment. In the stress of political weather the Republicans will not dare to do this, so urgent is their necessity of lightening the ship. They will, of course, contrive all sorts of plausible excuses; but whatever may be their excuses for not submitting it, the real reason will be that they are scared by the certainty of its defeat.

The impeachment of President Johnson is another part of the Republican cargo that is destined to go overboard. Although the President has more boldly confronted and defied them since Congress adjourned than ever before, we shall hear little more about his impeachment, and that little will be fainter and fainter. The party is getting seriously alarmed, and the more discreet of its journals are warning and exhorting it against raising or reviving any issues on which the party is not a unit. All such warnings are, of course, signal-guns of distress.

About the Mormons.

From the N. Y. World.

The telegraphic news which reaches us from Utah is often startling but seldom trustworthy. One time we are told that the "Saints" were at loggerheads, and a number of them had been read out of the Mormon Church by Brigham Young himself. Subsequent accounts by mail failed to confirm the story. On Friday last another story was telegraphed, equally startling and, as we have no doubt the event will prove, equally untruthful. It was to the effect that the Mormon elders were making speeches stirring up sedition and boasting that they would not obey the laws of Congress. The stories, of course, come from the "Gentiles," who, living among the Mormons, and not admitted to their social life, hate the "Saints" intensely. It is from this adverse and angry minority that the people of the country get their impressions of the Mormons.

Some time or other this Mormon question will come up for settlement, and it is, therefore, desirable that the public mind should not be deceived by the inventions of their personal enemies. Leaving out of view polygamy, the leaders of this strange sect must be credited with some good and even wonderful exploits. They have taken the most degraded population of Great Britain, the Welsh miners and English laborers, have trained them into ways of thrift, sobriety, cleanliness, and a certain kind of intelligence. They have literally changed a desert into a garden, and soon an opulent State will appear in what but a few years since was a howling wilderness. For the present we ought to let the Mormons alone. They are helping to populate a thinly settled section with hard-working and intelligently directed people. We can safely trust to time and a sufficiently large Gentile population to rid us of polygamy; but in the interim let us close our ears against the stories of their personal enemies.

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MILLER'S LUBRICATIVE,

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OFFICE OF THE SUPERINTENDENT OF MOTIVE POWER AND MACHINERY, BUREAU OF RAILWAYS, NEW YORK, Sept. 25, 1867.

MY DEAR SIR:—In reply to your inquiries in relation to the comparative economy of Miller's Packing, as compared with Lubricating Packing, I will say that Miller's Packing, at an average cost of 35 cents per bushel, costs 2 1/2 to 3 cents per bushel, while the Lubricating Packing costs, at an average cost of 2 1/2 cents per bushel, 1 1/2 to 2 cents per bushel. We propose to use the extra 1 1/2 cents for filling boxes. Very truly yours,

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Adapted to cold-water pumps, and made similar to Miller's Lubricative Packing, in different material, will be furnished promptly any size from 1/2 to 2 inches, and will be found a superior article for pumps. 2 1/2 bushels 25¢.

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